

# Digital Inclusive Business School (DIBS)

2021-1-ES01-KA220-ADU-000033439

## Project Result 1 Transnational Report

Date: October 2022

**Erasmus+ Programme**

KA2 – Strategic Partnership Projects

KA220-ADU – Cooperation partnerships in adult education



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This report summarises the main findings of the study conducted in response to the objective of developing a sound and updated knowledge base to provide a solid foundation for the specific needs of the chosen target group to develop the capacity-building program. The scope of the research is not to carry out a preliminary or complex study but to gather intelligence and reflective feedback. We seek to enrich and verify generally assumed conclusions about the entrepreneurial capacity of MALQs at risk of social and economic exclusion. We want to ensure their inclusion in society by inviting insights and feedback from diverse participants, including trainers and coaches specialized in career training, to get a balanced, comprehensive, and up-to-date overview.

Comprehensive research has been designed and implemented, combining desk and field research.

### Desk Research

The preliminary collection of information has served, on the one hand, to contextualise the situation of the target group in each country. On the other hand, the data collected has been used to refine the online questionnaire and guide the focus group development.

### Field Research

- Online questionnaire aimed at migrant entrepreneurs with a low-qualification background. These questionnaires aim to detect catalysing factors and prioritise the difficulties encountered in the entrepreneurial process.
- Focus group or interviews to gather information from MALQs on training needs for entrepreneurship.
- Focus group with educators/professionals/volunteers working with MALQs. The objective of these focus groups has been detecting good practices and prioritising difficulties encountered in the training and education processes of MALQs.
- Focus group with experts in entrepreneurship (university professors or business school professors/entrepreneurs in the country). In this case, the objective has been detecting good practices and prioritising difficulties encountered in entrepreneurship training and education processes.

## 1. Desk and field research: Overall discussion and key findings:

The five countries participating in the project are countries that, for varied reasons, have traditionally been receiving countries for immigrants. With nuances, it is expected that the number of immigrants will continue to grow in the coming years, and the same may happen in other European countries, which means that the challenge of integration and inclusiveness will be more strongly present on the European agenda in the coming years.

Integration problems occur at diverse levels, but without previously alleviating some of them, it is challenging to propose training actions to promote entrepreneurship among immigrants. For example, this occurs with problems related to legal status, social prejudices, and the difficulty in covering basic needs: housing, food, health, education and employment, and digital literacy.

According to the research, the reality in the participating countries is that there is a lack of tailor-made training provisions for entrepreneurship in terms of content and methods.

This offer can be characterised as generalist and unattractive.

In terms of content, needs have been identified, such as language learning, how to find an idea and draw up a business plan, legal advice, or the development of market analysis skills. Training in essential aspects related to financing, accounting, taxes, human resources, marketing, and online commerce has been highlighted.

**In the methodological aspect, the need to adapt methodologies by creating tailor-made courses, the convenience of practical methods with a dynamic theory format and applicable content, and, especially, the need for mentoring, accompaniment, and internships in companies.**

**According to the experts, the most suitable training model for this group should be face-to-face, with individualised professional and psychological support.**

## 2. Needs assessment issues and gaps identified

The studies carried out in the different participating countries have revealed specific common problems related to entrepreneurship training for low-skilled immigrants:

1. Two core issues condition any training process: Lack of language knowledge and the need for legal assistance. Without some training and support in these aspects, the immigrant entrepreneur falls into a complex bureaucratic tangle that is difficult to navigate. This complexity is a decisive obstacle.
2. Another social barrier must be added: the persistence, to a greater or lesser extent depending on the country, of social prejudices against immigrant entrepreneurs. Part of the host society does not fully understand what immigrants can contribute to the country, which generates fear, mistrust, and rejection.
3. A training offer on entrepreneurship adapted to immigrants has not been detected, and it is frequently provided by social organisations that are not experts in business management.
4. In this sense, there is a lack of mentoring for immigrant entrepreneurs, which leaves the process of entrepreneurship and its critical aspects to the whim of unqualified personal decisions due to a lack of training.

5. Another neglected aspect is the development of digital skills among low-skilled immigrants. Given that most social processes today take place in the digital sphere, weak skills in this area hinder immigrants' access to essential social services as well as their economic growth and development.

### 3. Main topics/themes/skills to be targeted during the training

In analysing the different stakeholders' responses, several training aspects have been highlighted that should be addressed in any entrepreneurship training process for immigrants. These have been classified into technical topics, soft skills, and digital skills.

The main technical topics expressed or requested during the research are:

- Legal and administrative issues (taxes, licenses, wages, contracts, insurance, security protocols, certificates, etc.). As each country has its legal and administrative system, migrants feel lost in all these issues, which cannot be extrapolated from their countries of origin.
- Learning the language of business. Understanding management ideas and concepts is essential to handling the business world's basic terminology.
- Developing the idea and formulating a business plan. Most MALQs come with ideas that are not very precise or appropriate for the host country context. They are also often untrained in how to translate an idea into a viable business plan.
- Analysis of local markets and contexts. Immigrants are often unaware of the characteristics of the local context where they want to start their business and lack the skills to make a fundamental market analysis that will lead them to make better decisions.
- Marketing Management. Acquisition of commercial management skills and local positioning techniques.
- Essential financial control tools adapted to their business.
- Search for sources of financing.
- Proper recruitment of staff.

Several digital skills topics should also be addressed in training to improve digital literacy:

- Networking and communication management.
- E-commerce and setting up online businesses.
- Online and social media branding.
- Basic application tools.

The study also reveals a lack of specific soft skills (or a prerequisite for entrepreneurship), which should be working topics:

- Critical thinking
- Risk-taking
- Data analysis
- Creativity
- Problem-solving skills
- Communication skills
- Teamwork
- Strategic thinking
- Decision-making skills
- Negotiation skills
- Intercultural skills
- Emotional skills (patience, resilience, flexibility, motivation)
- Leadership skills

#### 4. Needs and training methods preferred by MALQs

Questionnaires, focus groups, and interviews with MALQs have shown that MALQs are generally reluctant to undergo available theoretical training because the search for ways to guarantee their basic needs leaves them little time for training. Hence, they demand something very practical and applied to their reality.

On the other hand, MALQs - especially those with experience in entrepreneurship - require personalised advice and help for specific issues as they arise. They do not focus so much on general topics or global training needs.

That implies a preference for:

- Practical methodologies and training based on case studies applied to real-life situations.
- Programmes adapted to the students.
- Advice adapted to the problems faced by migrants from professionals and mentors.
- Internships and work experience in companies.

## 5. Needs and training methods suggested by educators, volunteers, and professionals

The needs identified and training methods suggested by educators, volunteers, and professionals align with those highlighted by the MALQS. In particular, the need for:

- Practical modules. Theoretical concepts should be applied based on concrete tools and problem-solving.
- Online and offline sessions (if needed). Face-to-face training should be prioritized. It favours face-to-face encounters, allowing for sharing experiences and developing relational skills. Offline sessions could focus on advice on concrete issues.
- Importance of mentoring. Need for professional and psychological support for immigrant entrepreneurs during the development and implementation of their businesses.
- Education adapted to lower levels of knowledge. Although there may be some differences in the educational background, it is preferable to start from low levels and build on that.
- Sensitivity to different worldviews. It is crucial to empathise with the diverse realities and worldviews of migrants if they are to be involved in their training.
- Training on ways to get help, primarily legal, but other kinds of support. There will be issues that migrants cannot solve on their own.
- The centrality of the immigrant in training, making immigrants the protagonists of their learning.
- Proposed methods of active participation.

## 6. Conclusions and recommendations for future research, as well as practice and policy implications on national and EU levels:

In conclusion, the following aspects should be highlighted:

- Language is one of the main barriers to integrating immigrants, mainly promoting entrepreneurship. Without a basic knowledge of the host country's language, it is complicated to function in a social, legal, and political context that is entirely unfamiliar to this group. In this sense, governments should be more involved by providing resources to contribute to learning the country's language.
- There are two worrying characteristics of the training on entrepreneurship: it is scarce, and there is no continuity. Often, training in this area is left in the hands of well-meaning but non-expert social organisations. This makes it challenging to achieve training objectives and



creates discouragement among immigrants, who have little time to devote to training due to the need to meet their most basic needs. The maintenance of quality training provision and its continuity over time will be challenging to achieve without support at the national and European levels.

- Despite the motivation, enthusiasm, and involvement that immigrants may have in starting their businesses, immigrants need, first and foremost, to meet basic integration needs in the legal, social, and economic spheres. Without resolving these barriers, it will not be possible to propose training programs in entrepreneurship. Here it is necessary to seek synergies at the European level between social institutions to work together to find solutions for the integration of immigrants in Europe.
- Along with language learning, the other significant barrier to the integration of immigrants is legal and bureaucratic aspects. Greater involvement of governments in providing training and free legal advice to this group would be desirable.
- Critical cultural barriers and prejudiced attitudes still hinder the integration of immigrants and even the favourable evolution of their entrepreneurial initiatives. It is necessary to continue working on raising awareness of the contributions that immigrants make to society through their work. The development of public campaigns promoted by public administrations would provide considerable support for entrepreneurship training.
- The success of any training program depends on methods that guarantee practical and dynamic training, with mentoring support to encourage follow-up and response to specific needs or problems. The participation of mentors and the possibility of internships in companies are suggested as unavoidable features. In this respect, public-private partnerships will be essential.
- More research is needed on the effectiveness of training programs to extract best practices that can guide the design of more effective proposals, whether in terms of orientation, themes, or methodologies.
- Finally, future research should further analyse immigrants' specific challenges during their entrepreneurship processes and propose improvement solutions.

## 7. Final recommendation

Based on the critical aspects identified in the study and summarised above, entrepreneurship training for MALQs should be primarily face-to-face. Consequently, a digital platform should be implemented and adapted to each situation by those in charge. It would require that the materials incorporated in the platform should serve as training materials for trainers and be flexible enough to use and adapt them to the specific needs of MALQs.

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## 1. Desk research

### 1.1. Facts and statistics about MALQs in the country

Ireland has always been a popular destination for immigrants for the last 50 years. In 2019, Ireland had one of the highest percentages of foreign-born residents among EU Member States at 17% since most migration to Ireland is from within the EU (McGinnity et al., 2020), particularly from Poland, United Kingdom, Lithuania and Romania.

In terms of religious beliefs, a 2019 study found that 75 per cent of migrants in Ireland are Christian (Conner, 2019). The same author pointed out that within the Irish church Irish-born and foreign-born congregants frequently interact, suggesting religion is a bridge that is encouraging social integration.

The trend over the last decades in terms of gender has remained stable, with both men and women representing the same percentage of migrants in Ireland, with the female gender slightly higher.

In terms of age, the highest percentage is concentrated between 25 and 50 years of age, with a notable presence of migrants over 65 years of age in the country.

While most migrants in Ireland are concentrated in the urban areas of Dublin, Cork and Limerick, there are large migrant communities in other cities and towns around the country and in rural areas too, such as in the suburbs of West and North Dublin (Fahey et al., 2019).

### 1.2. Problems and obstacles faced by MALQs in integrating into the country

Among the factors that can act as barriers or facilitators of integration, the literature reviewed highlights the following: how access to secure residency, access to family life, adequate healthcare, housing, education and employment (Feldman et al., 2008).

Another important issue for migrants is that Irish employers may not rate educational qualifications acquired in their home country as highly as they rate Irish qualifications. The same may occur in relation to work experience, which employers may value more highly if acquired in Ireland than abroad (McGinnity et al., 2020).

According to the authors, this can harm the integration prospects of migrants, especially from these less developed countries, even if they are more educated than the average Irish-born person.

Furthermore, as Jade Wilson stated last year in *The Irish Times*, “migrant communities in Ireland face many barriers to accessing health and social services, in addition to discrimination and negative attitudes towards them” (Wilson, 2021).

Additionally, accessing health and social care services requires literacy and digital literacy skills, which present “a barrier to those that do not possess these skills”, as the ambassador for Engineers Ireland's STEPS programme Ms O'Reilly said (2021).

### **1.3. MALQs difficulties in training**

Since there are still a certain level of growing pains, it is expected that the Irish society evolves and become more diverse and welcoming. This is why the Immigrant Council provides dedicated training programmes and workshops to businesses, schools, community groups, associations and organisations covering a wide suite of topics related to immigration and migrant rights, as well as diversity and inclusion.

The programmes aim at addressing interculturality, racism, diversity, immigration process, migrant political participation, trafficking and gender-based violence, among others.

Yet language skills are essential for the integration and wellbeing in Ireland, so a new online learning platform for people from refugee and migrant backgrounds (‘Saor’ which means ‘free’ in Gaelic) was launched on January 14. The platform is intended to fill the gaps in existing education and training programs. The courses have open access, meaning they are available at any time and in any place (Gorman, 2022).

### **1.4. MALQs in business initiatives**

#### **1.4.1. Entrepreneurial experiences among MALQs**

The following case study is drawn from the ONDGO project (2022), aiming to support the economic integration of migrants through the creation of a tailored migrant entrepreneurship training programme with a suite of flexible and adaptable training resources.



- Evaldas Adomonis (45 years old)

Home Country: Lithuania

Evaldas has been living in Ireland for 17 years. Before arriving, Evaldas had no big expectations and found the migration at first somewhat challenging, but he had friends who had already migrated to

Ireland previously and based on their advice and guidance his transition to Ireland became relatively easy and straight forward after the initial few months.

Evaldas and his wife began looking for business ideas and opportunities when Evaldas was out of work and they uncovered the idea of SkyView4U, a mobile “dome” planetarium which is capable of showing spherical movies, such as space trips, roller coasters etc.

#### **1.4.2. Main difficulties or barriers to entrepreneurship faced by MALQs**

Migrants arriving in Ireland suffer from a lack of labour market and business-related information, partly because they are unaware of the channels through which to find such information (UNHCR, n.d).

Furthermore, they face institutional barriers in the host country, such as legal issues, socio-cultural and market-related obstacles, along with a lack of access to support systems and infrastructure and a lack of financial resources (Harima et. Al., 2021).

Jack Pinkowsk highlights the Irish unique perception of business opportunities as another barrier. Language and cultural barriers make it even harder for migrants to participate in established business organizations in the new country (Wolfington, 2006).

#### **1.4.3. Role of entrepreneurship in the integration of MALQs**

Better coordination and cooperation within city departments would serve the potential of immigrant entrepreneurship in meaningful ways including cross-training personnel. In this context, economic integration of the new residents and the promotion of immigrant entrepreneurship present both challenges and opportunities for new growth that is focused on expanding the economy from within by producers who are resident in the state and will reinvest their profits within the state (Pinkowsk, 2009).

In fact, there exist entities such as Local Enterprise Offices (LEOs) that works in undertaking targeted initiatives to engage with migrant prospective entrepreneurs in line with local need. The LEO Centre of Excellence in Enterprise Ireland promote best practice activities in this area.

In short, expanding local economies through the economic integration of immigrant entrepreneurs leads to positive outcomes within the country.

## 1.5. Good Practices (or support) on how to promote entrepreneurship to integrate MALQs

1.5.1. Perhaps the best example of the issue at hand here is The Start-up Entrepreneur Programme (STEP) that was introduced by the Irish Government in 2012 (Department of Justice, 2022).

It aims to allow for innovative entrepreneurs to apply for permission to establish their business and reside in Ireland on a full time basis. Its main purpose is to enable non-EEA nationals and their families who commit to a high potential start up business in Ireland to acquire a secure residency status in Ireland.

The Programme was established to stimulate productive investment in Ireland and to offer residency in Ireland with its associated advantages to dynamic business professionals.

### 1.5.2. VIFRE

One of the platforms developed in Ireland is framed within the Business and Entrepreneur Incubator Project that is set in the country. The platform is known as VIFRE which is being developed as an online platform that is currently a beta version of an online business incubator. Its aim is developing to offer entrepreneurship education specifically for refugees in Europe.

The project is funded by Erasmus+ and aims at developing a digital incubator for those who would like to develop their business in hosting countries. Academic institutions and NGOs in Ireland, France and Germany, are also involved. The final objective of this three-year European project is the development of an open access digital incubator with MOOCs and various additional contents.

### 1.5.3. Our table

Our Table is a social enterprise which aims at creating a connected and inclusive community through food. They develop people's existing culinary skills in a professional setting, in order to give them the confidence, support, and practical experience necessary to start their own food businesses or gain employment in other organisations.

The project was founded by activist Ellie Kisyombe and Michelle Darmody, who thought that a conversation needed to be started on the topic of Direct Provision, and the belief that food

was a good way to start that conversation. Ellie has been a ended up in Ireland as a volunteer with the Irish Refugee Council and spent a decade devoted to Direct Provision. Michelle already had a background in food and cooking and met Ellie after contacting the Irish Refugee Council to explore ways to use food to draw attention to the reality of Direct Provision.

#### **Our table's goals**

- To end Direct Provision in Ireland
- To provide disadvantaged migrants with an independent income and opportunities to find permanent employment
- To develop people's existing culinary skills in a professional setting, in order to give them the confidence, support, and practical experience necessary to start their own food businesses or gain employment in others
- To reduce social isolation and foster community through collective enterprise
- To preserve and celebrate various recipes and diverse cultural heritages

### **1.6. Conclusions: Key issues for future agenda**

Migration in Ireland has proved to be a deep-rooted issue in the country, with immigrants mainly from other European countries.

However, it is interesting to note that language is one of the main barriers to the integration of these people in the main areas of residence of immigrants, such as the capital Dublin or Cork.

The presence of public institutions committed to this problem is also notorious, which presents a gap between the public and private sectors, since, as we have seen, another of the obstacles to integration in the labour market is the requirement of qualifications on the part of companies, which our target lacks.

In this sense, it may be useful to envisage a future line (research or project) that would bring the two sectors together and reduce the immigration problem in Ireland, which is seen more as a two-way opportunity. In other words, enriching both for those arriving in the country and for national productivity too. This is borne out by the numerous case studies of entrepreneurship projects in Ireland, only a few of which have been mentioned here.

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## 2. Questionnaire for immigrants entrepreneurs

### 2.1. Sociodemographic description of the sample *(Anagraphical Data)*

After distributing the questionnaire and allowing two weeks, we received 21 responses. The majority of responses were obtained through online distribution of the Google Form survey previously created within the project.

The participants were migrants between 25 and 50 from other European countries such as Romania, Poland and Spain. Most of them were men (16 men and 5 women) and of Catholic religion.

Eighteen of them had been living in Ireland for between one and five years. Only three participants answered they had been living there for more than six years now (but less than ten).

### 2.2. Characterization of migrant entrepreneur's business *(Part I- From Sector to Type of customer)*

The answers were as follows: 6 participants out of 21 answered accommodations, 5 participants out of 21 Other industrial activities (textile, footwear, wood and furniture, others), 4 participants out of 21 Retail trade, 4 participants out of 21 Transportations and 2 participants out of 21 ICT (information and communication technologies).

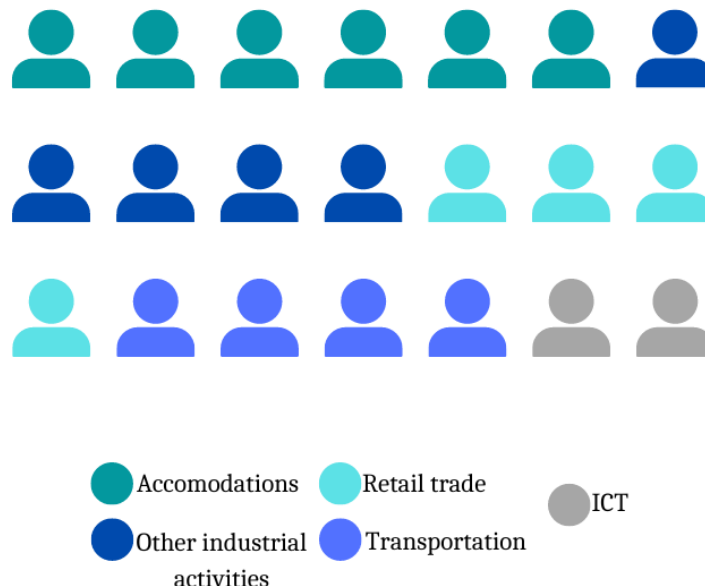


Image 1: Own work

None of the participants stated they were part of any business association or network.

Regarding the years that their businesses have been active, 11 participants answered 1 to 5 years and 9 participants said 5 to 10 years. Only 1 participant answered less than 1 year.

### **2.3. Evaluation of the migrant's entrepreneurship process** *(Part II- From Previous training to Training contents)*

In terms of training, 16 participants had not received any training prior to setting up their business. The remaining five replied that they had through online courses.

19 participants answered they had previous working experience in their own countries of origin. 2 people replied negatively.

The difficulties mentioned by the participants as important are: Logistics, Taxation/Legal, Digital/technical, Administrative (visas, residence permits...). The ones classified as very important are Employees, Financial and Bureaucratic (licenses, etc.).

The top three reasons why participants decided to start their business are: 1) I found a business opportunity, 2) This is what I like and 3) For a higher income than as a salaried employee.

### **2.4. Conclusions: Key issues**

The survey is seen as demographically heterogeneous in terms of gender and countries of origin. Regarding religious beliefs, Catholicism is pointed out as the shared religion by all the participants.

It is interesting to highlight that the vast majority of respondents had lived in Ireland for between one and five years but none of them had been living in the country for more than ten years.

Accommodations and industrial activities are the main sectors in which the participants work.

Finally, given that none of the respondents are members of a business association, it would be interesting to address the issue of networking for migrants, since when they arrive in a new country of origin their sphere of contacts is significantly reduced and this can be detrimental to them when it comes to developing their new project or business.

### 3. Focus groups with MALQs

#### 3.1. Description of the samples

Two focus groups were organised during this phase, each consisting of five participants: 5 women on one day and 5 men on the other. They both were aged between 25 and 40 and were coming from other EU member states, such as Poland, Lithuania, Romania and Latvia.

The interviews were conducted through a face-to-face meeting in a room at the I&F offices in Dublin where the participants were asked about their experiences and training needs on entrepreneurship.

In both focus groups, three members of the I&F team were present to conduct the meetings and to assist the participants with their doubts and questions during the discussion.

#### 3.2. Key findings

##### 3.2.1. Migration and entrepreneurship

Most of them have agreed that entrepreneurship is synonym of freedom, so being independent was their biggest motivation when starting their business. Being self-employed means they don't have to rely on someone's else choices; taking accountability for their own decisions makes them feel useful to society and part of the system.

In the focus groups organised only with women, the word empowerment was emphasised and entrepreneurship was highlighted as a symbol of an independent woman who is able to manage a business abroad.

Furthermore, setting up the business and learning the language has been jointly seen as the most important tool for social interaction, since it has allowed them to feel more integrated in the community. This has also improved the search for partners for many of the participants, who — as stated by a 31-year-old boy — “might become friends overtime”.

Some of them strongly believe that entrepreneurship can work as a support mechanism, not only for the migrant population but for the general society, as it shows that immigrants are not only suited for low-paid jobs. In this sense, it challenges anti-immigration stances and diminishes racism itself.

##### 3.2.2. Barriers

Participants stated they faced some problems related to management and marketing skills, which could increase the likelihood of a business failing or not getting off the ground. They assumed that this may be due to the lack of good information they receive about the nearby market environment. Since they aren't valued as those who has acquired their experience/education in Ireland, no one



places high expectations on them, therefore they are not seen as potential competitors. This makes it even more difficult to raise human and financial capital within the Irish labour market .

In consequence, they are relegated to cheap labour, where the presence of low barriers to access makes the competition too large. Also, it is usually composed of other co-ethnic groups who provide with analogous products, reinforcing the discrimination and the barriers that restrict them from living a decent life.

### 3.2.3. Training

As a result of the sample, several conclusions could be drawn. Firstly, the need to teach the predominant language, not only for the business to operate, but also for the integration of immigrants within the community. To this end, it sounds interesting to offer intensive English courses, lasting 2-3 months, with a special focus on technical business language.

On the other hand, marketing and business experience have proven to be essential when it comes to entrepreneurship; therefore, the establishment of an institution designed to teach the proper information, such as documentation and bureaucracy issues, and to train in a practical way what has been learnt, is urgently required. There, they should be able to become competent in financial and human resources acquisition, customer management and soft skills that allow them to protect themselves from racist attacks. Once they have successfully fulfilled the theoretical schedule, the school will provide them with company internships, lasting a month, in which they will be able to adapt the knowledge to a real case. Having concluded the program, the students will have acquired plenty of resources to run their own enterprise.

## 3.3. Conclusions: Key issues

Migrants find it even harder to set up an enterprise, since they have to face some additional constraints, such as language barriers, misconception from the host population, poor working conditions and hard competition within the industry. Although some of them already have business knowledge, others lack cultural awareness related to the business dimension. Language learning and practical training are the keys to introduce themselves into the business world.

## 4. Focus group with educators/ professionals/ volunteers who train MALQs

### 4.1. Description of the sample

The focus group was conducted with 11 participants, most of whom were educators and experts in the field of working with MALQs. However, the I&F team also wanted to include three young participants who volunteer with adults who are trying to start a business and with other start-ups in soft skills training.

### 4.2. Key findings

#### 4.2.1. Experience with MALQs

When asked what it is like to work with this group, all the answers were aimed at both professional and personal satisfaction. The participants emphasised the social vocation of their work and the great responsibility it entailed.

Many of them thought that the difference between a migrant and a low-skilled local is mainly based on how they are treated within their own country. In Ireland (as in other European countries) there are a variety of labour and jobs that do not require high skills, but are nonetheless necessary for national productivity. But the problem with migrants is that some do not have a good command of the language or familiarity with the Irish way of life, and therefore face greater basic obstacles than low-skilled Irish adults.

Among the skills that the participants highlighted were tolerance and mental flexibility to face situations and life cases different from those that the mentor or educator has experienced, but also a good knowledge of the situation of entrepreneurship in their own country in order to be able to teach the keys to success.

For their part, the three young volunteers appealed to the capacity for active listening and empathy. These soft skills were their valuable contribution. All three are under thirty years old and although they are locals, they are also starting their own business. Therefore, they commented that they could offer a comparison between the type of entrepreneurship experienced by someone from Ireland and that of a migrant.

Regarding limitations in the digital domain, participants agreed that this is a problem they encounter very often, especially when working with migrants over 40 years old. It was also pointed out that some Irish public services that are currently digitised are even difficult to access for young migrants who are not familiar with the Irish system.

#### 4.2.2. Methodologies: Which ones work and which ones don't work?

In terms of methodology, the participants try to be very practical, i.e. to teach migrants how to cope in the Irish business world in a real way, using examples and carrying out simulations similar to reality.

In this phase of the focus group, two opposing but important statements about methodology came to light. The first concerns working in pairs or in groups. Some of the participating trainers reported that during the sessions they organise role-plays in groups on various topics from the business world. Each member of the group is in charge of a department of the new business and through collaboration they have to take forward a specific issue, e.g. the registration of the brand name (they have to know where to call, where to go...).

The other methodology referred to working individually, since, as several participants stated, "each person is an isolated case, with particular life circumstances that must be treated individually".

The methodologies that are revealed to be the most useful are those that invite migrants to actively participate, being aware of their own evolution and development, while the mentor generates in them hope that it is possible to carry out a business in a given country. As one girl participant said: "We are the guide for these people who come from other different countries and come to Ireland to find new and better opportunities".

In the dialogue that was generated as a result of this topic, it was discussed that a good methodology was to teach digital and non-digital tools in a more theoretical way in the first sessions. Examples were Microsoft Teams or Skype. In this way, in the first days, migrants are taught to open a profile on one of the platforms and are taught to navigate through them so that later they are able to connect autonomously to virtual classes in case they cannot attend face-to-face or have any specific questions they want to discuss with the mentors.

#### 4.2.3. Development of training sessions

Some of the things that have turned out to be more complicated is the fact of bringing together a large enough group of migrants to conduct the sessions. But not only that, but as one of the participants pointed out, "it also has to be a homogeneous group, of people of similar age and vital moments, because their needs will be different".

Although it is also appreciated at the training level, the participants point to the language as the differentiating aspect of the groups with which they work. They say that many Polish or Spanish people arrive in Ireland without great language fluency, which is an obstacle for both migrants and educators, since the latter do not have knowledge of the languages in which migrants communicate.

### 4.3. Conclusions: Key issues

Being well prepared professionally and mentally has been one of the main conclusions of this focus group with educators and volunteers.

Moreover, the differences between migrants and locals are mainly cultural. But above all, from this focus group we learned that an important difference is bureaucratic, related to the way of proceeding and managing the different processes within the country of arrival. While a local knows the system and entities of his own country, a migrant has to deal with the whole hierarchy of the public apparatus in order to settle in the country and start his business.

The practical methodologies that require the migrant participation are revealed as the most useful for the entrepreneurial purpose. Among the barriers of the training lessons, the low number of mentees are highlighted.

## 5. Focus group with experts in entrepreneurship

### 5.1. Description of the sample

The experts involved with the focus group were made up of entrepreneurs, HR managers and small business owners. Many of these have been in their chosen profession for years and have built up a core set of skills as to be able to pass on and enrich the knowledge of those MALQs whose desire it is to enter the corporate world, either in an independent role or as part of a larger business undertaking.

### 5.2. Key findings

#### 5.2.1. Experience with low qualification/underserved entrepreneurs

The general opinion of the experts involved in mentoring and teaching MALQs is that they are a pleasure to deal with. They bring a huge desire to learn and better their situation in the new country for both them and their families. They will often be hesitant at the start, but most MALQs are hard-working people who want to better themselves through education and by becoming involved in the local community.

Knowledge of native ways and rules are often not fully understood, so slowly walking them through the required 'doing business essentials' in Ireland is needed. Because of this they need more intensive mentoring than other entrepreneurs, and possibly follow-up sessions in case of any lingering confusion or educational gaps. Areas and topics such as taxation, accounting and different state regulations and legalities often need to be fleshed out and concentrated on. Established entrepreneurs have a body of knowledge already built up and a more certainness in their actions and potential. MALQs need extra encouragement about their abilities and chances of running a profitable business. They often require more handouts and where to go for additional sources of information – websites, skills leaflets, official sites – that they can go to for extra payments, financial supports and so on.

The businesses they were interested in setting up ranged from simple sole trader-type enterprises like painters, plumbers and taxi drivers, to more ambitious retail undertakings like shops in shopping centres, nail salons, hairdressers and computer start-ups.

The main values that were passed on from the professional were increased knowledge of indigenous ways, and how to successfully negotiate the mine field of setting up a business. The MALQs confidence in the process increased, also in themselves. Giving them the intellectual and psychological tools, they came to realise that though it was a big undertaking, it was not an impossible one.

The values of persistence and hard work were also seen as crucial to get across to MALQs, and that grit and determination – along with a healthy level of self-belief – rarely let the budding entrepreneur down! In Irish society, there is a certain amount of respect and trust that the average person needs and requires if they are to return and use a service or buy a good from a business. Nurture this sense of civility and regard for your customer and they are more likely to stay loyal to you in return.

The advice that was shared was to always keep learning. Many entrepreneurs get lazy as they become established and miss out on emerging trends or opportunities in the marketplace. Help is always there, weather from the state or from other people in a similar situation to you. Seek these sources out and utilize the help and resources they can provide.

### 5.2.2. Pros and Cons when working with MALQs

The focus group highlighted the Pros and Cons of working with MALQs. The pros included the following,

- *Increased effort:* As they are often in a perilous situation due to being in an unfamiliar land, and usually without much in the way of wealth or possessions, MALQs need to make an extraordinary effort just to survive, never mind thrive. So, when they are given access to education or resources they will often work harder and make more of an effort than natives.
- *Desire to get involved:* As their livelihood – and to extent, their wellbeing – depends on it, MALQs happily engage with the mentoring process. They soak up any advice with the aim of utilizing it in their own business dealings, anything that they feel will move them forward and give them an ‘edge’ over others or the market.
- *Independence ensures commitment:* ‘Take every chance you can get’ were the words of wisdom in the focus group. The concepts of Independence and Freedom were particularly important to the MALQs and that can have a strong impact when it ultimately comes to success of failure.

The cons include the following,

- *Lack of English:* In Ireland, many of the people in the highest positions speak fluent English. Without a good grasp of the language, immigrants are often left to the menial, more labour-intensive jobs, such as cleaners, shop staff, manual labourers etc. To truly go far in employment or self-employment, communication needs to be fluid and effective and the best way to achieve this is being able to talk to your clients/customers in their own language.
- *Entitlement:* Some MALQs feel entitled and that they will be supported (and hand-held) the entire time. For these, behaviours such as laziness or tardiness may come into play. As they assume that the support blanket will always be in place, sometimes the engagement might fall short of ideal.
- *Lack of understanding of local traditions:* Things like taxation laws or different rules concerning the ways business operates in Ireland are often different from their home

countries and difficult to grasp. This can lead to frustration or anger or a feeling that all is hopeless.

- *Lacking in computer skills:* Some MALQs lack either access or skills when it comes to technology. This can severely restrict their chances of developing a long-lasting and steady business as generally the majority of commerce (or marketing/advertising) these days is done in an online capacity.

MALQs need more specialised training than established entrepreneurs. They first need to learn the background environment of the locality (and country) in which they are establishing a business. They need to understand how things flow and work, and how they differ from their home countries. Understanding the personality of native people and their habits is vital and this must first be taught to MALQs even before the more technical skills are applied. The phrase ‘know your customer’ could be used in this situation but on a broader scale. Whereas qualified entrepreneurs will generally know how things operate – and where they can go for advice and support – MALQs don’t and need to be shown the way.

MALQs often doubt their skills and their ability to run a successful business. They feel unprepared and daunted by the task of making such a big commitment in a foreign place and with people they don’t know. Their expectations (in themselves and the world) are generally lower, which also impacts negatively on self-esteem, self-belief and results.

Training in more basic areas, such as communication, general finance and taxation, marketing and management, along with how to effectively advertise your good and services to an Irish market is just as important for MALQs as the more advanced business topics and techniques. A big part in a MALQ’s experience coming to Ireland is the topic of visas and extension of visas. Assistance may need to be given in this area so that they are complying with the law and that they have the right to do what they are planning. After these things are taken care of, then you can move on to things like business plans and marketing.

Small independent businesses, either retail, or relying on an existing talent or skill, seems to be the best option for MALQs, at least initially. As they don’t have a vast array of contacts, knowledge about trading in Ireland, or resources or access to resources, bigger companies or multi-nationals are normally a step too far.

### 5.2.3. Methodologies: Which ones work and which ones don’t work?

Face to face was the most effective tool. MALQs don’t always have access to high-speed WIFI or adequate technological devices, so being able to speak to them in person is more advantageous for them in the long term. Some also complained of lack of privacy or space in their living areas so this was another reason to favour in-person rather than online.

It felt more 'real' when you're in the same place, and a major problem encountered was crossed wires if there was any sort of drop in connection. A good compromise would be to establish initial training and a friendly network of people if in a group, focusing on the all-important themes of doing business in Ireland, before then migrating online for follow-up mentoring sessions as an add-on.

#### **5.2.4. Facilitating/mentoring. Pain points and good points**

The experts said that helping people to bring their passion to life was one of their favourite aspects about mentoring. Being able to advise and aid immigrants in creating the type of life they want, particularly after taking such risks in coming to a new country in the first place. Facilitating someone to be able to become self-sustainable is not just fulfilling, but an honour.

Mentoring and teaching is generally an enriching experience, but sometimes problems do occur, like for example if the MALQs are there by force rather than by choice. This may be due to an agreement by the state of social welfare or housing if they attend certain trainings. In this situation, they may act up or disrupt the class due to not wanting to be there. Another drawback is if the MALQ has the potential or a good idea but for some reason can't carry it forward, this could be down to lack of resources, family obligations or lack of time.

For people looking to facilitate workshops or mentoring, everyone must be taken into account – particularly if MALQs are attending as their knowledge (and often language skills) aren't up to the same standard as natives. Have MALQs team up with experienced or patient attendees who can bring them along. Extra 1-to-1 time may also be required from the trainer.

#### **5.2.5. Online facilitating/mentoring**

Online mentoring is useful, particularly if the mentees have to travel a long distance and if they don't have the time or money to deal with the costs. In saying this, it's still not as ideal or effective as face to face. With MALQs, communication is often troublesome due to language barriers. It is easier to explain ideas and concepts in person as you can use things like hand signals or know when the mentees don't understand you because of facial expressions that you might not have otherwise be able to detect online. If there are any connection problems at all, it can ruin a mentoring session and leave both parties frustrated by the experience.

To be done properly and have lasting effects then connection needs to be strong, any dropouts only lead to a case of 'lost in translation', especially when dealing with MALQs. Everyone should have the chance to ask questions and put across any legitimate concerns they might have – be it in understanding or developing the knowledge they already have. Online sessions should include the ability for mentees to be able to talk and discuss their and each other's plans and ideas, perhaps in breakout rooms or games of some sort.



### 5.2.6. Mechanism to detect entrepreneur skills among MALQS

There are numerous skills and abilities that entrepreneurs should have if they are to develop a long-term enterprise that can withstand the obstacles and pressures of a fast-paced industry. These include,

- *Communication skills*; Vital to every business owner. If you want to sell or convince customers to part with their money, then you need to be able to speak to them on their level. Building a rapport with people is a key way to grow your brand.
- *Ability to adapt*: The world of commerce is ever-changing and never stays the same for long. For instance, right now we are experiencing a surge in all things online, so being able to adapt to how things are sold and orchestrated is extremely important. A business without access or presence online is asking for trouble.
- *Sales*: Being able to sell is necessary to creating a steady and reliable stream of income.
- *Passion*: Without a passion for what you're doing, a business will soon collapse. With passion comes a caring and a respect for what you're doing which potential customers can feel.
- *Planning*: Without a goal or an aim, business operators will often plod along without a clear structure for success in place. They don't have a target, nothing to strive for, so the actions they take won't align with the business' best interests.
- *Risk-Taking*: Though an entrepreneur needs to be cautious to a certain extent, they also need to take calculated risks to make the most of any potential opportunities that may arise. If they don't, they won't be fully able to exploit the different unique chances that they will be presented with to drive their business to higher levels.

Detecting these skills in MALQs can be more tricky than regular entrepreneurs because they are often reticent to talk about their abilities. Games quizzes, and role-playing can be useful in helping to open them up and discovering what skills they possess. Case studies or goal lists can also be used in detecting skills, as can setting goals and progress diaries. Creating an 'imaginary' business with everything it entails can also draw out inspiration and latent abilities.

### 5.2.7. Ideal and killer environments for entrepreneurship projects

An easy way to kill the entrepreneurial spirit is by associating with people with no ambition. Like inspires like so you want to engage, talk to and work with people who push and inspire you. An environment of ideas and intellectual engagement is ideal for the aspiring entrepreneur.

Many of the MALQs reported that a supportive environment was key for the development of a successful business venture. As many of these people are either first-timers to the country, or have very little experience with the way the system is run, it is vital for their confidence if they are shown patience and understanding. Any places and institutions that they blend well with and can be seen as supportive is ideal for MALQs. If they are shy or unsure of themselves around native people and

speakers, they can aim for places which have a fellow immigrant theme. This way they have a built-in support system, where teamwork and brainstorming can lead to greater knowledge and success.

Places to avoid are those that conflict with the MALQ's moral compass, or those that don't gel with their ideas and ambitions. Anywhere can prove fruitful but only if they feel comfortable and inspired there. A place that is in-tune with their persona and personality will suit best.

### 5.3. Conclusions: Key issues

When training or mentoring MALQs, you need to realise that it could be a rather alien place for them to be. Therefore, patience and tact will go a long way in helping them feel at ease. A gentle push in the right direction and helping them see and to realise their own worth and talent is often helpful. A mentor must be able to give honest and respectful feedback in order for their mentees to know where they are going wrong and to be able to take decisive action to rectify any mistakes or perceptions.

Mentoring MALQs is about encouragement and trying to foster in them that 'never say die' attitude, that if they keep going and keep striving then in the end they will get to their desired destination. You become their guide, the light that they follow, so your motivation can play an important role in their development by making them aware of the pitfalls and the opportunities that lay ahead.

Sensitivity regarding differences in culture should also be considered to make MALQs feel more at ease. Issues like religion, perceptions, cultural phenomenon etc are often different in Ireland than their home country and should be handled with understanding. So to the reason for MALQs being in Ireland as some may have come from areas of conflict and may still be emotionally upset by the experience.

## 6. Conclusions and recommendations

### 6.1. Desk and field research: Overall discussion and key findings

Ireland has been an active immigration country since the end of the last century, with a concentration in urban, suburban and rural areas.

Access to secure residency, access to family life, adequate healthcare, housing, education and employment are the main barriers to the integration of migrants in the country, along with the fact that Irish employers do not rate foreign educational qualification as highly as they rate Irish qualifications.

Another important obstacle is referred to literacy and digital literacy skills for the migrants to be able to access health and social care services in Ireland, many of which are already digitised services that require minimal knowledge of the platforms and how they work.

The difficulties in training MALQs are oriented towards addressing interculturality, racism, diversity, immigration process, migrant political participation, trafficking and gender-based violence, among others.

### 6.2. Needs assessment, issues and gaps identified

Although there are public bodies oriented exclusively to the reception and integration of migrants within the country, these people arriving from other European countries are mostly unaware that these bodies exist. It is therefore important to put in place measures and greater facilities for immigrants to access these integration and settlement channels in their country of origin, so that they can start their new business and life project as soon as possible. In short, the literature reviewed and personal experience converge on the bureaucratic aspect, which is sometimes more of a barrier to entrepreneurship than a help.

In general, another structural failure is based on the discrimination and rejection of these different cultural forms entering the country, which makes it difficult for migrants to access even basic services such as housing and healthcare.

Since language skills are essential for the integration and wellbeing in Ireland, more open access platforms like Saor should be promoted for language learning. Regarding the DIBS project in particular and in terms of entrepreneurship, it is suggested that these platforms should be more oriented towards a specifically entrepreneurial language and adapted to each sector, since each entrepreneurial activity has its own language.

### 6.3. Suggestions for the development of training and guidance schemes in the next IOs of the project

### **6.3.1. Main topics/themes/skills to be targeted during the training**

There is a common theme that has been addressed in all the focus groups and which is a horizontal priority in this project. It is the learning of the language of the country of arrival. Both migrants, educators and experts have pointed out that language is the basis of a good integration process for the migrant.

Another issue is oriented towards the acquisition of certain soft skills such as digital skills, currently present in a wide variety of areas of our personal and professional lives. For this reason, it is suggested that special emphasis be placed on the digital literacy of migrants, which goes beyond knowing how to handle certain devices, but also consists of teaching the enormous depth and potential that the internet can have in our lives. In this sense, DIBS should also serve as a project to raise awareness of these issues.

### **6.3.2. Needs and training methods preferred by MALQs**

Their main needs are based on holistic integration, based on a sense of belonging to the country both in terms of language and education, as foreign qualification standards are undervalued by the Irish business sector, when in fact it has been demonstrated that the training of migrants is at the same level as that of locals.

Practical methodologies that are close to how processes unfold in real life are chosen by migrants. They have also highlighted their need of intensive English courses with a special focus on technical business language since many of them assume their lack of marketing skills. They should also become competent in financial, human resources acquisition and customer management.

### **6.3.3. Needs and training methods suggested by educators, volunteers and professionals**

The most useful methodologies are those that invite migrants to actively participate during the lessons. Mentors make a difference between individual and group lessons since the development of each one is completely unsimilar.

Professionals has also been noted that personal encounters, whether one-to-one or through group classes, are the most fruitful as they involve migrants in their own development on the ground while giving them the opportunity to interact with local people in the country they are arriving in.

### **6.3.4. Conclusions and recommendations for future research, as well as practice and policy implications on national and EU levels**

Two dimensions should be taken into account for the successful achievement of the forthcoming results of the DIBS project. The first relates to the cultural barrier that arises within the country itself and which acts as an imaginary border that hinders the full integration of migrants in Ireland. This is a difficulty of interest and specific to the country of arrival, which must be dealt with by raising awareness and collective consciousness. Irish society must first understand the benefits of migrants undertaking work in their country in order to collaborate in their integration.

The second issue refers to all those skills that migrants need when they arrive in Ireland and which in many cases are lacking. It is therefore important that the countries of arrival provide them with channels of access to public institutions to help them in their integration processes.

Since the DIBS project aims to offer a long-term solution that will encourage the development of blended enterprises where migrants and locals will work together to create new enterprises, it is necessary to address the needs and gaps encountered through synergies, i.e. understanding that the objective of the project requires collaboration between many parties, not only the countries of arrival or the migrants. Businesses, public bodies, educational institutions and society as a whole must work in the same direction to solve the problem of migrant integration in Europe, especially if we want to build a united and merged Europe.

# Digital Inclusive Business School (DIBS)

2021-1-ES01-KA220-ADU-000033439

## Project Result 1 National Report

Partner:

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## 4. Desk research

### 4.2. Facts and statistics about MALQs in the country

According to the most recently published data issued by the Ministry of Migration and Asylum (March 2022 Report, Legal Migration) in March 2022, a total of 669,497 third-country nationals residing in the Greek territory under a legal residence status. It must be noted, that this figure concerns solely documented migrants with a valid residence permit without including recognized refugees. According to the same source, the number of recognized refugees in Greece is 58,245. These figures do not include, however, the number of asylum seekers being hosted in Greece, which is estimated to be approximately 31,500 (Greek Council for Refugees and Save the Children, Bimonthly Report, 2022). Additionally, no official data is available regarding the number of undocumented third-country nationals. In general, the total number of third-country nationals is estimated to exceed one million (Statista, demographics 2018).

In terms of nationality, the population of third-country nationals is distributed as follows:

The vast majority of TCNs with valid residence permits are Albanian nationals with a figure quite far from the rest of the nationalities. More concretely:

Table 1: TCNs in Greece per nationality, 2022

1	ALBANIA	418,938	62.58%
2	GEORGIA	29,480	4.40%
3	CHINA	26,764	4.00%
4	PAKISTAN	25,408	3.80%
5	UKRAINE	20,711	3.09%
6	RUSSIA	18,767	2.80%
7	INDIA	15,974	2.39%
8	EGYPT	14,326	2.14%
9	PHILIPPINES	12,817	1.91%
10	BANGLADESH	12,142	1.81%
11	OTHER NATIONALITIES	74,170	11.08%
<b>TOTAL</b>		<b>669,497</b>	<b>100%</b>

About the nationality breakdown of recognized refugees, the majority of refugees originate from Syria and Afghanistan. More information can be found in the table below for the top 5 countries of origin:

Table 1: Refugees in Greece per nationality, 2022

1	SYRIA	21,701	37%
2	AFGHANISTAN	15,061	26%
3	IRAQ	5,692	10%
4	PALESTINIAN TERRITORIES	4,127	7%
5	SOMALIA	2,504	4%

6	OTHER NATIONALITIES	9,160	16%
<b>TOTAL</b>		<b>58,245</b>	<b>100%</b>

With regards to asylum seekers' countries of origin, according to the most recent data published by the Ministry of Migration and Asylum (Yearly Informative Note, 2020), the vast majority of asylum claims come from Afghani and Syrian nationals and subsequently from nationals from Pakistan, Democratic Republic of Congo, Bangladesh, and Iraq.

### 4.3. Problems and obstacles faced by MALQs in integrating into the country

In the past few years, the Greek authorities have undertaken and adopted a series of policies and initiatives toward the promotion of migrants' active incorporation into different spheres of social and economic life. More concretely, the policies targeted the specification and the establishment of a specific framework for the entry and residence of migrants in the country while at the same time steps were taken towards the improvement of inclusivity in terms of citizenship acquisition, access to the labor market, educational system, public services, and decent housing. These initiatives were the result of a long period without a specific legislative framework for managing the migration flows in Greece, long before the outbreak of the refugee crisis in the years 2015 – 2016.

It has to be noted that before these developments, migrants in Greece were often found in a status of legality/semi-legality through costly and time-consuming procedures leading to significant challenges for their social and professional advancement (undeclared employment, exploitation and discrimination practices, fewer opportunities) reflecting the absence of a comprehensive integration plan for this population. These developments have been considered imperative provided that over the past 30 years, Greece has been transformed from a "sender" to a "recipient" country. Additionally, the influx of an unprecedented number of third-country nationals as asylum seekers during the last decade has led the Greek state to reform the legislative framework on Asylum, with the establishment of an Asylum Service in 2013 (including Central and Regional offices in border locations and entry points) together with the introduction of First Reception Service.

A significant development in the management of migration and humanitarian inflows was the creation of the Ministry of Migration Policy in November 2016 holding the governance of the overall migration policy. The Ministry was abolished in July 2019 its responsibilities were transferred to the Ministry for Citizen Protection due to elections. As of January 2020, the ministry was re-established under the title of 'Ministry of Migration and Asylum' (MoMA).

In July 2019, the Greek government announced a new national strategy for the integration of migrants and refugees. This new strategy was an attempt to reflect the new realities, mainly the massive influx of mixed migratory flows and the economic situation of the country. The term integration in the National Strategy is defined as *“an individual or group process that is based on their efforts to adapt within a new country and reality”* (National Strategy for the integration of migrants and refugees, Ministry of Migration Policy, 2019). The integration model promoted in the strategy lies on *“the social model of integration and is adapted to the dynamics, specificities, and peculiarities of the Greek society and state while its ultimate goal is the “conquest” of interculturality”*.

**Employment:** According to studies on migrants’ labor market integration (Frangkiskou et al, National Center of Social Research, 2020) one major challenge migrants face in Greece is related to the wage gaps. The gap in salaries between nationals and migrants in Greece is high and is wider in comparison with other EU – countries. The fact that migrants in Greece are considered *“cheap labor hands”*, being employed in work – settings and occupations with little or no – interest from the Greek nationals, often in hard labor occupations in agriculture, farming, tourism, and construction sector. The lack of competence in the Greek language and the adverse conditions during their initial time in Greece do not provide the capacity for migrants to enter into negotiations for their employment circumstances. Lack of language and employability skills are considered significant constraints for locating job opportunities in more formal work – settings. Additionally, the recognition of their already attained formal skills and qualifications/credentials plays an essential role to find a better job in terms of wages, working conditions, and stability. Therefore, migrants rely on their informal social networks for gaining labor market orientation and information regarding job opportunities.

Furthermore, the possession of valid documentation (e.g residence permit, work – permits, and social security number) is considered a sine qua non prerequisite for more and better opportunities in the labor market as minimizes the risks of being employed in the informal economy without access to public health benefits (Asylum Information Database, Country Report Greece, 2020).

In most areas, migrants tend to be in a worse economic and social position compared to the native-born population. These circumstances tend to be ameliorated due to the longer time of residence and familiarity with Greek reality, however as studies show there is a significant number of migrants are not affected as positively as expected due to residence status acquisition (Frangkiskou et al, National Center of Social Research, 2020). Education is important for migrants’ integration but having a higher education level does not necessarily provide them with the same returns that it does for the Greek population.

**Education:** In general, the development of educational competencies, vocational training, and Greek language skills are considered of utmost importance for migrants' integration process. Such competencies apart from potentially providing better opportunities in terms of the official labor market, contribute significantly to migrants' creation of social relationships with natives while at the same time assisting them in adapting to the Greek reality and making them more visible and active in daily social life. Good command of the host country's language may also limit inequalities leaving little space for discrimination.

According to recent studies (Frangkiskou et al, National Center of Social Research,2020), the major challenges identified regarding access of migrant adults to education structures are linked with the following:

- A significant number of education programs are being implemented as pilot projects on behalf of Civil Society Actors and NGOs under set periods of implementation depending on funding and students' attendance. Therefore, these programs lack continuity or provide fragmented actions due to a lack of financial resources as their funding depends on students' attendance.
- There is a very limited provision of adequate and tailor-made Greek language education programs to be addressed to the migrant population according to their needs and level of Greek language knowledge.
- The programs are often not accessible to migrants, either due to lack of information or due to their irregular status.
- The programs are usually not targeted to areas of direct interest of migrants, or they offer courses of basic language proficiency.
- The programs are not organized and evaluated by migrant-related personnel with expert knowledge and experience in delivering language classes to the migrant adult population.

It is mentioned that in 2016 several Centers for Migrant Integration have been established by the Greek state in collaboration with municipalities offering Greek language classes to migrants for free, however, due to the pandemic (SIRIUS project, Greece Report) the provision of classes was either canceled or moved to an online environment with migrants finding hard to attend online sessions due to limited digital literacy and lack of adequate equipment.

**Social Integration:** In terms of social integration, the factors of legal status, command of the Greek language, and the perception of migration flow by the Greek population frame the creation of social relationships between migrants and Greek nationals. It can be argued that social integration can be attained through the first-generation migrant's descendants that are enrolled in public education structures but the perception of the local population towards migration flows is crucial for achieving higher levels of social incorporation. Furthermore, the period of heavy refugee and migratory flows and the respective urgent character of policies to attend to the basic protection needs was followed by a series of initiatives towards deterring

migration leading to fewer opportunities for more active participation of migrants in social and civic spheres of social life.

#### 4.4. MALQs difficulties in training

In Greece, there are several educational programs for migrant adults organized by state or private agencies, NGOs, and other organizations. The General Secretariat of Lifelong Learning of the Ministry of Education and Religious Affairs is the responsible authority for most of them. The following are some examples mentioned by UNHCR – Greece: Schools of Second Chance for adults who have not completed mandatory education, Centres for Lifelong Learning that operate in municipalities, Greek language courses or other courses for migrants and refugees organized by Universities, NGOs, and Centres for Vocational Training or online language courses or other courses delivered by universities or other organizations and which are, usually, funded in the context of EU projects.

Adult educators, trainers, or tutors teaching MALQs in Greece face various challenges with cultural barriers, including language and communication, being among the most critical. In the context of field research conducted in Greece under the “Cooking Cultures” Erasmus+ project (2019-2022), the majority of adult educators in the fields of tourism and gastronomy had identified the lack of language skills of the migrants/foreigners as the biggest barrier, while some of them had also acknowledged that it has been difficult to decide how to approach migrant learners so as not to offend them or make them feel re-traumatized.

Recent research focusing on the barriers to adult refugees’ educators in Leros, Greece (Kafritsa, Anagnou, Fragoulis, 2020), also reveals barriers to the educators’ inexperience and lack of special training, as well as the inadequate organization and support from the state’s behalf. In addition, the lack of appropriate teaching materials, the constant movement of the trainees, and the unstable composition of the teaching group seem to greatly complicate the trainers’ work.

In the context of field research undertaken in Greece by Symplexis, as a partner in various Erasmus+ projects (Tour2Include, ALTER, Cooking Cultures) it is revealed that low-qualified adults and especially migrants have different training needs in terms of the so-called “hard skills”, depending on the working sector they are already working or wish to work. However, primary research has also revealed the need for the so-called “soft skills”, such as communication skills (e.g. during an interview process), teamwork, problem-solving, work ethic, adaptability, time management, etc.

Lack of technical skills and knowledge, as well as lack of technological equipment (e.g. laptops, PCs, smartphones) and/or lack of internet connection, have also been identified in the context of the previously mentioned research as ICTs barriers in MALQs training processes in Greece.

## 4.5. MALQs in business initiatives

### 4.5.0. Entrepreneurial experiences among MALQs

***Number and profile of MALQs entrepreneurs & types of migrant businesses:*** According to recent data by the Organisation for Economic Co-operation and Development (OECD, 2020), the share of working people who are self-employed is very high in Greece. In 2019, the self-employment rate was nearly double the European Union (EU) average (23.0% vs. 12.5%). Seniors and youth, the most affected by the persisting effects of the financial crisis, have the highest self-employment rates. In most countries, the entrepreneurship rate of immigrants tends to be higher than that of natives. In Greece, however, this is not the case. Greece is the great exception to this rule, recording the largest difference in self-employment between natives and foreigners.

Statistics on immigrants' entrepreneurship in Greece are not easy to collect. The population census is the most important official source of information regarding immigrants' employment. The last census in Greece was conducted at the end of 2021 but the data have not been published yet. According to the previous census (2011), more than 8 out of 10 immigrants in Greece are employed as dependent employees/workers, ~11% are self-employed and only 2% are employers (meaning that they run their own business with at least one permanent employee) (Tragaki 2021).

The Labour Force Survey for the third quarter of 2015 estimated the number of self-employed people of migrant background, with or without employees, at 33,545 for the country of Greece as a whole (Polyzou, 2020). In the municipality of Athens, the country's capital, according to the registers of the two main chambers of commerce (the Athens Chamber of Commerce and Industry and the Athens Chamber of Tradesmen), more than 100 different countries of origin are recorded, along with a diverse number of sectors of economic activity where people of migrant origin are employed.

According to Tragaki's research (2021), migrants' entrepreneurship in Greece, and in particular Athens, is mainly concentrated in the retail sales sector, followed by activities related to food/catering. These two sectors account for half of all business initiatives undertaken in the wider area of Athens in the period 2000-2016. The total number of new businesses created by migrants in Athens, during this period, has been 14,724. Construction activities in buildings and outdoors, account for 15% of all foreign entrepreneurship and are undertaken mainly by Polish and Romanians. Asians (Chinese, Pakistanis, Indians, and Bangladeshis) are mainly engaged in retail trade, while Russians and Moldavians are more active in food services and catering.



The majority of retail shops and businesses operated by migrants, in particular, Athenian neighborhoods with high migrant populations such as Metaxourgio, Kypseli, and Omonia, include food shops, mini markets, catering businesses, phone services, general merchandise stores, wholesale clothing and hair salons. The main places of origin of migrant shopkeepers are Africa (Nigeria, Ethiopia), Asia (India, Pakistan, Bangladesh), China, and the Middle East, as well as Albania, Poland, Bulgaria, and Georgia. In many cases, the type of commercial activity is linked to the migrants' places of origin. In addition, the commercial activities undertaken by migrants are mainly addressed to an ethnically mixed clientele (Balampanidis & Polyzou 2015). Business initiatives involve low specialization actispecialization

#### 4.5.1. Main difficulties or barriers to entrepreneurship faced by MALQs

Immigrant entrepreneurs in Greece usually face the same **barriers** as other entrepreneurs, but in addition, they have to struggle with language and socio-cultural differences, along with unfamiliarity with the country's legal and regulatory framework. In more detail, immigrants, most of the time face the following challenges and barriers:

- Limited capacity and capability to build a necessary asset base to start their own business.
- Difficulties in language and communications. It is not only the actual spoken language but also the business language used by service providers, their understanding of the migrant entrepreneurs, and the migrants' understanding of the processes and procedures to follow.
- Perceptions and prejudgements that play a dominant role in the initial stages of the assessment processes of service delivery institutions (role models could play an important role here showing migrants not as migrants but as successful entrepreneurs);
- Difficulties by migrant entrepreneurs to comply with rules and regulations or to fit in with existing legalization, often designed for larger enterprises;
- Lack of a supporting environment, lack of training, and lack of networks.

#### 4.5.2. Role of entrepreneurship in the integration of MALQs

Strengthening the entrepreneurship of immigrants is necessary for social mobility, tackling illegal employment, and fighting poverty. Various European studies (e.g. Rath, Eurofound 2011) confirm the importance of giving support to migrants wishing to establish their businesses. It has been highlighted those ethnic entrepreneurs contribute to the economic growth of their local area, often rejuvenate neglected crafts and trades, and participate increasingly in the provision of higher value-added services. They can offer additional services and products to immigrants and the host population, and create in many cities an important bridge to global markets. In addition, ethnic entrepreneurs are important for the integration of migrants into employment. They create employment for themselves but also increasingly for immigrants and the native population.

Migrant entrepreneurship is instrumental in reducing unemployment, providing access to legal employment for the more vulnerable groups in society (e.g. women or young migrants), and helping to elevate them from the poverty and social exclusion trap.

#### 4.6. Good Practices (or support) on how to promote entrepreneurship to integrate MALQs

The principal body for the promotion of employment is the Greek Manpower Employment Organisation (OAED). It has over 110 employment promotion centers throughout the country and staff to whom unemployed people can turn to find a job and receive guidance. They also organize active employment, self-employment, and retraining programs to improve the qualifications of unemployed people. OAED also has Greek EURES advisers who speak foreign languages and are specially trained. EURES is a European cooperation network of employment services and its webpage offers valuable information about living and working conditions in Greece, along with useful weblinks: [https://ec.europa.eu/eures/public/living-and-working/living-and-working-conditions/living-and-working-conditions-greece\\_en](https://ec.europa.eu/eures/public/living-and-working/living-and-working-conditions/living-and-working-conditions-greece_en).

In Greece, there are numerous organizations for migrant integration, that help assimilate foreigners into the local population. Some of them can be found in the following catalog <http://www.migrants.gr/wp-content/uploads/2013/12/Ελληνικές-ΜΚΟ-με-αντικείμενο-τη-μετανάστευση1.pdf> provided by the platform “Migrants in Greece”.

According to the Institute of Entrepreneurship Development (Bouronikos, 2022): *“All in all, the integration efforts can keep migrant communities healthy, above the poverty line as they are more likely to find a job and keep our economies strong. Migrants are essential in the local economy as they do many jobs, especially manual labor like farming, that the local population refuses to do”*. Some organizations and networks that help immigrants and refugees integrate into Greek society, also supporting their entrepreneurial efforts, are the following:

- Migrant Integration Center – City of Athens (<https://www.accmr.gr/en/services/service/3406.html>): It acts as a local point of reference for the provision of specialized services to TCNs (migrants and refugees), including psychosocial support, legal counseling, and social rights information, to improve living standards, labor market access, and social integration of the respective populations. Among others, the Center offers professional counseling sessions to individuals.
- Greek Forum of Migrants (<https://www.migrant.gr>): GFM is a network of migrant organizations and communities in Greece. It was founded in September 2002, it functions as a union - body, and its members today number around 40 Communities - Organizations. Its mission is the promotion of migrants’ integration by enhancing their individual and collective responsibility and

participation, through collaboration with institutions, NGOs, and society -on a national and European level.

- Melissa Network (<https://melissanetwork.org>): is a Greek organization that helps the migrant and refugee integration of migrant and refugee women. It has members from over 45 countries and was founded in 2014 with grassroots participation. This organization runs an innovative integration program for refugee women and children, providing a platform for networking, capacity building, and advocacy.

Facilitating entrepreneurship among migrants has been a goal of the EU Entrepreneurship 2020 Action Plan and the EU Action Plan on the integration of third-country nationals. In this context, various initiatives were launched in many countries -including Greece- and relevant stakeholders have shared approaches, practices, and lessons learned between public administrations, business development and financial organizations, social enterprises, non-profit organizations, and educational institutions supporting migrant entrepreneurship at the local, regional and national levels.

In 2016 the EU held a conference and published a guidebook on migrant entrepreneurship ([https://ec.europa.eu/migrant-integration/library-document/eu-guidebook-promote-and-support-migrant-entrepreneurship\\_en](https://ec.europa.eu/migrant-integration/library-document/eu-guidebook-promote-and-support-migrant-entrepreneurship_en)), while in June 2017 the EU started four two-year projects on entrepreneurial capacity-building for young migrants (ME4Change, EntryWay, Fresh Start and YOU-ME) that covered nine countries: Belgium, Finland, Germany, Greece, Italy, the Netherlands, Spain, Sweden, and the United Kingdom. Each project had three main points: a) Identifying potential entrepreneurs among migrants, and raising awareness about entrepreneurship within migrant communities, b) The delivery of training programs (e.g. on entrepreneurship, business planning, legal aspects of setting up a company, and hiring employees, etc.) and c) Supporting migrant entrepreneurs and would-be entrepreneurs through mentoring schemes (United Nations, 2018).

Several tailored programs for immigrant entrepreneurs have been launched in Greece since 2017, partly in response to the influx of asylum seekers. These initiatives included “Entryway – Entrepreneurship without Borders”, which was a comprehensive scheme to support potential immigrant entrepreneurs in selected areas of Greece, Italy, Sweden, Spain, and Germany, in starting and strengthening their businesses and social businesses.

To promote the development of networks and the exchange of best practices in migrant entrepreneurship, four projects were launched in October 2017 (MEN, MEN-UP, MAGNET, and MEGA) covering 11 countries, including Greece (the others were Austria, Belgium, Bulgaria, France, Germany, Italy, the Netherlands, Poland, Spain, and the United Kingdom). These projects focused on supporting the networking of organizations working in migrant entrepreneurship through a) facilitating mutual learning, b) evaluating and improving support schemes, c)

transferring good practices, d) exploiting synergies, and e) developing strategic collaborations (United Nations, 2018).

In particular, MEN (the European Migrant Entrepreneurship Network <https://www.emen-project.eu>) identified and promoted the quick implementation of best practices in supporting migrant entrepreneurs who were not reached by traditional business start-up support services and built communities of practice open to all those who support migrant entrepreneurship.

Another interesting project has been inserted (<https://insertproject.eu>), that supported migrant entrepreneurship by extending and developing social entrepreneurship competencies of educators and professionals working in organizations that provide support to migrants, to assist them in the long run in promoting social entrepreneurship to low-skilled and low-qualified adults with a migrant background, as an alternative pathway for self-sustainability.

One more recent scheme is “Building Integration through Entrepreneurship,” which was launched in January 2019. This scheme aimed to support the social and economic integration in the EU Member States of newly arrived migrants from Sub-Saharan Africa by offering a business acceleration to support start-ups that have a positive social and environmental impact in their Countries of residence. The scheme is implemented across several EU countries.

In Greece, legal migrants, refugees, and asylum seekers are encouraged to participate in entrepreneurship schemes by national bodies (notably by OAED Manpower Employment Organization, <https://www.oaed.gr>, the Greek Public Employment Service). In addressing the issue of self-employment among migrants, the authorities take measures to encourage undeclared (i.e. informal) self-employment into legitimate business activity.

According to OECD (2020), access to finance for entrepreneurs and SMEs remains a major challenge in Greece, and it is even more so for the target groups of inclusive entrepreneurship such as immigrants. In particular: *“Reluctance persists among banks to offer loans if the necessary collaterals cannot be provided, which is often the case for start-ups and SMEs. Capital is equally for financing investments as venture capital is still at an embryonic stage. Some efforts have been undertaken during the past years to improve the situation for SME access to finance. Dedicated programs for the target groups of inclusive entrepreneurship exist however only for youth”* (ibid, 24).

Regarding good policy practices that can strengthen social inclusion and tackle societal challenges (Inclusive entrepreneurship and Social entrepreneurship), it is worth mentioning that OECD has designed “The Better Entrepreneurship Policy Tool” (<https://betterentrepreneurship.eu>, available in 24 languages), an online tool for policy-makers and other interested parties at the local, regional and national level who wish to explore how public policy can: a) Support youth, women, migrants and the unemployed in business creation and self-employment and b) Support the development of social enterprises.

#### 4.7. Conclusions: Key issues for future agenda

The outbreak of the coronavirus pandemic is expected to have a significant impact on entrepreneurship in Greece, but its exact extent cannot be assessed, for the time being, keeping in mind that the situation will affect the labor market on a global basis. Integrating migrants into the labor force smoothly based on lawful employment and opening up positive prospects both for them and for the Greek economy, and Greek society, in general, remains critical.

Despite the government's efforts to introduce equity and debt capital, few dedicated measures have been introduced to support the target groups of inclusive entrepreneurship in access to finance with dedicated schemes for women, youth, migrants, or seniors. Inclusive entrepreneurship policies and programs are long-standing in Greece and as pointed out by OECD (2020) *"Many programs are operated at the national level by the employment agency and the majority of these public actions have been realized with support from EU Structural Funds and international donors. Nongovernmental organizations have a strong role in supporting inclusive entrepreneurship, however, most of these projects operate on a very small scale"*.

The most notable gaps in the inclusive entrepreneurship support system remain for female entrepreneurs and immigrant entrepreneurs. Little support for women entrepreneurs is in place and support for immigrant entrepreneurs has not kept pace with the growth in immigration in recent years.

Among others OECD (2020) proposes to strengthen inclusive entrepreneurship in Greece by providing tailored assistance on the path to innovative entrepreneurship; supporting migrants to formalize informal businesses; increasing tailored entrepreneurship training and coaching for older people and further developing entrepreneurship education and training in secondary and tertiary level education curriculums, including in vocational education and training.

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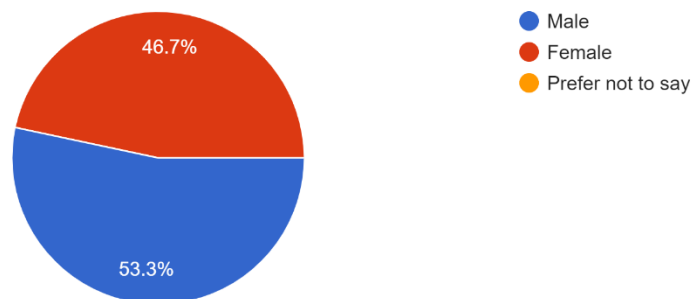
## 5. Questionnaire for immigrants entrepreneurs

### 5.2. Sociodemographic description of the sample (*Anagraphical Data*)

Out of 30 people that took part in the study, there were 16 men and 14 women. This is very good for the study, as it allows for the generalization of findings to both male and female MALQs.

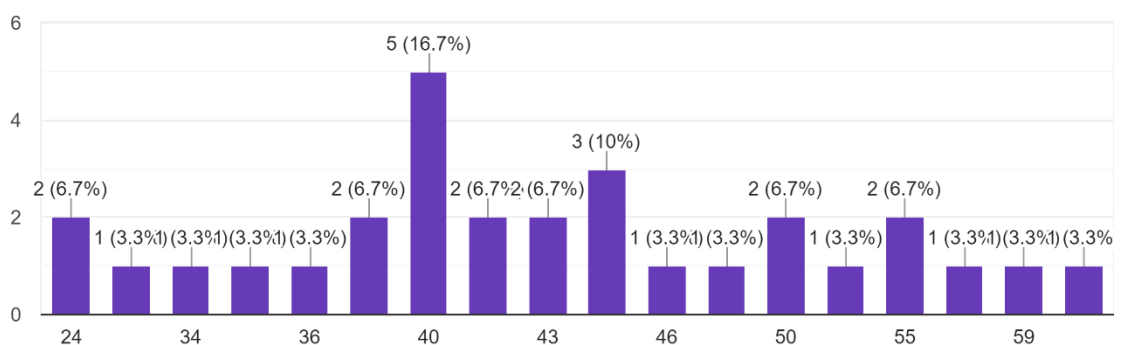
Please indicate your sex:

30 responses



Please indicate your age:

30 responses

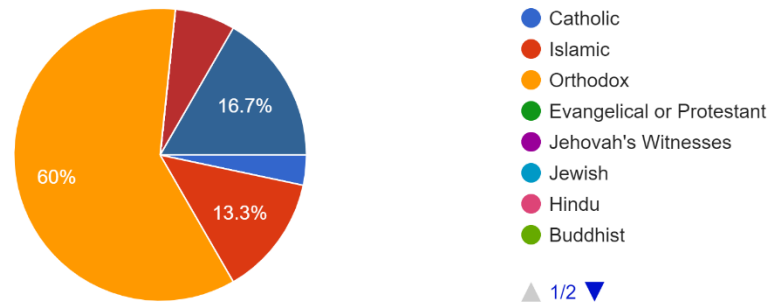


The study sample was also very well distributed across different age groups. While there is a clear mod value of 40, the age range between 24 and 60 is well-represented.

A majority (60%) of participants belonged to the Orthodox Christian church, followed by Catholic and Islamic believers. A small part of the sample was either Hindu or Jewish.

Regardless of whether you are practicing or not, what is your religion or church?

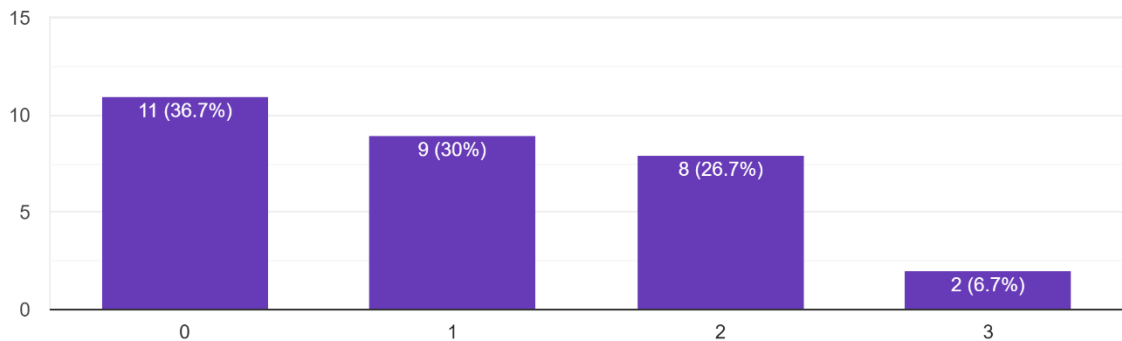
30 responses



The largest proportion of participants (36.7%) had no children, and the smaller proportions had 1 or 2 children (30% and 26.7%, respectively). The smallest number of participants reported having three children (6.7%)

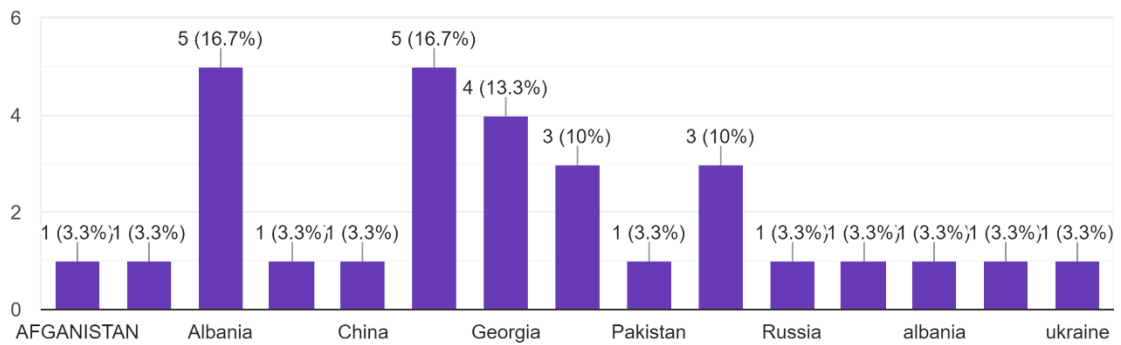
Number of children:

30 responses



Country of origin:

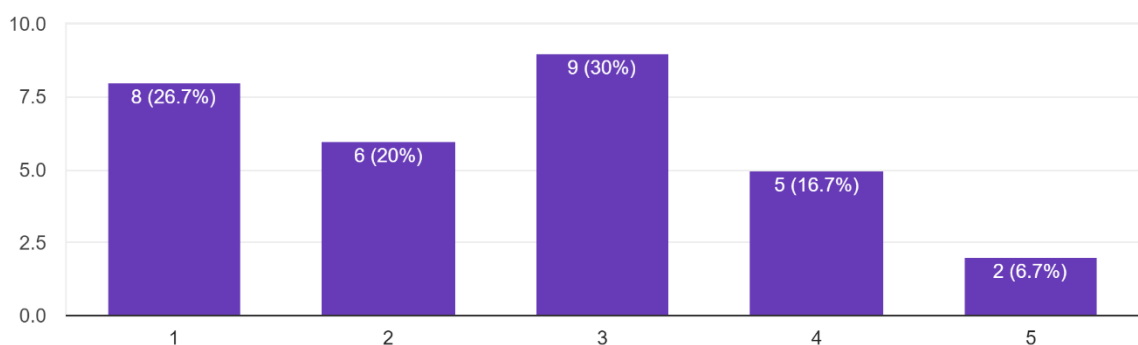
30 responses



Most of the MALQs who participated in the study come from Albania followed by those from Georgia, China, Ukraine, Russia, and Afghanistan.

How many people live in your household?

30 responses

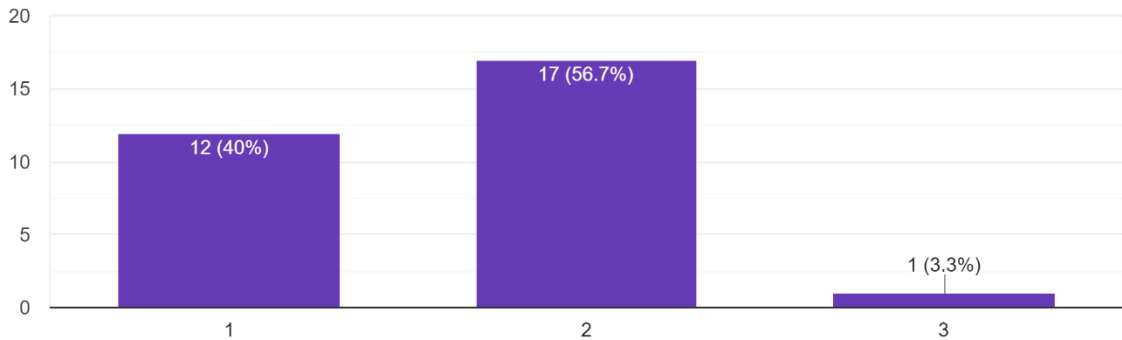


In terms of household conditions, a narrow majority of the participants live in 3-people households (30%), closely followed by those living alone (26.7%). After that, the highest number of them (6 out of 30) live with only one other person, followed by those living in 4-person households, and those living

with 4 other people. For the majority of participants, two household members work and make a living, followed by participants in whose households only one person does.

How many of them work/make a living?

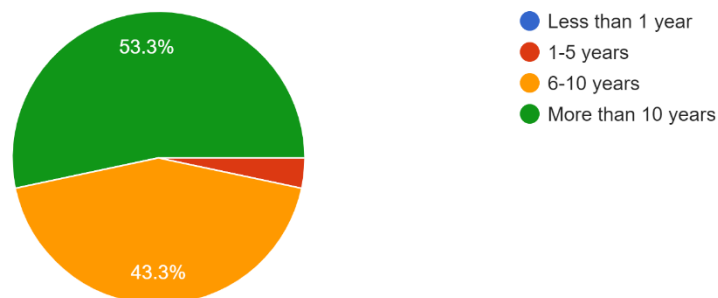
30 responses



Practically all participants had Greek residences. A vast majority of them have lived in Greece for over six years, and more than half of them have even lived in the country for over 10 years.

How many years have you been living in this country?

30 responses

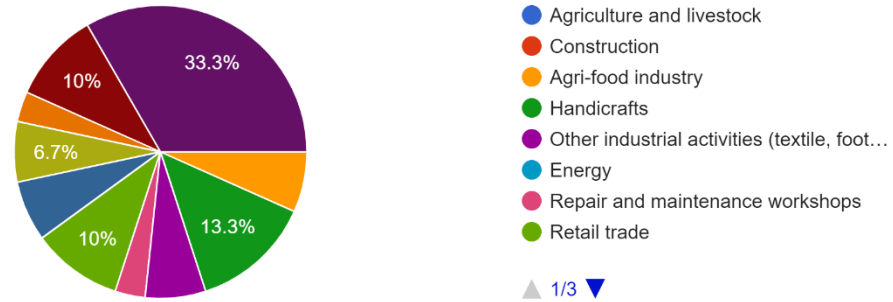


### 5.3.Characterization of migrant entrepreneur’s business *(Part I- From Sector to Type of customer)*

The distribution of the MALQ’s businesses is as follows:

### In which sector are you working?

30 responses

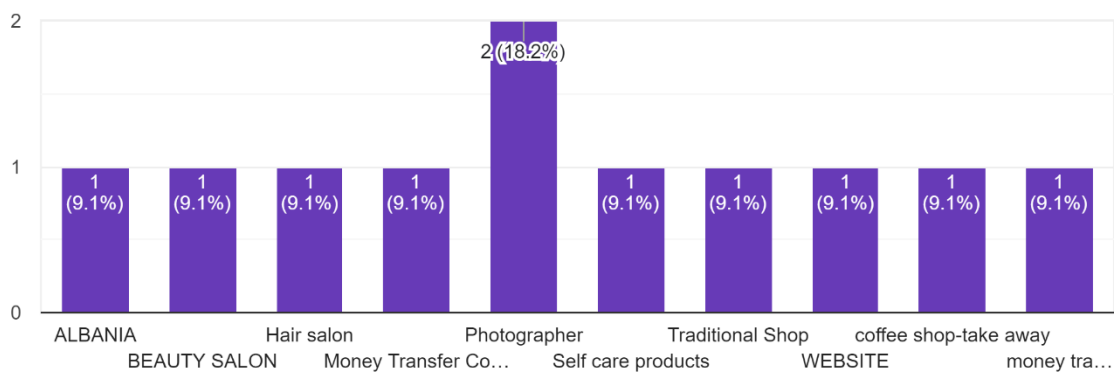


- A majority of them worked in various industrial sectors, such as textile, footwear, and others.
- Many were creating handicrafts, doing retail trade, or working in construction.
- Those that did not work in any of the sectors indicated in the chart above mainly did photography, beauty-related services, or helped with money transfers, as may be seen below:

O

### If you selected "other professional activities", please specify:

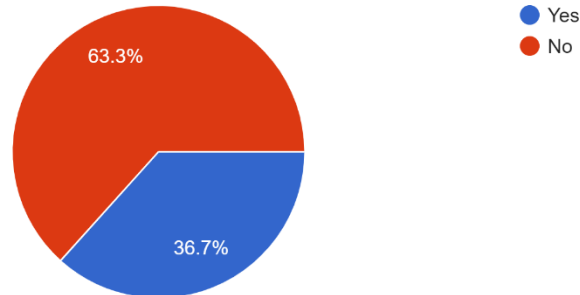
11 responses



Most of the participants (63.3%) were not part of a business association.

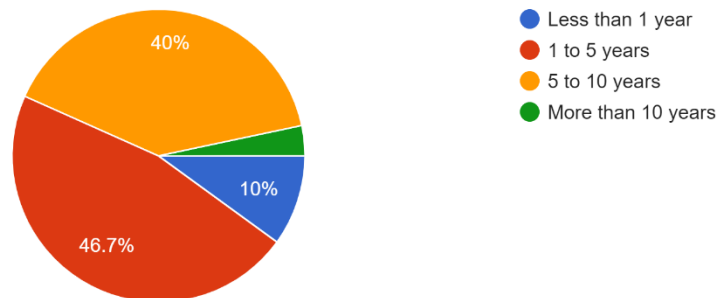
Are you part of any business association, network, etc.?

30 responses



How many years has your business been active?

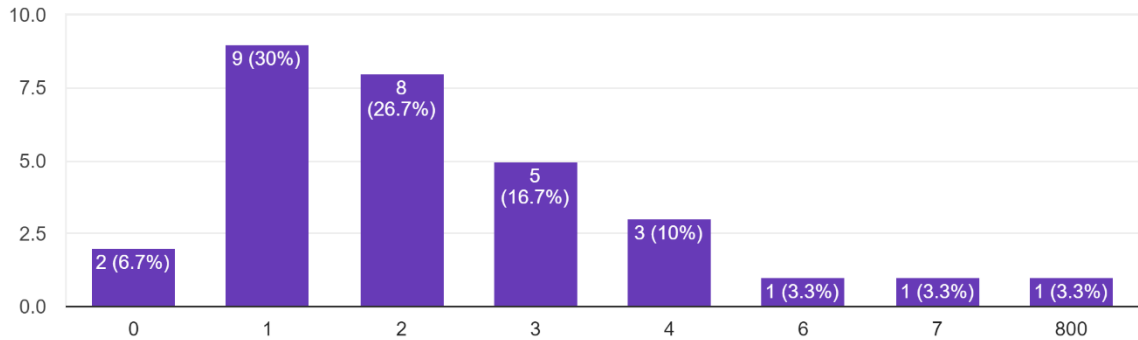
30 responses



When it comes to the size of their business and how long has it been around, most participants seem to be working in small businesses – with one to three employees. Furthermore, their businesses have mostly been around for 1 to 10 years (86.7%). Only one business has been around for more than 10 years and has 800 employees.

Please indicate the number of employees that currently work in your business:

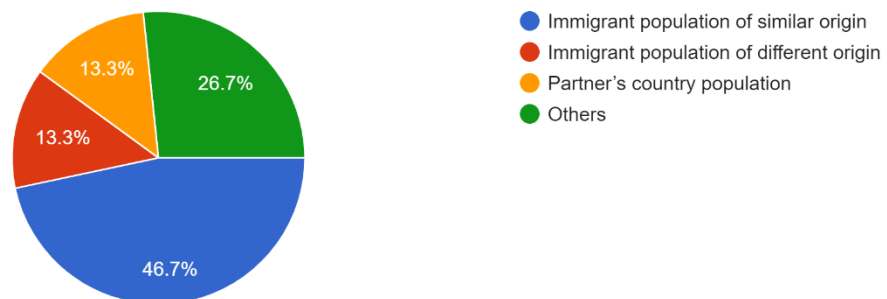
30 responses



The main customer base of the participants seems to be other immigrants, mostly those of the same origin country, but also those of different origin.

Please indicate the main type of customer of your business:

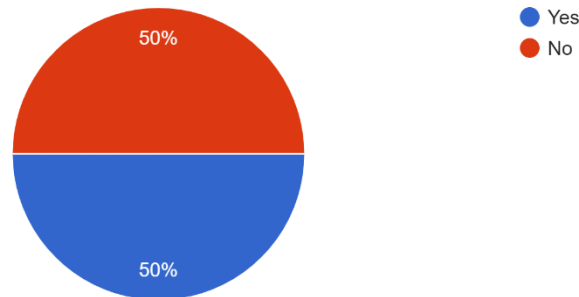
30 responses



#### 5.4. Evaluation of the migrant's entrepreneurship process *(Part II- From Previous training to Training contents)*

Did you have any training prior to setting up your business?

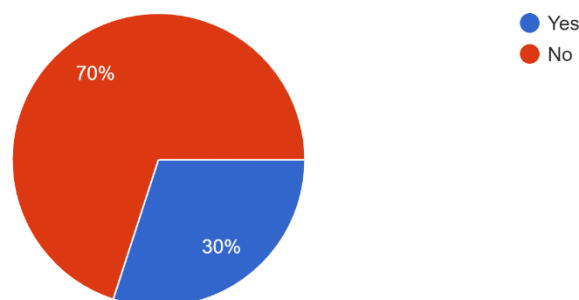
30 responses



Half of the participants received no formal training before setting up a business of their own. Out of those who did, four received IT training, two received training in handcrafting, while the rest received other forms of training.

Did you have work experience in your country of origin?

30 responses



A vast majority of the participants (70%) did not have any prior work experience in their country of origin. In regards to difficulties, the participants have had the following degree of difficulties associated with various ones:

- Market (few customers, strong competition, etc.) – Mostly not an issue, albeit a handful of participants do rate it as an important difficulty.
- Production – Some participants find this a neutral difficulty, but it is not one for most of them.

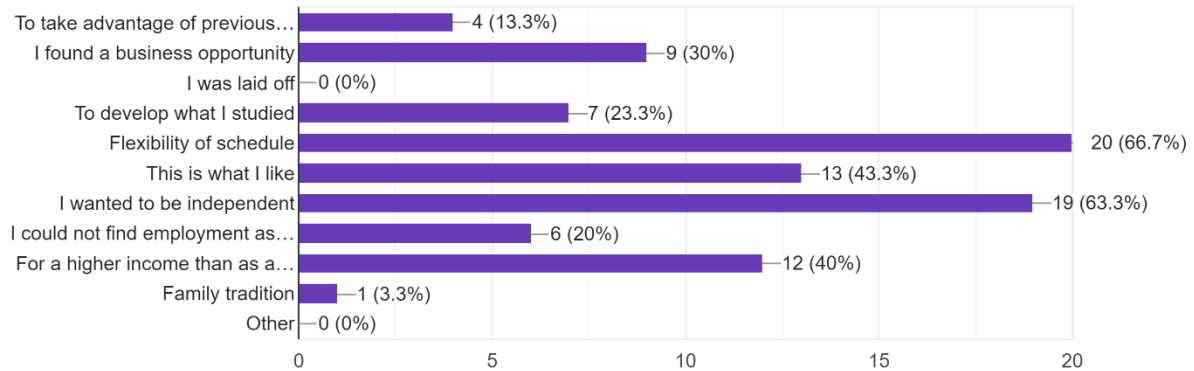


- Taxation (legal) – Many participants find this difficulty important or very important, indicating that the Greek law is not clear enough and/or not available enough to these entrepreneurs.
- Logistics – This difficulty has been rated as high as well, which may be caused by the participants not knowing the language well enough to set up a chain of supply for their own business needs.
- Digital (technical) – many participants rated this difficulty as neutral, important, or very important.
- Social rejection – The vast majority of participants marked that they are not experiencing this difficulty.
- Administrative (visas, residence permits, etc.) – This difficulty is either not present at all or is very important for the participants, indicating that some of them may have trouble obtaining their visas and other documents, which is seriously stunting their businesses.
- Machinery (equipment) – Most of the participants are not facing this difficulty and those who rate it as neutral, which suggests that it is not something that they are too troubled with.
- Cultural differences – The participants mostly do not see the differences as a problem at all.
- Employees – This difficulty is not faced by the participants either.
- Financial – The financial situation of the entrepreneurs seems to be a mid-range difficulty for them, as the answers to how impactful it is are very equally distributed across low, middle, and high answers.
- Bureaucracy (licenses, etc.) – The bureaucracy seems to be a major issue for the participants, possibly due to a language barrier and not being acquainted with the system.

The reasons for which the participants started their businesses may be seen below. As it is demonstrated, the top motivational factors included flexibility and independence, followed by liking to lead a business and the possibility of a higher income.

Please choose the top 3 reasons why you decided to start a business.

30 responses



The challenges that were faced by the participants when setting up their businesses may roughly be separated into three categories:

1. Low-level or non-challenges: cultural differences, having a clear and viable business idea, social rejection
2. Mid-level challenges: lack of knowledge of business management, the complexity of administrative procedures, difficulties with language, lack of information and difficulty in finding it, and finding financial resources.
3. High-level challenges: self-employment permit not valid/ available

In regards to what the participants found as important help when starting a business, most of them agreed that specialized advice is needed, with fewer agreeing that it is important to have a mentor or receive specialized training. They mostly considered needing help with making a business plan of paramount importance, along with legal and administrative support.

## 5.5. Conclusions: Key issues

In conclusion, the participants of this study seem to be the most troubled with legal and organizational issues. They do not find cultural and language competencies too troublesome, which is encouraging in terms of the social reception of their businesses. However, they have trouble developing their businesses, and need advice and help in terms of the bureaucracy, legal, organizational, and financial aspects of running a business. This is a consequence of them being mostly people who have never before run a business and only have small start-ups with a few people and not running for too long.

## 6. Focus groups with MALQs

### 6.2. Description of the samples

The focus group was held on the 25th of June, 2022 at the participants' workplace, to discuss challenges and needs that exist in the field to allow for the development of tailored educational offers fostering migrants' entrepreneurship.

We invited five (5) male participants and all of them showed up, two males from Pakistan, two from Georgia, and one from Albania. All of the participants were third-country nationals who had migrated to Greece approximately 5 to 15 years ago with their families and had experience in the field. The discussion of the focus group was based on the questions referring to their issues related to the workplace, everyday life, and their adaptation to Greece.

### 6.3. Key findings

#### 6.3.0. Migration and entrepreneurship

On the question of why they decided to start their own business, participants answered that at the starting point of their migration it was difficult for them to find a job. The language barrier and the racist environment that they found here made them distrustful. In the beginning, they chose jobs that had the least to do with direct contact with clients. It was both to protect themselves. As the participants said, working was very important to them both to make a living and to be able to maintain and renew their residence permits. In contrast with female participants, all five male participants highlighted that for male migrants finding a job in Greece is almost impossible.

They also indicated that, over time, things got easier and that they were able to overcome some difficulties and reach better living conditions in Greece. As they slowly integrated into the local community, learned the language, and met their neighbors, they were able to utilize the social capital to make some steps towards independence and self-reliance.

#### 6.3.1. Barriers

Following our findings, language difficulties play a huge role in their adaptation and also in the workplace. Besides the language difficulties and cultural differences, not having a residence permit makes migrants' lives more challenging and limits their process of adaptation. All participants agreed that the first years of migration were very challenging and needed years for them to have better working conditions and to start their businesses. They suggested that Greek language courses and legal support for migrants are very important and helpful for their adaptation to Greek society. Being an entrepreneur and having their own business is a result of hardworking years. All of the participants mentioned that they did not have any support system and had to manage everything by themselves including legal issues.

### 6.3.2. Training

The participants suggested that they, as well as other immigrants who wish to run their businesses, would greatly profit from being offered training in several domains.

1. Language – Upon arriving in the country, the immigrants are completely cut-off from the local communities due to the language barrier, which is why it is of paramount importance to learn it as quickly as possible. Multiple participants indicated that the moment in which they became competent in using Greek at a reasonable level was the moment in which they started to see changes in their situation.
2. Business planning – Many immigrants do not know how to run a business when they come to Greece, but see entrepreneurship as the best option for themselves because they are less likely to be hired by the business. Thus, they would greatly benefit from workshops and training on business planning and setting up one's company, including the bureaucracy, the permits and licenses, the finances, and the legal aspects. They could also use help in the domain of marketing, presenting their business to the local population, and reaching wider market segments as well.
3. Legal advice – Immigrants need help with various aspects of their legal situation, including residential status, visas, and worker rights. They also need help with understanding taxation, how to regulate their business in the legal domain, and how to avoid troubles with the law.

### 6.4. Conclusions: Key issues

The main key issue stressed by the participants is language knowledge, which is the prerequisite to all further advancements. It is also important to resolve any issues regarding visas, residence, and citizenship. Once these two issues are resolved, the immigrants can focus on other aspects of starting a business, including making a business plan, following through on it, resolving any legal issues, and integrating it into the local community.

## 7. Focus group with educators/ professionals/ volunteers who train MALQs

### 7.2. Description of the sample

The focus group was held on the 25th of June, 2022 at the conference hall of “Pigi Koinsep”, to discuss challenges and needs that exist in the field to allow for the development of tailored educational offers fostering migrants' entrepreneurship.

We invited ten (10) female participants and all of them showed up, one participant from Sudan, one from Georgia, five from Turkey, and three from Afghanistan. All of the participants were third-country nationals who had migrated to Greece approximately 5 to 10 years ago with their families and had experience in the field. The discussion of the focus group was based on the questions from Appendix 14.

### 7.3. Key findings

#### 7.3.0. Experience with MALQs

According to trainers, working with MALQs is a very interesting and powerful experience, since they are working with individuals who want to change their lives for the better, and have started their lives from the beginning. Regarding methodology, they all agreed that the beginning of the cooperation is different since MALQs are having different backgrounds and knowledge, something that often does not match the Greek legal system. Thus, it takes time, patience, and tact to bring all immigrants to the same page and be able to work with them. It is a challenging process, but one that has a tremendous pay-off in the long term.

#### 7.3.1. Methodologies: Which ones work and which ones don't work?

It was highlighted that no two experiences are the same for immigrants. That is why it is important to devote time and energy to understanding the situation of each of them specifically and tailor the training and help to their specific needs. However, this is exceptionally hard, because the immigrants are going through the immensely difficult process of migration, often finding themselves in very unfavorable situations that they cannot resolve easily or at all. That is why it is important to address these issues from various sides, and several factors facilitate the success of these attempts:

1. The trainers are bi-cultural

“New” immigrants react positively to being helped by people who have experienced similar situations themselves. Since there is a lot of shared experience between them, it is easier for immigrant trainers to understand and help the new immigrants, in comparison to Greek-born nationals. Furthermore, the

new immigrants place greater trust in the bi-cultural trainers, because they more easily identify with them and trust that they have the best intentions.

## 2. Mentor relationships

MALQs benefit from having a specific person that they can call upon for “everything”. Thus, when each trainer is allocated with a (relatively small) number of new immigrants, they are dedicated to taking care of their needs and showing them the best ways to go about progressing through society. This benefit is two-fold: the trainers are then specifically motivated to learn about and become invested in the lives of a few new immigrants, and the immigrants themselves know that they can rely on someone to guide them. They will still be trained by various people on various topics, but there is one key person that they can always reach out to.

## 3. Practical help

Aside from helping the MALQs learn and train, it is often very helpful, especially in the first weeks and months of migration, to help them with taking care of their basic needs: finding shelter, food, clean clothes, schooling for children, etc. While these needs are basic, they are commonly not sufficiently taken care of, and immigrants often experience discrimination and difficulties due to their lack of knowledge of the language and the local infrastructure. This aspect is essential because basic needs fulfillment is a prerequisite for further steps in the process.

## 4. Structure

It has been elaborated by the educators that new immigrants heavily benefit from having a clear structure presented to them – organized activities at specific times and places, which they can visit and receive the knowledge and the help that they need. This is especially important for young immigrants. The structure helps them regain a sense of “normality” and routine in their lives, which then helps them get back on their feet and further plan their lives in the new environment.

## 5. Work with the local population

Aside from working with the immigrants themselves, it is very useful to include the community as well, because they can be the breaking point in the immigrants’ experience. If the local community members are educated and incentivized to help the immigrants, then the immigrants have a much larger support network that can help them find their new place. On the other hand, if the community rejects them, there is very little that they can do on their own to find a place for themselves.

In sum, the trainers and educators stress that it is important to address the needs and issues of every immigrant holistically and individually. To achieve that, it is necessary to have sufficient people, but also to have proper organization throughout the training, because it may be easy to skip over certain aspects of the immigrants’ needs, which can have very negative effects. Resources are key to proper

training, and this includes the manpower, the facilities in which the training is conducted, as well as access to a wider social network (community centers, food banks, etc.).

### 7.3.2. Development of training sessions

The training sessions need to be organized by certain principles which can lead to all participants benefiting from them. The first principle is that all training should start from the lowest level. That way, the participants who know nothing about a topic will have the chance to learn, and the ones that already know something will have a chance to revisit the topic and possibly see it from a new perspective. Furthermore, it mustn't be assumed that the immigrants know anything – coming from different cultures, they may have completely different sets of knowledge and definitions of things. Thus, only by going from the most basic concepts and aspects and then building towards more complex topics can the training sessions be formatted properly.

The second principle that the educator's highlight is that hands-on work is usually the best for immigrants. Instead of only teaching things and how they work in theory, practical tasks and demonstrations need to be incorporated. For instance, the immigrants may be shown how it looks to open a bank account in Greek banks. Then, they may be tasked with role-playing the procedure with a skilled assistant, to be ready when the time comes to open an account in a bank.

The third principle is that attention needs to be given to all immigrants, especially those who seem to be behind on the covered materials. As those who are already more accustomed to the culture and are doing well in lectures will certainly find it easier to further accommodate their new lives, the ones falling behind are in the most danger. Therefore, by giving special attention to those who are doing the worst, it is ensured that every member of a group is given enough to be able to function in a certain aspect.

A fourth principle is to also include fun activities, which have no specific educational purposes. This helps immigrants feel better and get to meet one another, as well as the instructors. While bringing much-needed relaxation, these activities also build trust and close relationships between immigrants and educators.

### 7.4. Conclusions: Key issues

In conclusion, the focus group conducted with professionals, educators, and volunteers brought about important additional insight into how training with immigrants needs to be organized and what are the focal points of such organization. It was highlighted that immigrants have special needs, which need to be addressed in an individual and holistic manner. Furthermore, how this can be achieved was highlighted, including the work with the local community, the bicultural educators, practical help, structure, and mentor relationships. On the other hand, they outlined principles that need to be followed to help most immigrants, which include a hands-on approach, fun activities, taking care of those who are behind, and starting the education from the lowest level.



## 8. Focus group with experts in entrepreneurship

### 8.2. Description of the sample

The focus group with experts was conducted with 7 industry experts (2 female) who have experience in working with immigrants, including both their employees and those who have started their own companies. Five experts were Greek, and two were immigrants themselves (one from.

### 8.3. Key findings

#### 8.3.0. Experience with low qualification/underserved entrepreneurs

The experts reported that many MALQs enter the business environment without properly developing a business plan. This is likely a consequence of their qualification for working in business and may be the cause of many mistakes that they can make. Furthermore, they note that there are many obstacles that such MALQs face, which are much harder to overcome due to their inexperience. Yet, they seem to overcome them, commonly through finding solutions on the go and improvising. This indicates that they have a “nothing to lose” mentality, which motivates them to keep going even in the face of unexpected obstacles.

#### 8.3.1. Pros and Cons when working with MALQs

The biggest advantage that experts cite when working with MALQs is that they universally care very much about their work and their business. Thus, they are prepared to put in very high amounts of work and passion to make sure that their parts of an agreement are held. They are, thus, reliable and conscientious business partners. On the other hand, problems arise when their inexperience leads them to believe that things can be done a *certain way*, which is sometimes not possible. This problem may be resolved when the MALQs are modest enough to recognize their shortcomings and wish to learn from more experienced businessmen. However, in some situations, it may become very difficult to work with them if they insist on doing things a certain way, even after being explained that it is not a possibility. The experts highlight that this is something that should be addressed when working with them.

#### 8.3.2. Methodologies: Which ones work and which ones don't work?

The main methodology that seems useful with MALQs is that of micro-courses and micro-credentials. Immigrants are taught a certain skill and tested on their knowledge. When they do learn it, they are more than ready to apply it and may even be much more eager to learn and apply knowledge, in comparison to local people of the same age.

Also, it is highlighted that the best learning is achieved through mentoring, when an expert businessman takes a few MALQs “under their wing”, and teaches them business. Through this,

knowledge of the real situation on the market and in the local environment is achieved, which allows MALQs to grasp it and deal with it on their own later.

### 8.3.3. Facilitating/mentoring. Pain points and good points

The biggest pain point of facilitating/mentoring is the language barrier. In a business environment, many specific terms are used for certain phenomena in the business, and they may not be easy to explain or define otherwise. Thus, if an immigrant does not have sufficient knowledge of Greek, it becomes very hard to explain everything in a combination of English and Greek. This is mostly alleviated through time, as the mentee learns more Greek and gets accustomed to the jargon used in the business environment.

The good points far outweigh the pain points of mentoring. Trainees take in knowledge far quicker and far more effectively in comparison to when they learn only in classes. They can get actual experiences in the business environment that they are interested in, and that allows them to know what to expect once they start their businesses. Furthermore, through mentorship, they can get to know other experts in the industry and create networks, which is invaluable for their future endeavors.

### 8.3.4. Online facilitating/mentoring

The online aspect of mentoring has been reported by the experts to be a valuable addition, but not a substitution for face-to-face work. There are issues with connectivity, scheduling, technology, and the applicability of online work. MALQs commonly do not have the necessary conditions to connect online and have classes or other ways of communication. Furthermore, the things that they cover online do not as directly impact them, as they do not have the chance to actually and actively be next to their mentor while working on tasks that they can then replicate in their business practices.

### 8.3.5. Mechanism to detect entrepreneur skills among MALQS

Entrepreneurship experts have reported that skills required to conduct business can very easily be recognized amongst MALQs. Although the immigrants have not had the chance to do actual business, many of their personality traits are very relevant to how well-suited they are to be entrepreneurs.

The biggest indicator, for them, is the demonstration of the initiative. MALQs who are eager to learn, ask to be taught, and try to find ways for themselves to learn, are the ones who have the most promise as entrepreneurs in the future. This does not have to be the only initiative in this domain – other types of initiative, such as organizing social events, finding work opportunity, or anything else, is indicative of initiative in general. Other desirable skills include being well-organized, confident, ready to learn, and brave – which many of the MALQs are.

## 8.4. Conclusions: Key issues

In conclusion, the focus group with experts has shown that MALQs have great potential for entrepreneurship. This potential can be fully achieved through social facilitation and proper mentoring work, which can consist of working alongside an expert and learning about the business through this

hands-on experience. There can be negative aspects of collaborating with MALQs, but they have mostly related to the difficulties that the MALQs face and that may be very hard to overcome, such as the language barrier. On the other hand, MALQs have been described as very motivated, hard workers and dedicated, reliable learners who strive for success, as they do not have anything to lose.

Mentoring can have certain difficulties, especially in an online environment, but they are overshadowed by the positive aspects of such a way of work. Therefore, future programs should encourage immigrants to seek mentorship opportunities and create such opportunities for them through collaborations with local entrepreneurs.

## 9. Conclusions and recommendations

### 9.2. Desk and field research: Overall discussion and key findings

This study investigated the potential of MALQs in becoming entrepreneurs in Greece, as well as the most relevant obstacles, issues, and training opportunities in this regard. The study had several parts. The first part was researching the available literature and data on the position of immigrants in Greece. The second part was surveying with MALQs to assess information about them and their views on the business opportunities that they have, along with the challenges that they do or do not face. The third part was conducting a focus group with MALQs who had the opportunity to express the specifics of their personal experience, and share what was important to them with the researcher. The fourth part was conducting a focus group with professionals who work with MALQs, including educators and volunteers, who provided their perspectives on the situation and the potentially best pathways for training MALQs to become entrepreneurs and successful business owners. Finally, another focus group was conducted with industry experts and entrepreneurs who had the chance to work with MALQs in a real business environment, and who were able to specifically give useful comments on the potential of mentoring work with this population.

The main findings include the following:

- Immigrant entrepreneurs typically have small businesses (1-3 employees) which have not been active for a long time (under 10 years).
- The most important challenges faced by MALQs include legal and administrative issues (including taxes and permits), logistics, bureaucracy, language, and lack of business management knowledge.
- It is very hard for immigrants to find regular jobs in Greece, which is why they turn to entrepreneurship. Living conditions are very hard in the beginning, but get better over time, especially with language acquisition.
- Most important needs include help with language learning, business planning, and legal advice.
- Education experts highlighted the need for an individualistic and holistic approach with MALQs
- They also identified facilitating factors for the education process, which include bi-cultural trainers, mentor relationships, practical help, structure, and community involvement.
- The educators also suggested four major principles of education, including starting from the lowest levels, creating hands-on work for the MALQs, giving attention to those who need it the most, and including fun activities in the process.
- Industry experts on entrepreneurship who have worked with MALQs describe them as very hard-working, committed people who are eager to learn.

- They highlight the usefulness of micro courses, as well as the importance of mentoring, detailing that mentoring, can be very powerful in guiding the MALQs through a real-world, hands-on learning process.

### 9.3. Needs assessment, issues and gaps identified

The main need for MALQs is early support in terms of language acquisition and legal help. The immigrants need help with making their initial steps into Greek society, which includes getting a residence permit and learning the basics of communication. Then, to develop their businesses, they need to overcome various obstacles, including bureaucracy, learning about business planning, legal aspects of owning a business, licenses, permits, and other technicalities. All of these obstacles are hard to overcome without proper training and education, because the MALQs do not have sufficient previous experience/knowledge in entrepreneurship, and they do not have sufficient language knowledge and social networks to get in touch with people who do, and who could help them. Therefore, there is a gap in their training that needs to get fixed for them to have better chances of achieving success in their desired business.

### 9.4. Suggestions for the development of training and guidance schemes in the next IOs of the project

#### 9.4.0. Main topics/themes/skills to be targeted during the training

1. Language skills.
2. Business planning – using micro courses adjusted for individual MALQs and mentorship programs in which they can get first-hand experience in what running a business looks like.
3. Legal advice – how to seek it, how to find legal knowledge by yourself, and the basics of the legal aspects of entrepreneurship in Greece.

#### 9.4.1. Needs and training methods preferred by MALQs

- The MALQs are clear about their needs, which are indicated above.
- They want to be helped directly, with specific problems and issues that they have at certain moments, and benefit less from general, abstract education.

#### 9.4.2. Needs and training methods suggested by educators, volunteers, and professionals

- Experts agree in regards to the fields in which MALQs need education, and have more detailed ideas about the particular methods that work the best.
- Both educators and industry professionals highlight the importance of mentorship, giving the MALQs real-world experience and working with each of them individually, to provide them with the specific information and skills that they need.

- Education outside of mentoring should be engaging, adapted for the lowest levels of knowledge, and sensitive regarding different worldviews held by different people.
- Education on how to obtain legal and other help, in general, is very important, as immigrant entrepreneurs may commonly face issues that they by themselves are not able to resolve.

#### 9.4.3. Conclusions and recommendations for future research, as well as practice and policy implications on national and EU levels

In conclusion, the present study investigated the needs and issues faced by MALQs in Greece who wish to become entrepreneurs and run their businesses. The main issues and fields in which they need help include language skills, legal advice, and business planning, and the best way of educating them is through personalized training and mentorship programs. Future studies should examine the success of various training and mentorship programs, to determine which ones can be utilized the most successfully to help potential MALQ entrepreneurs.

The clear practice implications are that additional training and educational programs need to be implemented for immigrants, as they are not sufficiently trained to become entrepreneurs – which may be their only employment option. This is relevant on the national level, but may also be relevant on the EU level if the situation with MALQs in other EU countries is similar. As Sánchez and Aranda (2022) showed, it certainly is similar in Spain, but further research may be needed in other EU countries, to confirm that the guidelines given in this work apply to them as well. Furthermore, policies should be installed which would provide non-EU nationals with free (or inexpensive) legal help, as the legal framework of a country may be incredibly difficult to understand while not knowing the country's language. While the current study was mainly invested in entrepreneurship, immigrants could certainly have other legal troubles as well, and provided with competent and reliable legal support would be extremely beneficial for them.

Furthermore, incentives could be given to companies to take in MALQs and give them first-hand experience in running a company, through mentorship. These mentors, of course, need to be trained as well, to be able to successfully mentor MALQs through the complicated transition from an outsider to prosperous business owners.

## 10. Annexes

Data file (e.g. excel produced by google forms, focus group reports, or other data files) with the results of the survey and focus groups.

# Digital Inclusive Business School (DIBS)

2021-1-ES01-KA220-ADU-000033439

**Project Result 1 National Report**

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## 1. Desk research

The following desk research on migrants' needs regarding entrepreneurial competences has been conducted in Italy in spring 2022 in the frame of the project "DIBS – Digital Inclusive Business School" funded by the Erasmus+ programme. It summarises the findings from policy papers, statistics and reports, combining them with CESIE's own experience from their work with migrants of all ages and genders.

### 1.1. Facts and statistics about MALQs in the country

In Italy, 70% of migrants accepted into the reception system until 2020 came from 10 nations, which can be divided into 3 macro-geographical areas:

- 3,9% Northwest Africa and Middle East,
- 79,6% Sub-Saharan Africa (Nigeria, Gambia, Mali, Guinea, Senegal, Ivory Coast and Somalia)
- 16,5% Asia from Pakistan e Bangladesh.

Due to the Covid-19 pandemic, the arrivals of non-EU citizens have decreased in the last two years, however the majority (79,2%) of migrants are men, and 20,8% are women, increased by 1,3% compared to 2019, hence confirms the trend of constant growth, recorded since 2016. This can be traced back to two factors: the change in characteristics of migratory flows, and the implementation of Resettlement a structural programme by the Ministry of the Interior since September 2015.

With regards to migrants age, it can be said that 94,6% of them are less than 40 years, more than half are between 18 and 25 years old as well as 33,7% between 26 and 40 years. The number of under-age children among minors living in Italy is 7.106, of whom 36,7% are unaccompanied minors.<sup>1</sup> As of 30<sup>th</sup> April 2022, 14,025 unaccompanied minors are located in Italy.<sup>2</sup>

As of January 2021, a total of 5.013.215 foreigners were officially residing in Italy, of whom 3.37.,876 were from non-European countries. However, estimations about numbers including irregular migrants go as far as about 6.387.000 migrants living in Italy, thus making up about 10% of Italy's whole population.<sup>3</sup>

Of these foreigners residing officially in the country, the main three countries of origin are Romania (16%), Albania (7.6%) and Morocco (7.1%). These numbers stem however from older migration flows and do not represent the latest arrivals, which are mainly young males (51.4%) from Asian and African

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<sup>1</sup> M. Giovannetti, A. Soma (2020): Rapporto annuale SIPROIMI/SAI, p.42. Online at: [retesai.it](https://retesai.it)

<sup>2</sup> Ministry of Labour Italy (2022): Monthly Report on unaccompanied minors in Italy. Online at: <https://www.lavoro.gov.it/temi-e-priorita/immigrazione/focus-on/minori-stranieri/Documents/Report-MSNA-mese-Aprile-2022-ENG.pdf>

<sup>3</sup> MIGRANTS REFUGEES (2021): Country Profile ITALY. Online at: <https://migrants-refugees.va/country-profile/italy/>

countries with Albania 12.4%, Morocco 9.6%, Pakistan 7.4% and Bangladesh 6.1% being the main countries of origin. Furthermore, about one third of arriving migrants were minors.<sup>4</sup>

In terms of religion, migrants are predominately Christian (56.7%), while about 27% of them are Muslims and 2.8% identify as Buddhist as well as ca. 2% as Hindus and 2.4% belong to other religions. The high gender imbalance within areas of origin in Italy is mirrored in the lower-than-average share migrants living with their partner.<sup>5</sup>

Regarding educational background it can be stated that ca. 10.3% of foreigners aged between 15 and 64 have a university degree, 34.5% have a high school diploma. However, the unemployment rate of foreign citizens (13.1%) in 2020 is higher than that of Italian citizens (8.7%). Furthermore, in 2020 with the global challenges face due to the Covid-19 pandemic, the employment rate of foreigners in Italy (60.6%) decreased more drastically than that of their Italian peers (62.8%) and especially low-qualified migrants are more likely to work in precarious situations.<sup>6</sup>

## 1.2. Problems and obstacles faced by MALQs in integrating into the country

In 2017, the Italian government adopted the [National Integration Plan for Persons Entitled to International Protection](#), as foreseen by Legislative Decree 18/2014. The Plan, to be funded by EU and national financial resources, set out priorities for 2017-2018, including interreligious and intercultural dialogue, language training, access to education, labour inclusion and vocational training. The main actors responsible for implementing the foreseen measures are local authorities and local public services, with the support of civil society organisations. However, at the end of 2019, the implementation of the Plan was limited to pilot actions carried out in three regions.

This results in social organisations and civil society taking on an important role in the support of migrants' inclusion process. In order to create an inclusive society, openness and effort is needed from both, the arriving migrants and the host society itself. However, the integration process itself comes with certain barriers.

Migrants have a lower employment probability than natives, and are considerably more likely than natives to be employed in low-pay and low-status occupations, even after accounting for differences in personal characteristics such as education. They are also disproportionately more likely to be in

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<sup>4</sup> MIGRANTS REFUGEES (2021): Country Profile ITALY. Online at: <https://migrants-refugees.va/country-profile/italy/>

<sup>5</sup> T. Frattini, I. Solmone (2022): 6th Migration Observatory Report: "Immigrant Integration in Europe", p.31. Online at: [https://www.fieri.it/wp-content/uploads/2022/03/Obs\\_Mig\\_6\\_Annual\\_Report.pdf](https://www.fieri.it/wp-content/uploads/2022/03/Obs_Mig_6_Annual_Report.pdf)

<sup>6</sup> Istat (2021). Noi Italia 2020. Online at: <https://noi-italia.istat.it/pagina.php?L=0&categoria=4&dove=ITALIA> .

the lowest income deciles and in working for black market labour, therefore the differences in type salary represent more than 60 percent of the immigrant-native wage gap.<sup>7</sup>

Specifically in the employment context, there are further hurdles hindering migrants' full inclusion into the labour force. These might include language barriers and racist tendency of employers on the one hand, but also lack in the necessary digital skills or knowledge of the local labour market on the other hand.

In Italy, a very complex but fundamental procedure is creating a profile to be able to access different bureaucratic and social security relevant procedures is SPID – The Public Digital Identity System. The system is further needed to register a regular employment contract or traineeship and not being able to access it due to lack in digital skills is a huge challenge. They can further encounter difficulties in writing a curriculum or identifying their own soft-skills. Migrants who have short or no former school background expresses more difficulties to learn a new language, including as well lack overall information about their current society e.g., education system, labour-market and what kind of help they can receive.<sup>8</sup>

In Italy, career guidance services are provided locally by the Employment Centres (CPI), of regional competence. They are in charge of managing the career guidance services for adults and NEETs, but most of the time they are not trained to work with people from different cultural reference frames than their own. In most of the cases, the work of career guidance services is limited to profiling job seekers and encouraging them to actively seek work on their own – a challenge of itself for someone who does not have a strong social network in Italy.<sup>9</sup>

Furthermore, migrants generally face prejudices and are subject to every-day racism based on the mentality of locals, but also in the work context by employers and employees, enduring discrimination regarding their ethnicity, religion and many other characteristics. This often results in low-paid or informal working opportunities, in which the migrants' labour rights might not be respected. Among the ten most common occupations of migrant women, the majority requires a low or intermediate level of skills. Migrant women in Italy are disproportionately employed in elementary occupations, and almost three quarters of them are employed in cleaning jobs.<sup>10</sup>

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<sup>7</sup> T. Frattini, I. Solmone (2022): 6th Migration Observatory Report: "Immigrant Integration in Europe", p.8-9. Online at: [https://www.fieri.it/wp-content/uploads/2022/03/Obs\\_Mig\\_6\\_Annual\\_Report.pdf](https://www.fieri.it/wp-content/uploads/2022/03/Obs_Mig_6_Annual_Report.pdf)

<sup>8</sup> COTW Consortium (2021) : State of the Art Report COTW "Citizen of the World" p.7. Online at: <https://cesie.org/media/cotw-state-of-the-art-report-en.pdf>

<sup>9</sup> Work4Psy Consortium (2021): LITERATURE REVIEW NATIONAL REPORTS, p. 22. Online at: [work4psy-transnational-reports-synthesis-en.pdf \(cesie.org\)](https://cesie.org/work4psy-transnational-reports-synthesis-en.pdf)

<sup>10</sup> T. Frattini, I. Solmone (2022): 6th Migration Observatory Report: "Immigrant Integration in Europe", p.12, 49-51 Online at: [https://www.fieri.it/wp-content/uploads/2022/03/Obs\\_Mig\\_6\\_Annual\\_Report.pdf](https://www.fieri.it/wp-content/uploads/2022/03/Obs_Mig_6_Annual_Report.pdf)

Due to the Italian economic situation where, in addition to high unemployment rates, there is also an environment of precarious and poorly paid work, non-European migrants largely cover low-paid occupations. When analysing the situation, the concentration of migrants at the bottom of the income distribution is largely a consequence of their education and previous experience not being rewarded are recognised in the new country. This is often the result of the misallocation of their skills between occupations, with formally highly educated immigrants taking up unskilled jobs, like for instance foreign graduates working as deliverymen or as cleaners or caretakers.<sup>11</sup>

Immigration in Italy has always been a political issue, and the political parties have always dealt with it according to their political interests and their needs for gaining political consensus, talking about it as a security and legal issue rather than a question of inclusion and community building. Nevertheless, integration policies have been implemented at local level. Thanks to a certain degree of autonomy, they coordinate the whole local system of social services. As a consequence, the implementation of policy tools is fragmented and inhomogeneous. They depend on the initiatives of local authorities and non-state actors that are active in a specific territory. Hopefully, the good practices of some local contexts will be implemented in other Italian regions.<sup>12</sup>

### 1.3. MALQs difficulties in training

In the context of training, migrants face various difficulties putting them in danger of social exclusion. These include:

- Complex bureaucratic systems,
- Lack in digital skills and devices,
- Lack of financial support hence time and resources to participate in education and training as well as
- Pressure to provide for family (here or in country of origin).

However, it is difficult to define a main training need for migrants due to their individuality of competencies and aspirations. Hence, in order to effectively foster foreigners' labour market inclusion a good level of local language and basic digital skills for competing in our digital society are of key importance.

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<sup>11</sup> T. Frattini, I. Solmone (2022): 6th Migration Observatory Report: "Immigrant Integration in Europe", p.21-28. Online at: [https://www.fieri.it/wp-content/uploads/2022/03/Obs\\_Mig\\_6\\_Annual\\_Report.pdf](https://www.fieri.it/wp-content/uploads/2022/03/Obs_Mig_6_Annual_Report.pdf)

<sup>12</sup> E. Caneva (2014): INTERACT Research Report 2014/05 "The integration of migrants in Italy: an overview of policy instruments and actors", p.19-20. Online at: [https://cadmus.eui.eu/bitstream/handle/1814/32019/INTERACT-RR-2014\\_05.pdf](https://cadmus.eui.eu/bitstream/handle/1814/32019/INTERACT-RR-2014_05.pdf)



In addition, they need to face the difficulties to assess soft skills, the lack of tools adapted to low-skilled adults, the difficulty to understand which skills shall be evaluated when it comes to low-skilled jobs alongside with the challenge to understand what kind of competences migrant possess and in what exactly consist in, along with the ability to deal with frustration or stress factor of rejection that can arise when facing new challenges.<sup>13</sup>

#### 1.4. MALQs in business initiatives

Since the 1990s, the number of foreign entrepreneurs has increased steadily, maintaining a positive trend even in the crisis years. Even in the years of the financial crisis: from 2010 to 2018, while Italian entrepreneurs decreased by 12.2%, foreign grew by 31.7%.<sup>14</sup>

In Italy, one in ten companies is run by foreigners (10.5% of all businesses in Italy). In mid-2021, foreign-run companies in Italy were a strongly consolidated element in the Italian entrepreneurial fabric. In concrete numbers, foreign-led enterprises make up for more than 600,000 businesses in the whole Italian territory. However, this reality is unevenly spread throughout Italy. It is particularly in the north that the highest number of companies with non-Italian owners can be found – in line with the fact that these are the regions with the highest number of resident foreigners. In absolute numbers, Lombardy is the region with the highest number of foreign companies.<sup>15</sup>

Generally speaking, mostly owners of small or very small enterprises, foreign entrepreneurs are particularly active in the service industry as well as in sectors that are characterised as labour intensive, such as the manufacture of clothes and leather garments, construction, commerce and the restaurant industry. Of course, there are also limits, which are inherent in the very characteristics of many migrant enterprises, which in many cases are active in low-skilled, low value-added and low-tech sectors.<sup>16</sup>

Another note-worthy fact is the gender dimension in foreign-owned enterprises. In 2018, there were 103,501 foreign-born female business owners in Italy, accounting for 23.1% of the total number of

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<sup>13</sup> COTW Consortium (2021) : State of the Art Report COTW “Citizen of the World” p.7. Online at: <https://cesie.org/media/cotw-state-of-the-art-report-en.pdf>

<sup>14</sup> Italia et al. (2019): La mappa dell’imprenditoria immigrata in Italia, p. 10. Online at: [https://www.censis.it/sites/default/files/downloads/Rapporto\\_Digital.pdf](https://www.censis.it/sites/default/files/downloads/Rapporto_Digital.pdf)

<sup>15</sup> Openpolis (2022): L’imprenditoria migrante in Italia. Online at: <https://www.openpolis.it/limprenditoria-migrante-in-italia/>

<sup>16</sup> Italia et al. (2019): La mappa dell’imprenditoria immigrata in Italia, p. 11. Online at: [https://www.censis.it/sites/default/files/downloads/Rapporto\\_Digital.pdf](https://www.censis.it/sites/default/files/downloads/Rapporto_Digital.pdf)

foreign business owners and 12.9% of the total number of women who opened a business in Italy. Among these female foreigners, 75.3% are of non-EU origin and 76.7% started a service activity.<sup>17</sup>

In addition, the following graph shows the first 20 nationalities of foreign-born entrepreneurs in Italy in the year 2018.

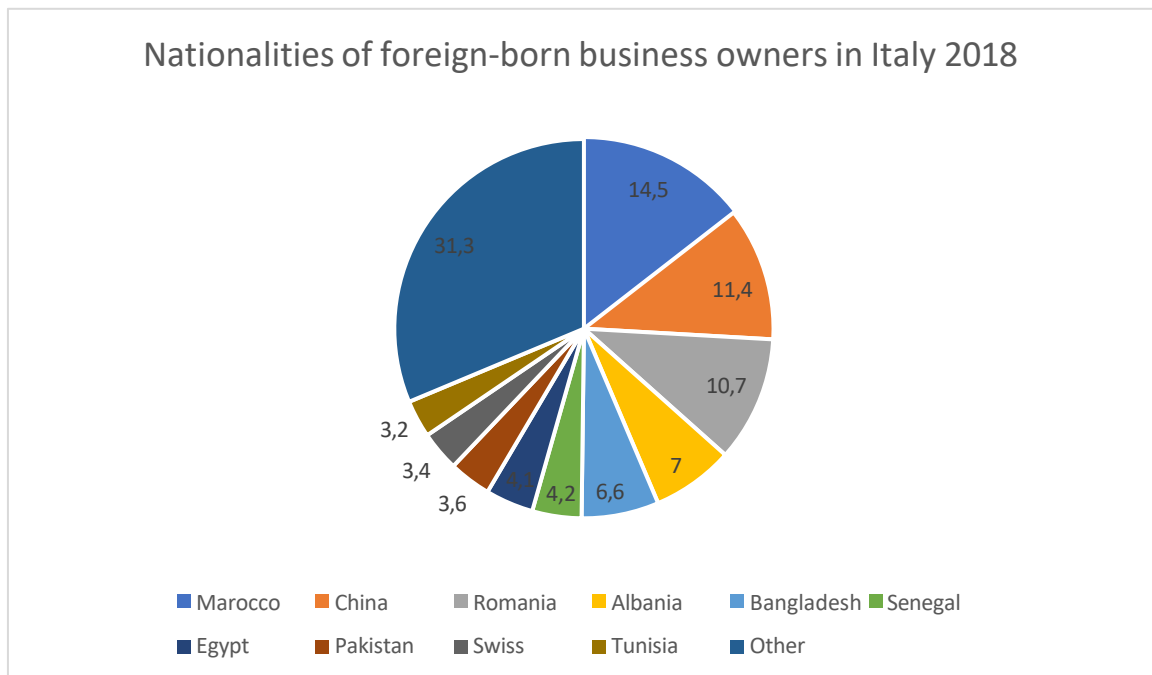


Figure 1: Nationalities of foreign-born business owners in Italy 2018 (Source: Italia et al. 2019, p.59)

As can be seen in the graph above, the majority of entrepreneurs of foreign origin come from the north of Africa, followed by a large slice of Chinese and Romanians while instead the other percentages are mostly similar and divided between people coming from the East.

Immigrant entrepreneurship is very different from entrepreneurship of locals, who, as a peculiar element, have the same socio-economic characteristics and the same entrepreneurial paths, as well as the short life of companies linked with the rebuilding of the same.

One of the greatest challenges for migrant entrepreneurs that does not favour the emergence of entrepreneurship is the difficult access to finance, which represent the main obstacle for the development of a more advanced business. This depends on mutual mistrust: on the one hand, Italian banking institutions, which are not inclined to grant credit to foreign entrepreneurs because they are unable to fully assess their solvency; on the other hand, entrepreneurs who prefer to avoid the circumstances of getting into debt to invest, grow and be more competitive and still prefer to use

<sup>17</sup> Italia et al. (2019): La mappa dell'imprenditoria immigrata in Italia, p. 52. Online at: [https://www.censis.it/sites/default/files/downloads/Rapporto\\_Digital.pdf](https://www.censis.it/sites/default/files/downloads/Rapporto_Digital.pdf)

"informal" financing channels, such as, for example, those represented by the network of family members and acquaintances.<sup>18</sup>

Regulatory factors have a predominant inhibitory effect on the development of immigrant-led entrepreneurship. In fact, in Italy the institutional support for immigrant entrepreneurship is rather low, linked to a slow and cumbersome bureaucracy, which represent an insurmountable obstacle for those who are not equipped with the necessary linguistic, cultural and relational that allow them to understand and overcome bureaucratic difficulties.<sup>19</sup>

In the literature, there is the concept of "geography of trades" to indicate the presence of sectoral specializations on an ethnic basis. This is the case of Romanian or Albanian co-ownership companies, commercial establishments managed by Bangladeshi or Moroccan citizens, or companies in the sectors textile-clothing or leather goods with a predominant Chinese traction.<sup>20</sup>

Data on the levels of schooling of third country nationals in Italy reveals how the strong aspiration to self-employment can find an objective limit in the lack of skills and cultural tools to cope with the entrepreneurial challenge. However, behind the entrepreneurial activities there are strong personal motivations, since past migration channels were directly connected with the labour market in Italy.<sup>21</sup>

## 1.5. Good Practices (or support) on how to promote entrepreneurship to integrate MALQs

The following part will present relevant policies, networks and good practices fostering migrants' entrepreneurship in the context of Italy.

### ***Policies***

The programme "[Futuræ, Programma Imprese Migranti](#)", was born from the collaboration between the Ministry of Labour and Social Policies and UNIONCAMERE in order to support the development and consolidation of migrant entrepreneurship, and promote inclusive growth in terms of opportunities for the creation of new jobs opportunities.<sup>22</sup>

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<sup>18</sup> Italia et al. (2019): La mappa dell'imprenditoria immigrata in Italia, p.24,41. Online at: [Rapporto Digital.pdf \(censis.it\)](#)

<sup>19</sup> Italia et al. (2019): La mappa dell'imprenditoria immigrata in Italia, p.42. Online at: [Rapporto Digital.pdf \(censis.it\)](#)

<sup>20</sup> Italia et al. (2019): La mappa dell'imprenditoria immigrata in Italia, p.42. Online at: [Rapporto Digital.pdf \(censis.it\)](#)

<sup>21</sup> Italia et al. (2019): La mappa dell'imprenditoria immigrata in Italia, p.43. Online at: [Rapporto Digital.pdf \(censis.it\)](#)

<sup>22</sup> Futuræ - Programma Imprese Migranti online at: <https://integrazionemigranti.gov.it/it-it/Dettaglio-progetto/id/11/Futuræ-Programma-imprese-migranti>

The project activities are organized in the creation of an observatory that carries out research on the socio-economic and financial inclusion of enterprises managed by migrants, also as factors of territorial development and international dynamism. Moreover, there will be a creation of an online system of migrant entrepreneurship to support institutional decision-makers with dashboard functions as well as through the implementation of the "entrepreneur's digital drawer" with documentation of specific interest for the migrant entrepreneur.

The second part aims to encourage and accompany the birth of migrant enterprises in the territory and is carried out by the Chambers of Commerce. It includes actions, such as information; orientation; training; personalized assistance; assistance in setting up a new business including through accompaniment and access to credit; mentoring in the start-up phase; promotion and communication. These actions are addressed to people with migratory background, including the second generations, without age limit, even employed, regularly present in Italy and motivated to an entrepreneurial and self-employment path. So far, Chambers<sup>2324</sup>

### **Networks**

**ANIPS** (Associazione Nazionale Imprenditori Professionisti Stranieri) – The National Association of Entrepreneurs Foreign Professionals<sup>25</sup> is the trade association that joins the Unions of Confcommercio from Milano, Monza and Brianza, Lodi and that aims to assist the foreign entrepreneur and professional of Commerce, Tourism, Services and Professions in all its institutional needs, organizational, promotional and commercial. The association formed by foreign entrepreneurs, active in Italy and organised by representatives of organizations fighting for the rights of migrants, has as its primary aim to combat all forms of discrimination against those who carry out business activities because of their national origin or for ethnic or racial reasons.

Thanks to Confcommercio Palermo it was also possible to identify an association representing foreign entrepreneurship of the province called **Confintegra**<sup>26</sup>, which joins all entrepreneurs of foreign origin who are based in the territory.

**SINGA**<sup>27</sup> offers incubation and entrepreneurial training programs aimed at foreign entrepreneurs, including a tailored learning path, mentoring and coaching for foreign entrepreneurs who want to launch their business in Italy. The mission is to create a global community of entrepreneurs,

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<sup>24</sup> [Integrazionemigranti.gov.it](http://Integrazionemigranti.gov.it) [Imprenditoria di migranti, parte il progetto FUTURAE - CAMCOM.GOV.IT - Camere di Commercio D'Italia](http://Imprenditoria%20di%20migranti,%20parte%20il%20progetto%20FUTURAE%20-%20CAMCOM.GOV.IT%20-%20Camere%20di%20Commercio%20D'Italia)

<sup>25</sup> ANIPS online at: [Confcommercio e Servizi | ANIPS \(confcommercioanips.it\)](http://Confcommercio%20e%20Servizi%20|%20ANIPS%20(confcommercioanips.it))

<sup>26</sup> Confintegra online at: [CONFINTEGRA PALERMO - ConfCommercio Palermo](http://CONFINTEGRA%20PALERMO%20-%20ConfCommercio%20Palermo)

<sup>27</sup> SINGA online at: <https://www.singaitalia.com/>

individuals and companies powered by migration-led innovation, in sync with ad hoc services for those interested in investing in diversity and inclusion by confronting the best foreign talents.

### ***Good practice 1 - Project “In Gioco”<sup>28</sup>***

How to enhance the labour inclusion of migrants living in the city of Palermo? Is it possible to break down employment stereotypes and combat the exploitation of migrants by innovating employment services?

These and other answers have been addressed by In Gioco, a project aimed at young and adult migrants, men and women, who are coming out of or trying to get out of situations of labour and sexual exploitation. Hence, IN GIOCO was implemented in the Municipality of Palermo, aimed at fostering migrant people’s access to career guidance services, enhance their opportunities into new fields and promote entrepreneurship through skills deepening and paths of self-enhancement. IN GIOCO is supported by Fondazione Con il Sud.

In the frame of the project, the social enterprise “Giocherenda” dedicated to the creation games that stimulate imagination, storytelling and solidarity, managed by young people who arrived in Italy as unaccompanied minors has been created and supported by project funds for the first two years of its lifetime.

### ***Good practice 2 – Project “ARISE” - Appetite for Enterprise<sup>29</sup>***

The European project ARISE mainly aimed at fostering the social and entrepreneurial capacities of migrant women through workshops that covered different important topics paramount to start-up a successful business: Starting from the analysis of the transversal competences or soft skills, to the acquisition of the technical competences like how to create a business plan, or how to conduct a market survey. In addition, participants had the chance to visit successful migrant-led enterprises to foster networking, knowledge, experience-sharing among key stakeholders to strengthen resources supporting the integration of migrant women and their access to work and development of entrepreneurial initiatives, allowing the course participants to integrate the knowledge acquired throughout the course with the first-hand advice from those who have already succeeded in the entrepreneurial adventure. During the second cycle of the training, a business coach helped them acquire all the tools to create a business model canvas, a sustainable business plan and the means to conduct the feasibility study and assessments prior their debut in the business market of Palermo.

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<sup>28</sup> Project “In Gioco” online at: <https://cesie.org/en/project/ingioco/>

<sup>29</sup> ARISE: Online at: <https://www.arise-network.eu/>

### **Good practice 3 – Support Desk Moltivolti<sup>30</sup>**

For several weeks, the Palermitan NGO Moltivolti has offered a support desk for the creation and strengthening of associations and social enterprises, giving advice on which form of association is the most appropriate to the objectives and activities of the participants as well as how to open a social enterprise and how to strengthen common visions between associations to increase the impact of social interventions in the territory. It also addressed topics, such as writing a statute and a memorandum of association or the project writing and searching for tenders, and finally how to create partnerships with other associations; including the administrative management of an association.

### ***Good practice 4 - AMW - Advancing Migrant Women*<sup>31</sup>**

The European project “Advancing Migrant Women” implemented by the NGO CSC Danilo Dolci in the context of Palermo, aimed to develop high quality training material for migrant women in order to empower them through enhanced employability and entrepreneurship skills, which the participating women acquired during a holistic programme based on training and mentoring, which increased their self-efficacy and self-esteem. Through this project, the partnership achieved direct skills building within the target group to increase their soft skills such as confidence and self-efficacy, including awareness among employers of the economic and social benefits of recruiting migrant women.

### ***Good Practice 5 – Hackathon Palermo*<sup>32</sup>**

The Municipality of Palermo, together with the H2020 easyRights project, proposed a Hackaton with the goal to develop a wiki space best serving migrants' needs in preparation for a successful access to the Italian job market. A user-friendly and migrant-centred Wiki space has been created that integrates official and unofficial sources of information about different aspects, among which how to apply for a job, a training or a paid internship in Palermo. The core of the solution incorporates different steps from the initial understanding of the job-seeking procedures, timings and documentation, to the offer of retribution, support, protection, as well as the internal communication between private and public organisations that are involved in the process.

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<sup>30</sup> Moltivolti online at: <https://moltivolti.org/>

<sup>31</sup> Advancing Migrant Women online at: <https://www.advancingmigrantwomen.com/>

<sup>32</sup> Palermo Hackathon online at: <https://www.easyrights.eu/palermo-hackathon-2>

## 1.6. Conclusions: Key issues for future agenda

In Italy, considering the economic and labour market situation, starting a new business or self-employment in general can be seen as among the most important employment opportunities for migrants. The choice of self-employment can be interpreted more generally in terms of a reactive response to difficulties in social inclusion. In line with the EU-commission that attributes an important role for the economic and productive relaunch of the European Union to migrant entrepreneurs, it should be recognised that migrants show a greater propensity to build new businesses and the relevance of their contribution to the European business system despite the difficulties that migrants encounter in starting a business should not be underestimated.

Entrepreneurs with a migration background possess the right attitude and mindset to start a business and are able to stand out for their ability to offer innovative services and create jobs for both other migrant and local workers, acting as a bridge between local and global markets. Thanks to their transnational links, migrant entrepreneurs can also contribute to the expansion of trade relations between countries of arrival and countries of origin.

Nevertheless, there is still a big lack in adequate resources and long-term offers to foster migrant entrepreneurship in Italy. Courses are oftentimes offered by the third sector based on project funds and hence lack continuity. In addition, educational offers and support tend to be general and not specifically targeted to the needs of foreign entrepreneurs who might need special support in terms of language, guidance in the legal system and intercultural skills. More tailored and long-term offers should be created, in order to accompany and mentor migrants through the process of setting-up a business as well as during the first years after.

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ARISE: Online at: <https://www.arise-network.eu/>

Confintegra online at: <https://www.comune.palermo.it/palermo-informa-dettaglio.php?tp=1&id=32994>

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Project “In Gioco” online at: <https://cesie.org/en/project/ingioc>

SINGA online at: <https://www.singaitalia.com>



## 2. Questionnaire for migrant entrepreneurs

The field research in Palermo was implemented between May and July 2022 and started with the distribution of the questionnaire among migrant entrepreneurs and other relevant stakeholders with access to such. In order to do that, in a first step, CESIE translated the questionnaire into Italian, providing both, a paper and an online version and furthermore analysed the local and national context identifying relevant stakeholders. Based on the research, the questionnaire was sent out to 20 local, regional and national stakeholders, among which reception centres for adults (SAI), migrant entrepreneur networks, social workers and other NGOs as well as a couple of migrant entrepreneurs themselves. However, only 3 people answered to the online version of the questionnaire, which is why CESIE's facilitators decided to journey the historical city centre of Palermo, especially Via Maqueda, Corso Vittorio Emanuele and Ballarò, in which many foreign-owned business, who mainly sell clothes and accessories or are restaurants, can be found.

After these additional steps, CESIE managed to gather a total of 13 completed questionnaires as well as 2 which are only partly completed. The difficulties were to be found mainly in the length and complexity of the questionnaire, which led to an extensive amount of time that was needed to complete it, but some entrepreneurs also did not feel comfortable to share that much information with the NGO. Furthermore, many people declined the participation since there was no evident short-term benefit for them. CESIE's facilitators explained the use of information as well as the DIBS project cohesively and also assisted in the compilation of questionnaires by interviewing entrepreneurs directly or helping them with different words and expressions they did not understand.

It shall also be noted that there have been some mistakes made by the participants when completing the questionnaire, especially with open questions, such as not indicating which kind of training participants received. One of the incomplete questionnaires is only missing question 10 to 13 and has been considered in the other parts.

### 2.1. Sociodemographic description of the sample *(Anagraphical Data)*

Out of the 14 respondents, 11 were male and 3 female. This attests to the fact that it was very difficult to involve women in the research, even though there are many women-owned businesses in Palermo's historical centre, as they would be more sceptical than men to answer to so many and such technical questions.

The age range was distributed as following.

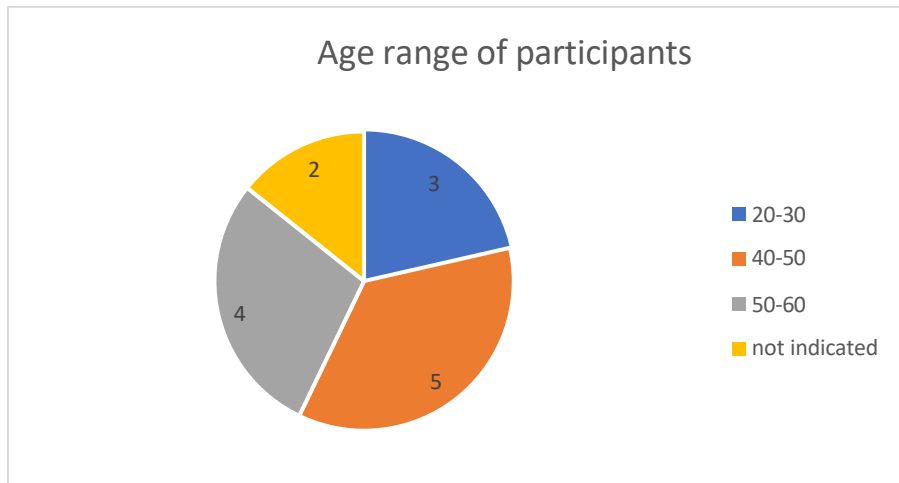


Figure 2: Age range of respondents to the questionnaire

As can be seen in the figure above, the lion's share of participants was between 40 and 50 years old, followed by 50 to 60 year-olds and a smaller percentage that was between 20 and 30 years old. 6 participants were originally from Bangladesh, two came from Ivory Coast and one each from Ghana, Guinea, Gambia, Kenya, Nigeria and Senegal. 11 out of the 14 respondents belonged to the Muslim faith, while 3 indicated to be protestants. Most of the participants had been living in Italy for more than ten years (10 responses), while 3 had been in the country for 5-10 years and one participant for only 1-5 years.

The household size varied from one to seven members, with half of the respondents living in households with three other people. When asked how many of them made a living, in most cases it was stated that only they were earning money (11 out of 14). The number of children ranged between zero and five, with some participants indicating to have children living in their countries of origin as well.

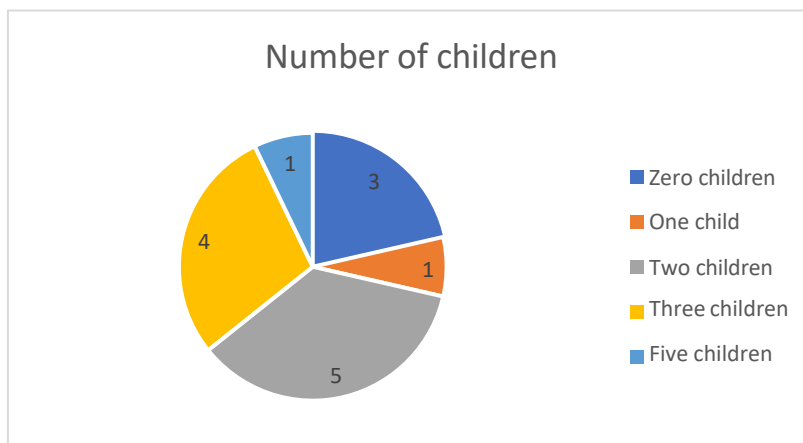


Figure 3: Number of children

## 2.2. Characterization of migrant entrepreneur’s business *(Part I- From Sector to Type of customer)*

In terms of sectors that migrant entrepreneurs were active in, the following distribution has been observed in Palermo.

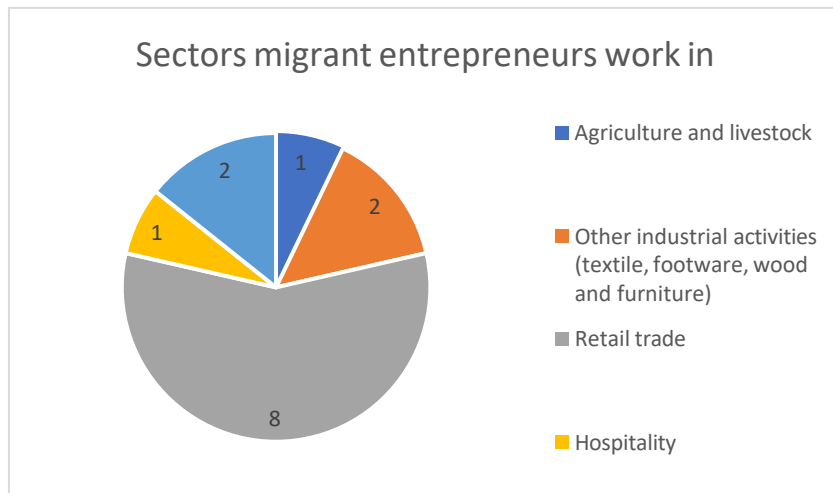


Figure 4: Sectors migrant entrepreneurs work in

As can be seen the most relevant sector for the sample of foreign-owned businesses was retail trade, followed by the textile industry and agriculture and livestock.

The related business activities had mostly been active for 1 to 5 years (8 respondents), while three had been running for over ten years, two for 5 to 10 years and one for less than one year. Furthermore, most of the businesses had no other employees than the owner (8 out of the 14), while others had some employees as is stated in the chart below.

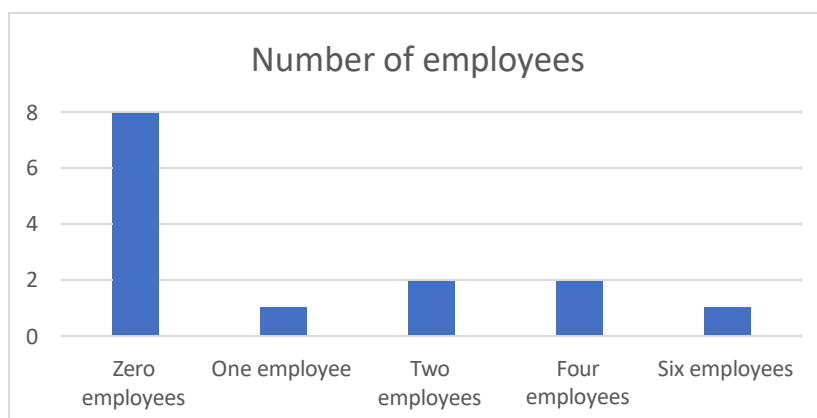


Figure 5: Number of employees in migrant enterprises

With regards to being part of business networks, 9 respondents stated to not belong to any, while the other 5 indicated to be part of at least one business network, among which [Alab](#) the network for handicrafts, arts and artists in the city centre of Palermo. When asked regarding the main type of

customer of their businesses, the major part answered that all mentioned groups as well as tourists were the main target groups of their economic activities. The exact distribution of answers can be found below (some participants chose more than one group).

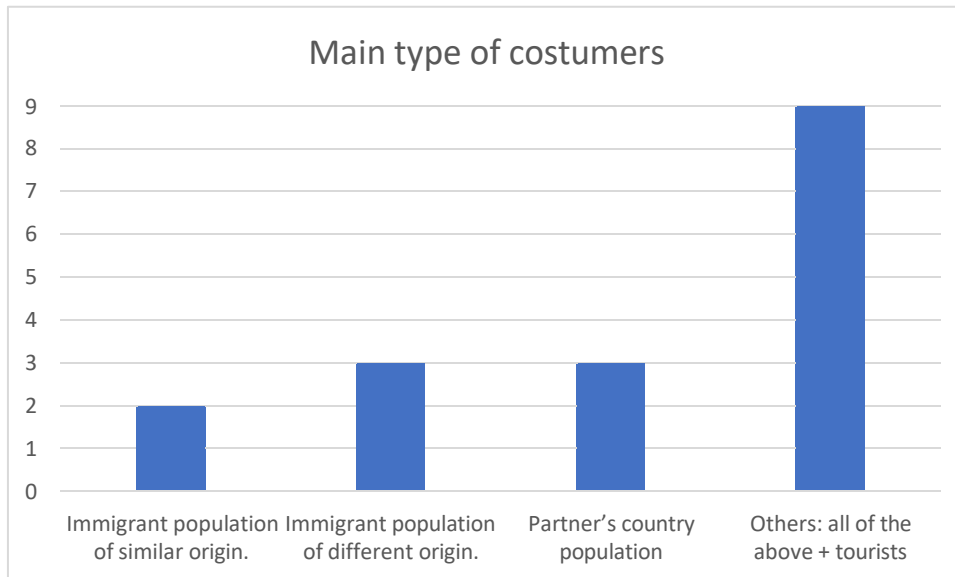


Figure 6: Main type of costumers

### 2.3. Evaluation of the migrant's entrepreneurship process *(Part II- From Previous training to Training contents)*

The questionnaire also investigated about prior training before opening their businesses. Regarding this question, 8 respondents stated to have not received any training prior to starting their activity, while the other 6 indicated to have received training. The kinds of trainings included:

- Course on communication,
- Story telling training,
- Cooking,
- University degree in fashion,
- Training on food preparation in general.

Hence, most of the prior training opportunities that respondents received were more on the technical side, fostering hard skills in the area that they had their business in, while only one participant received training connected to entrepreneurial skills in general.

At the same time, exactly half of the respondents had no prior working experience in the field, while the other 7 interviewees indicated to have had prior working experience – 6 in their countries of origin and one in Italy.

Moreover, the questionnaire also analysed the difficulties that migrant entrepreneurs were currently facing. The sample in Palermo provided the following results.

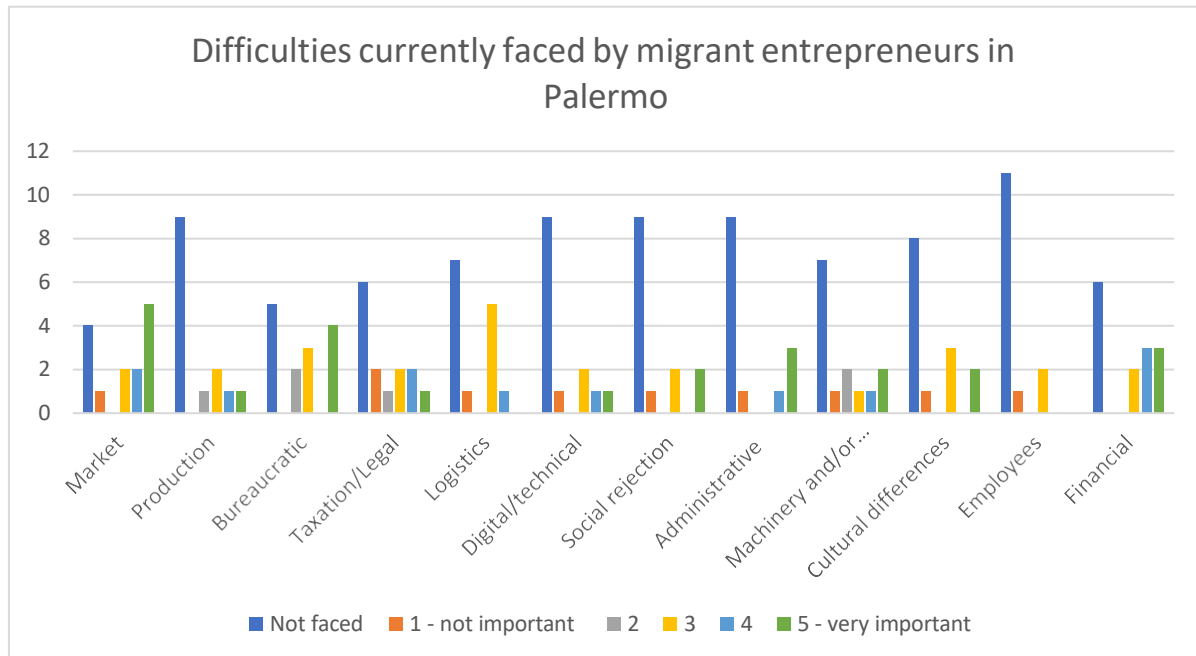


Figure 7: Difficulties currently faced by migrant entrepreneurs in Palermo

The chart shows that some difficulties seem to be less relevant in the Palermitan context: For example, 11 out of the 14 respondents stated to not be facing any issues regarding employees, while the other 3 evaluated the issues as being of very little importance. This is also true for production, digital/technical and social rejection difficulties, which are not currently being experienced by 9 participants each. On the other hand, it became clear that some challenges were more common as well as evaluated as more problematic, including for instance difficulties related to the market in general, which was evaluated as being very important by 5 participants or bureaucratic issues, equally being seen as “highly important” by 4 participants. Two items to which the answers differed greatly were “Administrative difficulties” and “Financial challenges”. With regards to the administrative aspects, 9 respondents stated to not be experiencing them, while at the same time 3 respondents evaluated them as being highly important. Similarly, 6 entrepreneurs were not experiencing any financial issues, while 3 each indicated to be having “very important” or “important” difficulties in that area.

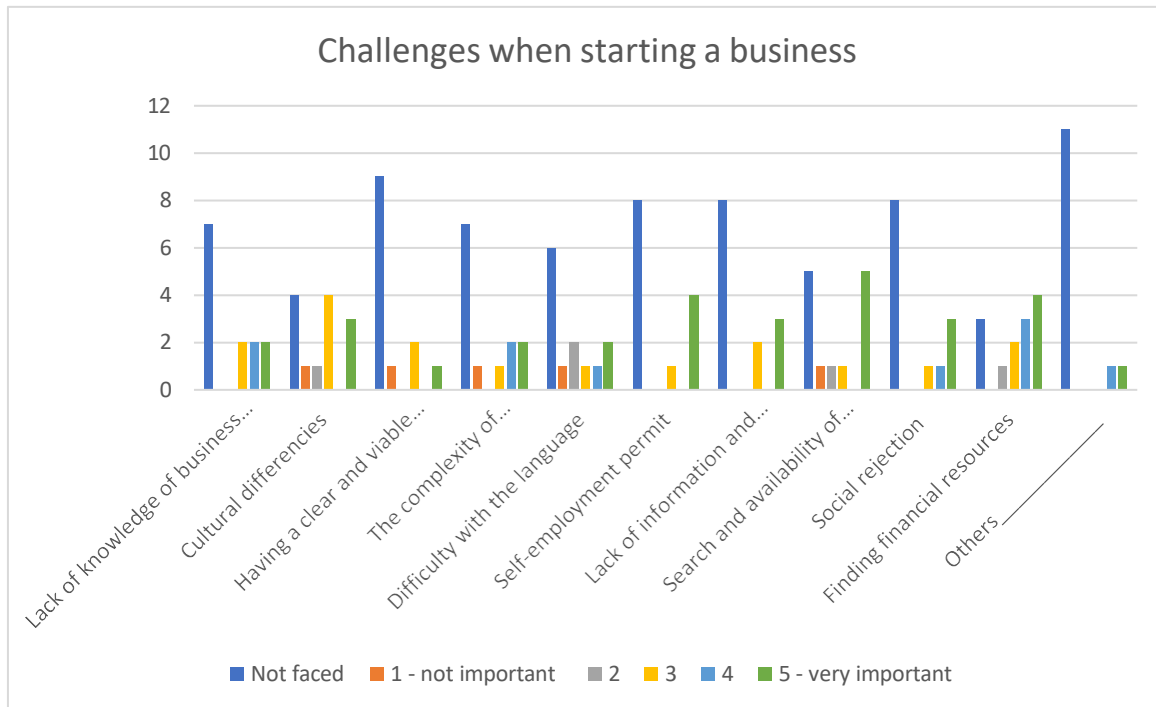


Figure 8: Challenges when starting a business

With regards to the challenges migrant entrepreneurs in Palermo faced when they started their businesses, certain issues seemed less relevant than others. For instance, “Having a clear and viable business idea” was of no problem to 9 participants. Other items, such as “Lack of knowledge in business management” were seen as no challenge whatsoever for 7 respondents, while other 4 evaluated it as “important” or “very important”. Another one of these contradictory items is “self-employment permit”, which 8 people stated to have had no difficulty with, while other 4 saw it as a very important problem.

In summing up, it can be said that the issues which received the most evaluations between “important” and “very important” were:

- “Lack of knowledge in business management” (2 times evaluated as “important”, 2 times as “very important”);
- “Complexity of administrative procedures” (2 times evaluated as “important”, 2 times as “very important”);
- “Self-employment permit” (4 times evaluated as “very important”);
- “Search and availability of premises” (5 times evaluated as “very important”);
- “Social rejection” (1 times evaluated as “important”, 3 times as “very important”) as well as
- “Finding financial resources” (3 times evaluated as “important”, 4 times as “very important”).

Furthermore, two people indicated to have had experienced other issues, including “unnecessary police fines” evaluated as very important as well as “lack in collaboration with other associations/enterprises” which has been seen as an “important” challenge.

When asked to evaluate their personal journey and which competences were most useful in the process of becoming an entrepreneur, the responses were the following.

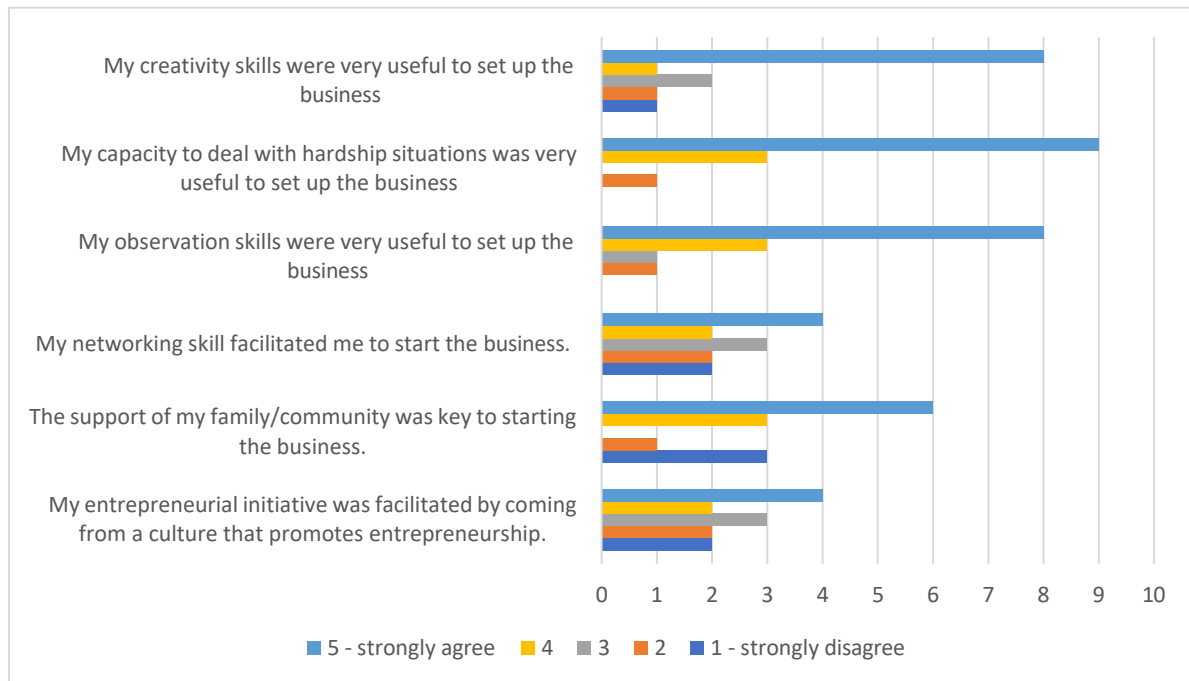


Figure 9: Evaluation of personal journey

As is depicted in the graph above, the three items that entrepreneurs agreed most with were “My creative skills were very useful to set up the business”, “My capacity to deal with hardship was very useful to set up the business” as well as “My observation skills were very useful to set up the business”, while networking skills, family support and culture seemed to play a lesser role in their success.

Moreover, respondents were asked which of the three statements depicted in the following graph they identified most with. As can be seen, the responses were very mixed. One participant stated that they did not identify with any of these.

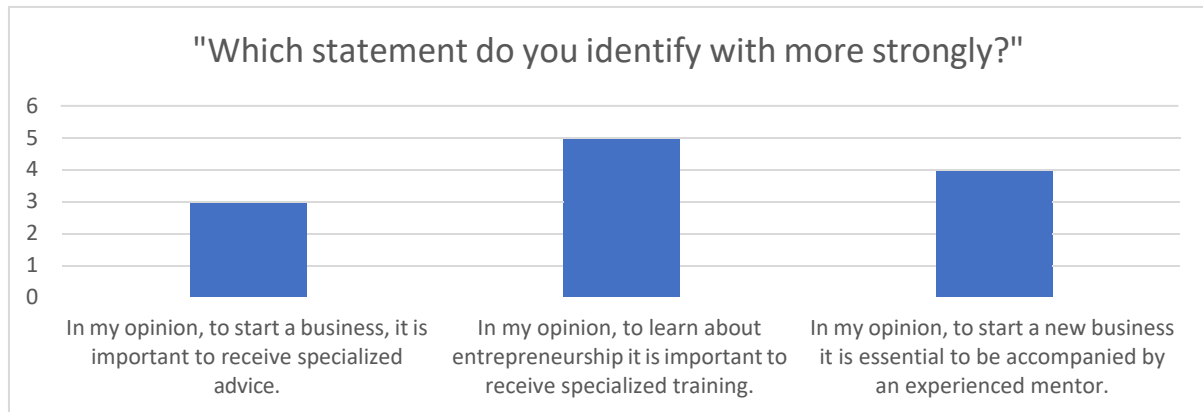


Figure 10: Answers to the item "Which statement do you identify more strongly with?"

Finally, participants were asked, which kind of training contents would have been useful before setting up their businesses. Not all participants wrote something to this question and two insisted that training was not as valuable as first-hand practical experience on the field. Among the answers were the following:

- Training on legal aspects/ bureaucratic problems/ business administration;
- Communication/ marketing;
- Digital skills;
- Entrepreneurship training in general;
- Mentorship to start a business;
- On-the-job training/ practical experience;
- Technical courses to learn the hard skills of the profession they choose;
- Analysis/ problem anticipation.

## 2.4. Conclusions: Key issues

In summing up it can be said that migrant entrepreneurs in Palermo are facing various challenges. On the one hand, they wish to foster their communication/marketing and digital skills as well as market analysis and problem anticipation. On the other hand, the importance of practical experience and on-the job training has been emphasised multiple times.

In addition, they face further challenges connected to social rejection, complexity of bureaucratic processes, permits and laws and have a hard time finding adequate premises and funding for their activities.



## 3. Focus groups with MALQs

### 3.1. Description of the samples

With regards to the focus groups with migrants, it can be said that it was very difficult to organise group settings due to the different working schedules of participants as well as the fact that in July many people are not in Palermo. Hence, CESIE decided to implement interviews rather than focus groups, which could be better adapted to the participants' schedules and, at the same time, allowed for in-depth conversations with every single participant. Following this approach, the facilitators managed to conduct 5 interviews with migrant men of different origin, including Gambia, Ivory Coast, Guinea and Ghana. At the same time, one interview was conducted with the responsible for a safe space for migrant women, who herself is originally from Nigeria. All interviews have been conducted between the 21<sup>st</sup> and 29<sup>th</sup> of July in varying places, all but one of them face to face.

### 3.2. Key findings

#### 3.2.1. Migration and entrepreneurship

All of the interviewed migrants stated that they had already thought about becoming entrepreneurs. This had various reasons: On the one hand, they came from entrepreneur families and were hence used to an entrepreneurial mindset. On the other hand, they appreciated the freedom and financial stability that running an own business can bring with it. They further mentioned being acknowledged and respected by society, the flexibility of the schedule, the life-long-learning aspect as well as the fact that you can work on something that you are actually passionate about among the advantages of entrepreneurship. In addition, they wanted to provide employment opportunities for other, local and non-local, people. Of the 5 interviewed migrant men, two were part of a social enterprise called [Kirmal – Cucine Narranti](#), using food from different parts of the world to narrate stories of migration and different cultures with the aim to bring people closer together. Being already part of this social enterprise gave them an even broader view regarding the topic of entrepreneurship.

With regards to migrant women, entrepreneurship was generally seen as an important way for labour market inclusion and providing an income. This is especially true, since many of the migrant women who come to the safe space already have specific competences, like cooking or sewing skills, which can be developed into an independent activity.

#### 3.2.2. Barriers

With regards to the barriers, different internal and external aspects have been discussed. Among the external obstacles the following points were mentioned:

- Complex bureaucracy, which was named as the biggest hurdle,

- Lack in permissions,
- Lack of economical funds to start a business,
- Racist mindset of locals (e.g., banks who will not give out loans to foreigners) as well as
- Laws not fostering migrant entrepreneurship.

The internal factors included lacking Italian skills, the absence of an entrepreneurial mindset (regarding collaboration with others, risk-taking etc.), skill lack regarding entrepreneurship (financial management, developing a business plan from an idea, legal administration, bureaucracy, analysis of the market etc.), absence of skilled mentors as well as a weak social network thus hindering any entrepreneurial activity.

For the migrant women another important barrier is lack in child care support, which makes it hard to participate in training offers and / or start and run a business. Furthermore, some of the women have fairly recently arrived to Palermo and lack Italian skills as well as knowledge of the local territory and digital skills.

### 3.2.3. Training needs

In terms of training needs and most useful support to actively foster migrant entrepreneurship, different approaches have been identified by the participants. While the theoretical foundations were seen as important by interviewees, it was emphasised by all of them that training in the field of entrepreneurship necessarily needed to have a big practical part. They hence proposed a theoretical course followed by either the development of personal (group) projects, internships, accompanying an experts/ another entrepreneur to learn by doing (on-the-job training) as well as the support of a mentor after the theoretical part of the course in order to get them started. Receiving a certificate to attest their participation in the course was perceived as important and of high value.

In their point of view, the theoretical part should at least include the following aspects:

- Local system/ bureaucracy/ laws;
- Business administration, financial management;
- Market and local context analysis;
- Writing a project/ developing an idea into a business plan;
- Communication strategies/ networking/ customer support;
- Digital skills connected to the business world;
- Where to find further expert support/ services that offer support to new (migrant) entrepreneurs;

- Funding opportunities/ who to apply for funding/ how to invest money;
- Business language as well as
- Soft skills related to an entrepreneurial mindset: problem-solving, risk analysis, perseverance, patience etc.

Finally, it was underlined that participants need to be animated and protagonists of their own learning journey, which is why formal classroom-style education is not to be seen as the best option for such a course. This aspect also includes to be aware of participants other duties when planning and scheduling the training offers.

### 3.3. Conclusions

The migrant men and women who participated in the field research in Palermo gave very similar responses to the asked questions. In their opinion, a course laying the theoretical basis of all business-relevant concepts, followed by a bigger practical part, which provides participants with the opportunity to test their newly acquired knowledge in real life, at the same time supported by an expert or mentor, is considered to be the best way to facilitate the entrepreneurship of migrants.

## 4. Focus group with educators/ professionals/ volunteers who train MALQs

Migrant professionals' view has been collected through a two-fold approach: First, an online focus group was held on the 13<sup>th</sup> of July from 4 to 5 pm, in which 5 migration professionals participated. Following this, another 4 interviews have been conducted singularly between mid and end of July, in order to gather even more insight from people who regularly work with the migrant population in different contexts.

### 4.1. Description of the sample

Of the total 9 migration professionals whose opinion is going to be discussed below, 5 were male and 4 female. Furthermore, 4 of them were from Italy, while the other 5 were from Germany, Guinea, the Netherlands, the US, Gambia and Senegal – all of them however working in the migration context in Palermo.

### 4.2. Key findings

#### 4.2.1. Professionals' working scope

Participants had diverse professional backgrounds being social workers and ethno-geographic psychologists, language teachers, project managers in the field of migration implementing courses fostering especially digital skills or working with migrant women to foster their social inclusion, representatives of a safe space for migrant women, intercultural mediators, representatives of a help desk fostering migrants' labour market inclusion and anthropologists working in the field.

#### 4.2.2. Methodologies: What works and what does not work?

First of all, the competences of the professionals working with migrants are very important in terms of success of the learning sessions. Here participants mentioned especially comprehension and empathy as well as patience with themselves when working with people from a different cultural background, since one has to learn how to take a step outside the own cultural frame to understand better. It was further mentioned that it is of high importance to approach adults with activities for adults as well as children with such adequate for minors and not to mix the two just because someone might be lacking certain language skills. In addition, professionals working in the field might benefit from having knowledge in different languages themselves as well as from being familiar with intercultural concepts, such as the cultural shock or the work of Cohen-Emerique regarding critical incidents. Active listening, being an expert in the field that they are educating about as well as of trauma-sensitive approaches can be of added value to facilitate the implementation of any kind of learning journey with the migrant population as well.

In terms of methodologies, everybody agreed that the approach has to be tailored to the exact group of participants and generally speaking formal education is less effective than non-formal activities, in which participants are actively engaged and become protagonists of their own learning journey (learner-centred approaches).

Further approaches, professionals identified as effective, included:

- *Peer-mentoring*: Having migrants mentored by a local of similar age, who supports them in their learning journey or pairing participants so they can support each other in the acquisition of new skills.
- *Mentoring*: Providing mentorship for migrants while they are practically developing their business idea and set up their activities.
- *Paid on-the-job learning*: Giving migrants the opportunity to work with an entrepreneur and hence get a sneak peek into the daily activities, thus learning about how to do things. However, they should be paid for this, since they will have to spend a lot of time accompanying and supporting the entrepreneur and hence might not be able to engage in other paid activities while doing this.
- *Making participants responsible for the learning journey*: This includes first of all asking interests and expectations at the beginning to adapt the learning journey to the actual needs of the group. It secondly can mean peer learning, e.g., having them research certain topics and present their findings to the group.
- *Starting from their own lives*: This was mentioned various times and regarding different contexts. On the one hand, it is an approach that works well with migrant women, who for example like cooking or dancing – connecting those activities to the actual skill development can be useful. An example of a project in which this has been done is the [Erasmus+ project MedLit](#), which aimed to foster migrant women's digital skills, which in Palermo has been done by having the participants write a [cook book](#) on the computer together.
- *“Why power”*: It was underlined by migration professionals that knowing the “why” we do something in educational courses is of high importance. Starting to explain or brainstorm the why at the beginning of every activity helps to give a practical sense even to more abstract or theoretical parts of the course and thus helps to keep participants actively engaged.
- *Learning by doing*: This methodology is basically connected to all other aforementioned approaches. It has the participant actively involved developing practical skills by working on real-life scenarios.

#### 4.2.3. Development of successful training sessions

So how do we guarantee the success of training sessions? Professionals had various tips and tricks regarding this question. On the one hand, they recommended to start with group building activities or ice breakers in order to develop trust between participants and course facilitators, but also between the members of the group themselves. These could be activities following the “team-up” approach, including such that do not use spoken word, which fosters non-verbal communication and provides the same conditions for everybody in the group – even if their level of the local language is not the highest. In line with this, it was emphasised that informal moments, like coffee breaks or even sharing circle, which are not strictly related to the course activities are an excellent opportunity to motivate participants to share and gain important insight into their lived reality, struggles and interests, which can provide further information on how to best implement the course with this specific group.

As has already been mentioned, active involvement is key to the success of learning activities. This includes role plays, discussion groups or paired activities based on practical examples. It is also of high importance to start from participants knowledge base not assuming a higher one, which will create difficulty and frustration or a lower one, which might result in boredom and drop-out.

In addition to these recommendations, there are several points, which should be avoided. These include:

- *Choosing a location that is far away from the city centre or where most migrants live:* With transportation costs and modes being a big issue of participation, it is important to choose a suitable location which is easily reachable in a short amount of time.
- *Being rigid about the time line:* It is obvious that a course has a certain time line in which its topics shall be implemented. However, at the same time facilitators should try to be flexible about the time line, sometimes giving more space to certain arguments and discussions, which are of higher interest or value to the participants and dedicating less to other topics which already seem more familiar to them.
- *No follow-up:* The course finishes and now what happens? If there is no follow-up session, which helps to put everything together and review what has been done over the whole duration of the course, what went well and what could be improved as well as a check-in regarding the next steps participants want to take, this does not leave a good impression.

Finally, participating professionals were asked to identify resources that might foster a successful acquisition of entrepreneurial expertise among migrants. Regarding this the first and most accentuated response was the one to provide intercultural mediators, who build the bridge between the European context and their original one, not only translating certain concepts, but also giving the necessary cultural reference frame in order to enable participants to fully understand certain concepts. In line with this, it would be good to think about the involvement of a (guest) trainer who is of similar background as the participants, thus providing a real-life example of an expert who is

more relatable to them and might provide the necessary optimism and motivation to make their goals seem more tangible and realistic. Additionally, the use of digital devices is very useful in any kind of training programme. Such an approach provides the added value of preparing participants for our digital society and economy, thus enabling them to participate in it. Another useful approach could be to give everybody a language tandem partner, this means pairing someone with a high level of local language (or even a native speaker) with someone who is still learning it, which will help both to follow the course better and feel responsible for their own and their partner's learning progress. Review materials to be taken home provide participants with the opportunity to repeat everything that has been taught in their own time, which is key especially for learners that are no native speakers. In terms of responding to learners' needs it is always good to provide individual support where needed so that no participant falls behind or feels left out.

One last question is the one related to child care. As has already been discussed with the migrants themselves, migrant women are oftentimes the only once carrying the responsibility to care for their children. Where possible, it is highly important to provide a space, in which they can either bring them or find a solution for their child care during the hours of the course, in order to give them the opportunity to participate.

### 4.3. Conclusions: Key issues

From the focus group and interviews with migration professionals, it becomes clear that learner-centred approaches generally seem to work best with migrant learners. It is of further importance to foresee informal moments and ice-breaking activities to build trust in the group and create a harmonious working environment

Moreover, there are several resources that can foster a successful development of training sessions, such as the use of digital devices, review materials and the professional figure of an intercultural mediator fostering a better understanding of learning contents in the local context.

## 5. Focus group with experts in entrepreneurship

The involvement of entrepreneurship experts in the DIBS field research has been two-fold. On the one hand, an online focus group has been implemented on the 4<sup>th</sup> of July, in which unfortunately only two people participated, even though an extensive outreach campaign had been implemented, through which a total of a total of 15 different organisations (entrepreneurship networks, university professors, entrepreneurs etc.) had been contacted via email. Since the two participants to the focus group were part of a network for migrant entrepreneurs called [ANIPS](#), which has its headquarter in Milan, the online format of the focus group can still be seen as an important added value. Subsequently, 5 single interviews have been conducted between mid and end of July.

### 5.1. Description of the sample

A total of 7 entrepreneurship experts participated in the DIBS field research answering the questions. Out of these, two were women, while the rest were men. Furthermore, 4 locals and 3 foreigners originally from Kenya, South America and Senegal participated. Their expertise was very diverse: some were entrepreneurs themselves, others were working for services or managing projects targeted to facilitate the entrepreneurship of migrants or other disadvantaged groups, such as NEETs or low-skilled adults.

### 5.2. Key findings

#### 5.2.1. Experience with entrepreneurship and diversity

The experience with entrepreneurship and diversity was manifold. Two of the participants were migrant entrepreneurs themselves hence providing a first-hand experience on the topic. One of the two owned a restaurant in Palermo, while the other had a fashion brand. Others were fostering migrants' entrepreneurship either through courses created inside of their projects or through services in order to support them regarding various aspects connected to opening and running their own business. For instance, one participant was also involved in a workshop, which taught migrant women how to make jewellery from recycled materials. Finally, one was a local entrepreneur whose experience was mostly regarding foreign customers.

#### 5.2.2. Entrepreneurship competences in general

Entrepreneurship experts were asked to identify main competences that are needed in order to successfully start and run a business. Responses included both, a list of hard and soft skills that are needed in order to be an entrepreneur.

Among the necessary hard skills to be a successful entrepreneur, the following were listed:

- Knowledge on how to prepare a business plan;
- Communication and marketing skills;



- Developing an idea into a business;
- Business administration skills;
- Managing human resources;
- Financial management and fund-raising competences;
- Expertise in the specific field the business is active in as well as
- Digital skills to compete in our digital economy.

In addition, experts identified those soft skills, which are especially useful for entrepreneurs. These included communication and language competences in order to effectively communicate with clients, investors and other stakeholders, networking skills in order to connect and collaborate well with necessary entities or courage and risk-affinity, since an entrepreneur has to be aware that they are moving in a very uncertain field. One expert underlined that in their opinion “you have to be a born entrepreneur” meaning that this specific mindset of facing risks and transforming them into opportunities is something that can only hardly be learned. Moreover, problem-solving and finding of creative and innovative solutions to existing problems, patience and resilience as well as flexibility and easy adaption to changing environments were mentioned among the transversal competences.

It was further mentioned that general knowledge on the world of entrepreneurship and gathering first-hand experiences from people who already run a successful business is also of high value and that aspiring business owners should be aware of the fact that they will be entrepreneurs every day during all hours of the day.

### 5.2.3. Migrants’ specific learning needs

First of all, it was stated that in the experts’ opinion, migrants’ needs in terms of entrepreneurial competences and support did not differ much from the needs locals would have in the same area. These mainly include the question of how to get funding as well as legislative and commercial aspects.

However, there were some aspects identified, which were more specific to migrants’ learning needs related to entrepreneurship. Firstly, a good level of the local language is a requirement in order to be able to understand even complex bureaucratic matters. This is already connected to the second factor: understanding the local legislative and bureaucratic system (taxes, licences, salaries, employment contracts, insurances, safety protocols, certificates, requirements etc.), which is oftentimes even difficult for local people, but even more so for foreigners, but at the same time key to successful business initiatives. It has been mentioned that language support and mentorship regarding legal aspects would be useful in these cases. In addition, a deepened knowledge of the local context, especially of the community in which they wish to set up their business. Migrant entrepreneurs might further face stereotyping and prejudice, which is why it is even more important to understand cultural differences, being good at building human relations and to be present in the local community to overcome these obstacles.

#### 5.2.4. Tips for people who want to start a business

To conclude with, entrepreneurship experts were asked which tips they would give aspiring entrepreneurs. In this context they advised to analyse the local market well in order to understand if their business idea was suitable and to find their appropriate niche. Other tips were to follow their passion and be authentic, instead of trying to copy someone else. The importance of collaborating and finding “good people” (accountants, lawyers, collaborators) was also emphasised various times. They further advised to know the competition, to constantly seek advice from experts, to hire people who are motivated and believed in the business idea as well as to create a tight network of people with various kinds of expertise. Finally, the most important advice experts wanted to give was to truly believe in their ideas.

#### 5.3. Conclusions: Key issues

As has been discussed above, there are many different competences that entrepreneurs need to acquire in order to run a successful business. This includes sets of soft and hard skills and is true for both, local and foreign-born entrepreneurs.

Among the listed technical skills there is foremost business administration and management, coherent knowledge of the local legal and bureaucratic system as well as market analysis and marketing skills. On the side of the soft skills, they mentioned risk-affinity, patience, resilience and networking capacities as highly important.

Furthermore, some aspects which were more specific to migrant entrepreneurs were identified by the research participants. This included a good proficiency of the local language, intercultural skills and a good knowledge of the local community.

## 6. Conclusions and recommendations

### 6.1. Desk and field research: Overall discussion and key findings

The research in Italy brought various important points to attention. Firstly, migrants are more prone to start their own businesses with many of them in Italy being active in lower-skilled sectors, such as retail and trade or hospitality and restauration. However, there is a general lack in tailored educational offers, specifically fostering entrepreneurial skills of migrants. This leads to foreign-born entrepreneurs lacking prior knowledge and training when starting their own activities, possibly leading to administrative, legal or financial issues. Furthermore, they identified problems related to the market as a general difficulty, which might be a two-fold challenge regarding the local economy, but also their market analysis skills.

Furthermore, migrant entrepreneurs face additional obstacles related to prejudice, social rejection, lack of understanding due to language competences as well as a lack of access to adequate funding opportunities in order to set up their business.

Participating experts underlined the importance of training programmes that provide both, the theoretical basis to entrepreneurship as well as an extensive practical part (internships, on-the-job learning etc.) followed by a period of expert mentorship in order to successfully foster the entrepreneurship of the migrant population.

### 6.2. Needs assessment, issues and gaps identified

Even though in Italy migrants seem to start new businesses more often than locals, there are certain gaps that have been identified. These refers mainly to a lack in access to prior training and knowledge in the more technical parts of entrepreneurship, prejudice towards migrant entrepreneurs, difficulties to find and access funding opportunities as well as a complex local bureaucratic system. For women there is the further challenge of child care, since they are oftentimes carrying this responsibility alone. In addition, low digital skills might prevent migrant entrepreneurs from accessing the digital economy hence hindering their global success. Additional challenges can be adequate language skills as well as a lack in expert mentors accompanying new entrepreneurs during their first steps of setting up their businesses.

### 6.3. Suggestions for the development of training and guidance schemes in the next IOs of the project

#### 6.3.1. Main topics/themes/skills to be targeted during the training

Based on the opinions of entrepreneurship experts and migrants themselves, the training course should include a series of soft and hard skills, which are important for successful entrepreneurship. Among the technical topics, the research in Italy identified the following:

- Local system/ bureaucracy/ laws; → local legislative and bureaucratic system (taxes, licences, salaries, employment contracts, insurances, safety protocols, certificates, requirements etc.);
- Business administration, financial management;
- Market and local context analysis;
- Writing a project/ developing an idea into a business plan;
- Communication strategies/ networking/ customer support;
- Digital skills generally and connected to the business world;
- Where to find further expert support/ services that offer support to new (migrant) entrepreneurs;
- Funding opportunities/ who to apply for funding/ how to invest money as well as
- Business language.

There was a further request of practical on-the-job experiences from both groups, migrants and entrepreneurship experts.

With regards to soft skills needed in the business world, Italian participants identified the following:

- Communication;
- Intercultural skills;
- Customer service;
- Risk-affinity;
- Patience;
- Resilience;
- Flexibility;
- Problem-solving and
- Transforming risks into opportunities.

It is recommended that all of these are addressed in the DIBS training based on practical examples that directly relate to migrants' real-life situations.

### **6.3.2. Needs and training methods preferred by migrants**

It has become very clear that classic formal education as they can be found in the "classroom setting" is not the preferred way that migrants wish to learn through. Instead, approaches should be as practical as possible, close to real-life, including examples and on-the-job training as well as mentorship in order to successfully foster entrepreneurship competences. Generally speaking, migrants have to be the protagonists of their learning journey feeling engaged, motivated and inspired, thus processing the presented educational contents more deeply and maximising the take-away they get provided with during the course.

### **6.3.3. Needs and training methods suggested by educators, volunteers and professionals**

Very much in line with what has been stated by migrants themselves, professionals suggested to make participants protagonists of their own learning journey, to prepare the learning activities through ice-breaking and group-building activities to build trust and foster a good learning environment. Informal moment can be key situations to identify how to approach the group as well as which individual needs participants have. They also emphasise the importance of practical experiences and examples in which participants can put the new skills to test. The overall condense was that the theoretical basis of all concepts needs to be supplemented by examples as well as practical experiences, for instance internships in a business active in the field they want to start their activity in.

### **6.3.4. Conclusions and recommendations for future research, as well as practice and policy implications on national and EU levels**

In conclusion it can be said that even though migrants are already active entrepreneurs in Italy, the training offers are still scarce resulting in less trained business owners generally active in lower-skilled fields. Furthermore, these training offers are oftentimes provided by the third sector hence lacking continuity once funding is finished. Providing adequate, accessible and continuous entrepreneurship training for both, locals and tailored to migrants' needs should hence become a priority for the public sector. These educational offers should be combined with paid on-the-job training, following the "learning by doing" approach as it has been identified as the most efficient way in order to foster practical competences in the field of entrepreneurship. Moreover, mentoring programmes between local business owners and aspiring migrant entrepreneurs could facilitate the entrepreneurial process as well.

Finally, the engagement of migrant women in this research has been low due to both, their manifold responsibilities, but also scepticism towards the research activities, which is why it is recommended to conduct an in-depth analysis on their specific challenges and circumstances related to entrepreneurship.

## 7. Annexes

The anonymous questionnaires will be uploaded in the respective shared folder. Due to CESIE's privacy policy we cannot share videos of the focus groups and interviews or the signed consent form of participants with other partners. The minutes of all focus groups and interviews with the different target groups can be found below.

### 7.1. Interview Migrant I

#### Migrazione e imprenditorialità

Avete mai pensato di avviare un'attività imprenditoriale? Quali vantaggi può avere per voi l'avvio di un'attività in proprio?

- Sì, accesso al mondo di lavoro è molto importante
- Imprenditoria dà libertà/ flessibilità
- Tante delle donne già hanno delle capacità che si potrebbero trasformare in un business (cucire, cucinare, gestire i bambini)

#### Barriere

In che misura direste di essere pronte/i di avviare un'attività in proprio? Quali sono i possibili problemi che potreste incontrare, cosa vi frena o cosa vi aiuta?

- Child care
- Donne spesso molto giovani che non sono molto connesse al territorio → serve alfabetizzazione/lingua, conoscenza del territorio/ sistema locale (health care), competenze digitali

#### Formazione

Se voleste avviare un'attività domani, che tipo di supporto sarebbe utile avere? Perché?

- Formazione su tutte le competenze di base, incluso: sistema locale/burocrazia, digitalizzazione, analisi del territorio, linguaggio

In che modo si potrebbe promuovere l'apprendimento su come avviare un'attività in proprio?

- Learning by doing: formazione deve animare le donne,
- Interattiva e pratica

### 7.2. Interview Migrant II

#### Migrazione e imprenditorialità

Avete mai pensato di avviare un'attività imprenditoriale? Quali vantaggi può avere per voi l'avvio di un'attività in proprio?

- Kirmal: impresa sociale nata dopo un percorso formativo (2 anni) avviato da varie aziende che si trovano sul territorio
- Vantaggi: Indipendenza, essere libero, live-long learning, fare una cosa che ti interessa veramente, puoi fare altre cose, connessione con il sociale – puoi organizzarti e fare altre cose pure

### **Barriere**

In che misura direste di essere pronte/i di avviare un'attività in proprio? Quali sono i possibili problemi che potreste incontrare, cosa vi frena o cosa vi aiuta?

- Ostacoli: burocrazia, autorizzazioni, mancanza di fondi
- Avere Prerequisiti: avere una mente da imprenditore – creatività, sempre aggiornato e pronto, analizzare i rischi e trasformarli in opportunità

### **Formazione**

Se voleste avviare un'attività domani, che tipo di supporto sarebbe utile avere? Perché?

- Supporti più utili: informazioni su servizi/ dove trovare fondi/ come scrivere un progetto, mentoring, rete locali

In che modo si potrebbe promuovere l'apprendimento su come avviare un'attività in proprio?

- 2 anni di percorso formativo: cucina, turismo, management aziendale, gestione finanziaria (analisi/ previsioni/ burocrazia), comunicazione/ marketing (come secondo passo)
- 1 anno teoria, 6 mesi on-the-job learning in diversi ambiti (squadra: cucina, analisi del locale, turismo) – in 30, e poi a base di questo hanno scelto
- Si è creato uno start-up “Kirmal” e c’erano dei mentor che stavano accompagnando il processo (per un anno un mentor in ogni ambito) – scoppiato il covid, hanno aperto la cucina e cucinato per le persone bisognose visto che c’era budget
- Cucinano per il centro Astalli adesso
- Formazione è servita – combinazione di teoria e pratica è super utile

## **7.3. Interview Migrant III**

### **Migrazione e imprenditorialità**

Avete mai pensato di avviare un'attività imprenditoriale? Quali vantaggi può avere per voi l'avvio di un'attività in proprio?

- Sì, ma non saprei esattamente su che cosa
- Penso di poter farlo perché sono di una famiglia di imprenditori
- Vantaggi: libertà (non dipendere da nessuno), stabilità finanziaria (non ti possono licenziare), indipendente al livello economico, creare posti di lavoro per gli altri

### Barriere

In che misura direste di essere pronte/i di avviare un'attività in proprio? Quali sono i possibili problemi che potreste incontrare, cosa vi frena o cosa vi aiuta?

- Bisogna avere in mente che è sempre rischioso
- Non trovare le persone giuste con cui portare avanti la mia attività
- Non essere abbastanza informato, non avere una rete sociale - così c'è un fallimento
- Non capire bene prima di cominciare
- Non farsi aiutare dalle persone con più esperienza

### Formazione

Se voleste avviare un'attività domani, che tipo di supporto sarebbe utile avere? Perché?

- Cosa aiuta: corso sull'imprenditoria (
- Ricerca sul locale
- Tirocinio/ accompagnare persone più esperte di te prima di mettere l'idea sul campo
- Devi avere degli obiettivi/ idee chiare → puoi partire anche con pochi soldi e poi accrescere l'attività
- Es. i bengalesi: cominciare con bancarelle, ora hanno un negozio

In che modo si potrebbe promuovere l'apprendimento su come avviare un'attività in proprio?

- Importante la parte teorica, però la pratica è più importante e deve fare la maggior parte
- Avere un mentor che affianca per i primi tempi dopo l'avvio dell'attività
- Sviluppare un'idea e farla vedere ad un esperto/trainer/ coach per svilupparla ancora di più
- Imparare a sviluppare un'idea progettuale
- Supporto individuale invece di solo un professore che legge il suo libro di fronte alla classe → che ti spiega cose in dettaglio e ti dà feedback sulla tua idea proprio
- Lavorare in coppia per sviluppare la prima idea

## 7.4. Interview Migrant IV

### Migrazione e imprenditorialità

Avete mai pensato di avviare un'attività imprenditoriale? Quali vantaggi può avere per voi l'avvio di un'attività in proprio?

- Yes, I always think of being one
- Advantages: being acknowledged by society and economic freedom, entrepreneurs also get the papers (permesso di soggiorno), you are respected in the community), liberty

### Barriere



In che misura direste di essere pronte/i di avviare un'attività in proprio? Quali sono i possibili problemi che potreste incontrare, cosa vi frena o cosa vi aiuta?

- Positive: you having the chance to make more connections – using social connections for the business, respected member of community
- Obstacles: laws don't foster migrant entrepreneurship, bureaucracy part is crazy and super complex = biggest hurdle, very stressful process

### Formazione

Se voleste avviare un'attività domani, che tipo di supporto sarebbe utile avere? Perché?

- Financial management training and all the basics of how to start a business (taxation, registration, financial management, customer service)
- Mentor/support who helps you through the whole bureaucracy process / prepares you in advance for what is ahead (workshop and/or mentor)
- Funding opportunities/ financial aid – information where and how to apply for funding/ financial aid

In che modo si potrebbe promuovere l'apprendimento su come avviare un'attività in proprio?

- Creating awareness → Videos on YouTube, creating social media platform where audience can get free information easily
- For courses: respecting availability of people

## 7.5. Interview Migrant V

### Migrazione e imprenditorialità

Avete mai pensato di avviare un'attività imprenditoriale? Quali vantaggi può avere per voi l'avvio di un'attività in proprio?

- Sì, sostenibilità finanziaria a lungo termine: invece di comprare una casa altrove investiamo in qualcosa che ci crea denaro

### Barriere

In che misura direste di essere pronte/i di avviare un'attività in proprio? Quali sono i possibili problemi che potreste incontrare, cosa vi frena o cosa vi aiuta?

- Razzismo
- Mancanze della mentalità che insieme si possono fare più cose (essendo soci) crescendo la propria attività, ma così non si riesce a crescere
- Maturità mentale – seguire il percorso dei genitori
- “Come fare lavorare i soldi per te”

## Formazione

Se voleste avviare un'attività domani, che tipo di supporto sarebbe utile avere? Perché?

- Informazioni su dove trovare supporto/ finanziamenti/ bandi per ogni passo
- Mentoring uno a uno
- Formazione sulla mentalità imprenditoriale
- Importanza di risparmiare soldi – come investire soldi in generale

In che modo si potrebbe promuovere l'apprendimento su come avviare un'attività in proprio?

- Informazioni in generale
- Learning by doing
- Combinato con competenze digitali
- Visione ampia sulla imprenditorialità

## 7.6. Interview Migrant VI

### Migrazione e imprenditorialità

Avete mai pensato di avviare un'attività imprenditoriale? Quali vantaggi può avere per voi l'avvio di un'attività in proprio?

- Sì, con gli amici creare un turismo educativo (tipo Ballarò attraverso i miei occhi)
- L'imprenditoria è importante perché è un progetto tuo e poi dare lavoro anche ad altre persone e diventi un punto di riferimento (ad es., Kirmal : che riesce anche a dare lavoro ad altre persone)
- creare posti di lavoro per tutt3

### Barriere

In che misura direste di essere pronte/i di avviare un'attività in proprio? Quali sono i possibili problemi che potreste incontrare, cosa vi frena o cosa vi aiuta?

- Mancanza di soldi per cominciare/ fondi/ finanziamenti
- Mancanza di conoscenza di lingua
- Mancanza di competenze: gestione di azienda, scrivere un progetto (trovare fondi), competenze comunicative/ marketing, amministrazione (leggi, tasse, burocrazia in generale, certificati, cosa puoi fare e cosa no, assicurazione), connessioni sociali/ networking
- Trovare la location strategica/ analisi del locale

### Formazione

Se voleste avviare un'attività domani, che tipo di supporto sarebbe utile avere? Perché?

- Una esperta dell'ambito locale che accompagna il nuovo imprenditore (tipo mentore)

- Supporto finanziario/ supporto per trovare fondi
- Conoscenza del territorio/ la lingua ecc.
- Certificato! + permesso di soggiorno

In che modo si potrebbe promuovere l'apprendimento su come avviare un'attività in proprio?

- Partire dalle basi teoriche (lingua, leggi, network, comunicazioni) poi imparare a base di esempi di aziende già esistenti nel settore poi simulazione per sperimentare le nuove competenze + mentore che supporta dopo

## 7.7. Minutes Focus Group Migration Professionals

### **Quali competenze dovrebbe avere un/a professionista per lavorare con persone immigrate?**

Sicuramente la pazienza, o la comprensione più precisamente, rispetto ad altri lavori che non rientrano nell'ambito della migrazione spesso viene difficile mettersi nei panni degli altri e dovremmo cercare di capire l'altra cultura, utilizzare l'empatia nei confronti dell'altro.

Ma in questo processo occorre anche avere pazienza con se stessi rispetto all'approcciarsi a tematiche o difficoltà di chi o cosa non si conosce, cercando di andare oltre.

La capacità di ascoltare, attraverso un ascolto partecipativo, non solo tramite le competenze tecnico professionali raggiunte ma accogliendo quelle che sono le necessità di chi vive situazioni di questo tipo.

La passione di voler imparare dall'altro, non solo tramite i libri, perché è importante vivere empaticamente insieme all'altro e non visualizzare le problematiche come attraverso un documentario.

Bisogna comprendere come approcciarsi a quelle persone che non sai se trattare come minorenni o come adulti, poiché spesso il documento d'identità mostra l'età anagrafica di un minorenne che però allo stesso tempo ha vissuto sulla propria pelle esperienze che ti espongono a rischi che ti trasformano in un adulto, pur rimanendo un minorenne.

Capire come arginare lo shock culturale e le barriere linguistiche, tutti fattori da tenere in considerazione prima di avere una reazione su come intervenire nel lavoro con la persona immigrata.

### **Quali metodologie sono più adatte per facilitare l'apprendimento di persone d'origine straniera?**

Il mentoring tra pari è stata una metodologia molto funzionale utilizzata al cesie, che garantisce un'integrazione più immediata e permette di conoscere meglio il paese di accoglienza. Non so se si tratti di una metodologia che può funzionare sugli adulti, ma sui ragazzi risulta molto funzionale.

Bisogna comprendere che è un po' difficile per i ragazzi l'apprendimento perché hanno molte difficoltà con la lingua, specie se non hanno avuto la possibilità di studiare nel loro paese. Perciò elementi come le nuove regole, una nuova lingua per comunicare e in generale una nuova vita diversa rappresentano difficoltà difficili da superare.

La pazienza degli operatori è fondamentale per riuscire a lavorare in maniera funzionale con gli immigrati. Avere un facilitatore o un mediatore interculturale aiuta loro a comunicare i loro bisogni quando non sanno come esprimersi, con quali mezzi, oltre alla disponibilità della sua presenza in struttura di imparare la lingua e di ricevere un supporto sia nel fare i compiti che nelle attività.

Un accompagnamento uno ad uno che segue un ragazzo o una ragazza.

L'utilizzo degli strumenti digitali dipende dalle persone, perché la presenza aiuta con il supporto delle persone. L'uso di strumenti digitali però in un laboratorio in presenza.

metodologia team up per la lingua dove una persona guida nell'apprendimento e la persona guida dei piccoli giochi in cui non si parla, coinvolgendo le persone senza parole, in cui si crea un'atmosfera molto speciale e particolare in cui si rompe il ghiaccio e si crea fiducia, che superano la barriera linguistica. ad un certo punto bisogna parlare su certi temi, però per l'inizio è un buon strumento creando una buona dinamica di gruppo.

### **Quali metodologie non funzionano o risultano meno efficienti?**

Aprendimento formale

### **Quali sono le principali difficoltà che incontrate durante lo svolgimento delle sessioni di formazione?**

La mancanza di una conoscenza pregressa ad esempio delle competenze digitali perché spesso mancano delle basi e sarebbe utile capire il livello delle persone prima di iniziare con la formazione. La partecipazione è un problema, aiuterebbe infatti coinvolgere le persone proponendo le attività e quindi creare un programma tutti insieme, sapendo cosa fare e quando, avendo la libertà di scegliere cosa seguire attivamente, oltre alla mancanza di tempo che spesso influisce nella partecipazione.

Si potrebbe risolvere proponendo attività serali o prevedere un asilo come spazio per i bambini nel caso in cui non si ha a chi lasciarli.

Pensare un corso per capire come utilizzare la tecnologia, sottolineando le cose fondamentali e utili per la comprensione del mondo digitale, oppure avranno sempre difficoltà nell'essere autonomi nell'utilizzare gli strumenti digitali che sono fondamentali per comprendere. Oltre ovviamente ad esserci il problema di avere accesso agli strumenti digitali.

### **Quali risorse favoriscono un buon svolgimento delle sessioni d'apprendimento?**

L'utilizzo del tandem linguistico, o la possibilità di avere a disposizione materiali per ripassare post formazione, perché è molto utile rivedere ciò che si appreso anche attraverso le immagini.

Capire insieme ai partecipanti consapevolmente i loro stili di apprendimento e contestualmente costruire insieme i moduli del corso e far sentire gli studenti attori attivi del loro processo di formazione.

Connettere i temi che studiano attraverso laboratori e quindi facilitare attraverso ad esempio i dispositivi digitali che sono più vicini all'uso comune la fruizione della formazione, oltre a prevedere un impegno costante attraverso la consapevolezza degli studenti stessi.

### **Quali consigli daresti per chi sta pianificando un corso rivolto a persone di origine straniera?**

Affiancare mediatori interculturali e interlinguistici che abbiano le competenze linguistiche ai ragazzi stranieri che ancora non parlano bene la lingua, poiché è questa la prima difficoltà iniziale che incontrano. Spesso prima nei progetti o nei corsi erano delle figure non previste, ma da 2020 ci sono abbastanza facilitatori perciò è fondamentale pensare qualcuno che sia consapevole del mix culturale e linguistico per aiutarli.

La partecipazione attiva, non obbligata, e far comprendere il valore aggiunto di quello che stanno apprendendo attraverso la curiosità oltre all'ascolto di chi ha bisogno di un maggior supporto sono elementi utili e funzionali alla buona riuscita di un corso.

Imparare facendo, nel tempo di cui hanno bisogno, e pianificare le sessioni tenendo queste caratteristiche in considerazione. Capire il target group e cercare di adattare le attività ai bisogni, conoscere e capire le persone e i bisogni collettivi oltre a quelli individuali, adattando poi le attività, ampliando così il raggio di azione e soprattutto l'interesse dei partecipanti.

## **7.8. Interview Migration Professional I**

### **Quali competenze dovrebbe avere un/a professionista per lavorare con persone immigrate?**

- Linguistic skills
- Emotional/ trauma-informed training
- Access to transportation
- Decent understanding of bureaucratic issues and how to navigate them
- Knowledge of other cultural frames

### **Quali metodologie sono più adatte per facilitare l'apprendimento di persone d'origine straniera?**

- Depends on what you want to teach: games, involving activities
- **Paid** on the job learning – as practical as possible
- NO unpaid internships

- In terms of courses: needs to be an incentive (e.g., voucher), highlightable returns: e.g. certificate, put in touch with future employers or similar – people are super busy “a free course on this” has no appeal
- Best methodology: respecting the time that people have and how busy their lives are

**Quali metodologie non funzionano o risultano meno efficienti?**

- Respecting the knowledge base they already have (e.g. informal working experiences)
- Being realistic about the resources that people have: Things like entrepreneurship is mostly a joke if there is no start-up capital

**Avete anche usato strumenti tecnologici? Se sì quali?**

No

**Quali sono le principali difficoltà che incontrate durante lo svolgimento delle sessioni di formazione?**

- Time – they are busy, but also everything takes longer if you don’t have access to transport, low income, family (child care) etc.
- Lack in returns: they are not paid to participate

**Quali risorse favoriscono un buon svolgimento delle sessioni d’apprendimento?**

- Review materials: people being able to take things home so they are able to review at their own pace (especially when training in what is not their mother tongue)
- Availability for one-on-one interaction
- Having an instructor/training or guest trainer from a similar background
- First hand experience make everything more tangible

## 7.9. Interview Migration Professional II

**Quali competenze dovrebbe avere un/a professionista per lavorare con persone immigrate?**

- Pazienza
- Consapevolezza del white saviour complex
- Perdere l’idea che sai meglio le cose rispetto alla persona che stai supportando
- Ascolto attivo
- Multilinguismo

**Quali metodologie sono più adatte per facilitare l’apprendimento di persone d’origine straniera?**

- Dipenda dal livello – molto importante il learner-centred approach
- Dipende livello ma anche l’abitudine di un certo tipo di apprendimento (andare a scuola/ non-formale ecc.)
- Donne giovani: cucinare o ballare
- Rendere i partecipanti stessi responsabili per il loro apprendimento / svolgimento del corso

**Quali metodologie non funzionano o risultano meno efficienti?**

- Dipende: se cerchiamo di imporre qualcosa senza parlarne prima con i / le partecipanti sicuramente questo può risultare in una chiusura all’apprendimento

**Avete anche usato strumenti tecnologici? Se sì quali?**

- Arduino – sviluppo di siti web con persone straniere → molto bene, learning by doing approach con persone straniere risulta molto efficiente per l'apprendimento di competenze digitale perché rinforza l'autostima, poi era una cosa nuova ed interessante e quindi stimolante

**Quali sono le principali difficoltà che incontrate durante lo svolgimento delle sessioni di formazione?**

- Mancanza di puntualità
- La differenza di livello tra i vari partecipanti – difficile adeguare la lezione a questo
- Comprensione linguistica
- Da parte mia: come rendere il corso più utile per tutt3

**Quali risorse favoriscono un buon svolgimento delle sessioni d'apprendimento?**

- Computer aiuta perché è figo ed un valore aggiunto
- Tempo per creare un'atmosfera di gruppo e fiducia: ice breakers, informal moments, momenti di condivisione in cui ci si diverte e conosce → con le donne sennò è impossibile! Nessuna collabora sennò

## 7.10. Interview Migration Professional III

**Quali competenze dovrebbe avere un/a professionista per lavorare con persone immigrate?**

- Deve essere esperto nell'ambito di quello che sta insegnando (ad es., orientatore al lavoro)
- Pazienza perché la gente magari non ha un background nell'ambito
- Sapere come stimolare i ragazzi e renderli partecipi

**Quali metodologie sono più adatte per facilitare l'apprendimento di persone d'origine straniera?**

- Renderli partecipi e farli confrontare tra di loro, apprendimento reciproco, scambio di conoscenze e esperienze
- Metodi non-formali
- Sempre partire dal perché facciamo le cose (perché scrivere un'email, perché creare un cv, cosa sono le competenze trasversali ecc)

**Quali metodologie non funzionano o risultano meno efficienti?**

- Ambito formale difficile perché magari si annoiano o la gente non è abituata a stare lì seduta

**Avete anche usato strumenti tecnologici? Se sì quali?**

- Importante usare strumenti tecnologici per renderli partecipi in questo mondo digitale
- Le cose a mano sono limitate: differenza tra qua e paesi africani – lì spesso si fanno ancora a mano anche oggi, mentre un meccanico qua usa le nuove tecnologie
- Uso continuo del computer, rendere le cose professionali
- Non: partire al primo incontro "aprite i computer" – prima capiamo insieme cosa devono fare e poi accompagnamento uno ad uno – passo successivo

**Quali sono le principali difficoltà che incontrate durante lo svolgimento delle sessioni di formazione?**

- Attività che non sono stimolanti o non rispondono ai bisogni dei partecipanti
- Mancanza di follow-up

**Quali risorse favoriscono un buon svolgimento delle sessioni d'apprendimento?**

- Posto: ambiente confortevole e centrale → deve essere facilmente raggiungibile per cui non ha mezzi
- Sinergia tra chi svolge il corso → devono fare squadra prima
- Facilitatore mediatore → credibilità, obiettivo non è "finire il corso" ma di fare ritornare le persone per apprendere ancora
- Competenze di insegnamento

## 7.11. Interview Migration Professional IV

**Quali competenze dovrebbe avere un/a professionista per lavorare con persone immigrate?**

- Adattabilità con target di migranti devi sempre chiedere quali siano i bisogni non puoi pretendere
- Entopsicatria: parte dalla presunzione che non puoi usare gli stessi parametri come quelli
- Formazione sull'interculturalità: spesso ci sono volontari ecc. che non sono stati formati specificamente sulla tematica e questo può creare dei problemi

**Quali metodologie sono più adatte per facilitare l'apprendimento di persone d'origine straniera?**

- Partiamo da presupposti occidentali (etnocentrica) invece devi sempre considerare la storia personale che può anche essere traumatica ma è anche semplicemente diversi
- Chiedere bisogni e aspettative, quali sono le difficoltà e poi programmi l'attività da lì
- Mediatore interculturale è fondamentale
- Non-formal education: importante che non debbano essere costretti a venire allo spazio
- Corso di socializzazione: renderle protagonisti, fare gruppi di riflessione, partire anche dalla loro realtà e esperienza
- Momenti informali per creare fiducia e creare gruppo – spuntano anche argomenti che poi possono portare ad un corso ecc.
- Non stabilire a priori i tempi e gli orari perché – prima chiedere proprio al gruppo i bisogni
- Sempre stimolarle

**Quali metodologie non funzionano o risultano meno efficienti?**

- Lezioni frontali – sia per la lingua → deve essere dinamico e interattivo

**Avete anche usato strumenti tecnologici? Se sì quali?**

- Difficoltà: non hanno accesso ai dispositivi per cui mancano anche le competenze digitali

**Quali sono le principali difficoltà che incontrate durante lo svolgimento delle sessioni di formazione?**



- Differenze culturali – anche essendo molto educati siamo vincolati dai nostri schemi culturali
- Quando intervenire e quando no (es. come educano i loro bimbi)
- Scelgono più attività ricreative che quelle educative per il loro empowerment – problema con loro approccio nel safe space – come spingerle a fare cose più utile per la loro persone invece di solo cose ricreative

#### **Quali risorse favoriscono un buon svolgimento delle sessioni d'apprendimento?**

- Ad es. corso di patente: non avevano il libro per tutti → materiali proprio per individuo per seguire bene la classe
- Computer/ dispositivi digitali
- Materiali di studio individuale per ciascun partecipante che si possono anche portare a casa

### **7.12. Minutes Focus Group Entrepreneurship Experts**

#### **Raccontateci brevemente quali sono le vostre esperienze di imprenditorialità in rapporto alla «diversità»**

rappresentano una associazione di imprenditori e di professionisti che rappresentano confcommercio che si occupa di commercio, servizi e turismo nel mondo del terziario. rappresentando gli imprenditori di origine straniera.

Si occupano di dare servizi agli imprenditori, dando informazioni a chi è già imprenditore, tutela, rappresentanza, e supporto nei rapporti con le istituzioni ecc. Offrono servizi di avviamento all'attività, un servizio di orientamento che sia chiama **imarcopolo**, una bussola per capire come essere supportati attraverso assistenza e servizi a 360 gradi sia per italiani che per gli stranieri, che ovviamente riscontrano più difficoltà nell'inserimento e nella comprensione della legislazione e della burocrazia. Si tratta di un bisogno nato soprattutto a causa della scarsa cultura dell'imprenditore straniero, dove di solito nel paese d'origine si tratta di una economia informale, che spesso si tramanda di generazione in generazione, copiando quello che vedono, cercando poi di avventurarsi su una realtà che potrebbe essere più conveniente.

- 600 000 partite iva aperte in italia ma pochi soci ad una realtà che secondo noi potrebbe aiutarli attraverso questi servizi importantissimi per tenersi aggiornati, informarsi e formarsi nel loro settore, materia fiscale, tutela e nel rapporto con il territorio, bisogno importante sia per la piccola che per la media impresa.
- Riscontriamo una scarsa partecipazione all'associazionismo, un handicap molto serio, noi ci occupiamo di essere mediatore culturali, cercando di dare una mano con i consolati, o con le associazioni di migranti che hanno eccessiva formalità in materia di rappresentanza o di sindacati che puntano più sullo scontro che sull'incontro, un fattore che allontana piuttosto che puntare realmente al supporto.
- Abbiamo svolta un analisi sul tema di questi due anni di pandemia, cercando di implementare questi risultati estrapolati con l'imprenditoria giovane, mentre gli anziani hanno perso l'interesse ed anche la voglia di collaborare, esprimendo razzismo e discriminazione nei

confronti delle istituzioni, fornitori, commercialisti, e più in generale verso tutto ciò che dovrebbe essere un sostegno.

Secondo noi è fondamentale che una persona con background migratorio che voglia intraprendere un percorso imprenditoriale sia supportata attraverso una persona di sostegno che possa spiegare cosa fare e come farlo.

Le competenze chiave per entrare nel mondo dell'imprenditoria sono sicuramente:

- le competenze linguistiche per esprimere bisogni e necessità
- creare degli incontri su come funziona l'impresa. cosa che fanno le associazioni e anche le camere di commercio con le quali si potrebbero stipulare delle convenzioni in tutto il territorio nazionale.
- avere le basi, capire la normativa di settore, cosa prevede la norma e quali requisiti deve avere un imprenditore
- formazione settoriale e spiegazione del linguaggio tecnico all'interno dei corsi specializzati
- spiegazione dei vari tipi di contratti nazionali, per i dipendenti per evitare lo sfruttamento lavorativo nelle piccole aziende -
- servizi gratuiti per mettersi in proprio fruibili in più lingue per permettere a tutti di comprenderli.

Sicuramente ciò che risulta ancora problematico:

- è la resistenza data da chi fa associazionismo nella compartecipazione da parte degli affiliati
- la creazione di un testo unico per l'immigrazione
- mancanza di servizi verificati

Ciò che si evince in generale è che le donne imprenditrici risultano più equilibrate e le loro attività durano di più sul territorio rispetto agli uomini

**Quali competenze ritenete che debba avere chi vuole entrare nel mondo dell'imprenditoria? Come si possono individuare queste competenze?**

facilitazione di inserimento all'interno delle strutture pubbliche o private attraverso un mediatore che sia specifico al soggetto,

riconoscere il contesto fiscale di assunzione del contratto dei dipendenti, dei protocolli di sicurezza, delle licenze, il rapporto con il comune, e albo dei professionisti e il riconoscimento delle lauree di origine straniera.

### 7.13. Interview Entrepreneurship Experts I

**Raccontateci brevemente quali sono le vostre esperienze di imprenditorialità in rapporto alla «diversità»**

- Durante l'esperienza con "We can" sull'imprenditorialità femminile soprattutto mirato alle donne fuori del mercato di lavoro: coppie tra aspiranti imprenditrici e imprenditrici con esperienza che hanno aiutato / mentoring (loro avevano ricevuto una formazione prima)

**Quali competenze ritenete che debba avere chi vuole entrare nel mondo dell'imprenditoria?**

**Come si possono individuare queste competenze?**

- Conoscenze del mondo dell'imprenditoria – perché primo ostacolo è la paura di entrarci: informarsi con chi già lo fa
- Coraggio/ andare contro tutti quelli che scoraggeranno la tua idea
- Marketing, digitali, networking (fare rete è fondamentale!), collaborare con gli altri

**Secondo voi, quali sono le esigenze formative specifiche per facilitare l'accesso di persone straniere all'imprenditorialità?**

- Secondo me: stesse difficoltà che ha un italiano (come acquisire fondi, aspetti legali/commerciali)
- In più: la lingua → supporto tecnico su aspetti legali e fondi che vanno al di là dell'appartenenza
- Lo straniero in più forse va stereotipizzato

**Quali consigli dareste alle persone che intendono avviare progetti imprenditoriali – specificamente per persone con background migratorio?**

- Sapere vendere la sua idea / far capire come la sua diversità sia una novità per la comunità locale → farla apprezzare (esempio Multivolti)
- Di veramente crederci! Se sei appassionato ecc. vai avanti, sennò al primo ostacolo ti fermi

## 7.14. Interview Entrepreneurship Experts II

**Raccontateci brevemente quali sono le vostre esperienze di imprenditorialità in rapporto alla «diversità»**

- Project manager da 10 anni quasi solo progetti sull'imprenditorialità e inclusione sociale di diversi gruppi target (migranti, disabilità psichiche ecc, problemi economici/con poca opportunità): immigrati diventando imprenditori
- Progetto "impresa etica" → aiutando persone immigrate a diventare imprenditore (ha fatto il formatore)

**Quali competenze ritenete che debba avere chi vuole entrare nel mondo dell'imprenditoria?**

**Come si possono individuare queste competenze?**

- Per essere imprenditore "ci devi nascere" – intraprendere
- Affinità al rischio
- Spirito di riuscire ad affrontare il rischio
- Antenna aperta sul mondo – connesso, grande rete sociale
- È imprenditore 24 su 24 – sempre stare attento a tutto ciò che gli circonda per avere nuove idee
- Capacità di trovare nuove soluzioni – trasformare un problema di società in un business
- Sapere di gestire incertezza ed il cambiamento/ adattamento  
→ Secondo me più competenze trasversali, molto più importante (quasi caratteriale)

Tecniche:

- ➔ Business plan
- ➔ Marketing
- ➔ Comunicazione

**Secondo voi, quali sono le esigenze formative specifiche per facilitare l'accesso di persone straniere all'imprenditorialità?**

- Conoscenza approfondita della burocrazia italiana/ amministrazione/ legislazione
- Padronanza della lingua
- Conoscenza della società/comunità in cui vuoi creare la tua impresa
- Gestire risorse umane/ capitale sociale / essere presente nella comunità
- Capacità di costruire rapporti umani
- Affrontare le difficoltà burocratiche
- On-the-job training: farlo direttamente sul campo/ job shadowing in un'altra impresa per capire meglio come funziona il business quotidiano

**Quali consigli daresti alle persone che intendono avviare progetti imprenditoriali – specificamente per persone con background migratorio?**

- Crearsi una fitta rete importante di contatti / relazioni prima ➔ per essere connesso con comunità locale per coinvolgere persone poi nella tua attività = la base per sviluppare la tua impresa, anche per avere finanziatori, clienti ecc.
- Anche fare attività di volontariato/ formazione aiuta a creare questa rete ma anche a migliorare le proprie soft skills
- Mettersi in gioco/ cercare di inserirsi nei cerchi sociali della città
- Capire esattamente cosa vuoi fare prima, quale è la passione, formarsi etc. (e.g. sartoria) ➔ riuscire a trasformare la propria passione in un business

## 7.15. Interview Entrepreneurship Expert III

**Raccontateci brevemente quali sono le vostre esperienze di imprenditorialità in rapporto alla «diversità»**

- I had a fashion brand for almost ten years
- I supported different groups of women in recycling and argininal activities

**Quali competenze ritenete che debba avere chi vuole entrare nel mondo dell'imprenditoria?**

**Come si possono individuare queste competenze?**

- How to start and run a business – hard skills
- Managing a business (people, finances, investors)
- Financial management, finding funding
- Knowledge in the field of your business
- Communication and language skills

- Patience, resilience
- Networking/ how to sell yourself
- Customer service

**Secondo voi, quali sono le esigenze formative specifiche per facilitare l'accesso di persone straniere all'imprenditorialità?**

- Bureaucracy/ administrative part of the country they want to start that in: commercialista, how to register your business, taxation, insurances – what is required and who are the people to contact

**Quali consigli daresti alle persone che intendono avviare progetti imprenditoriali – specificamente per persone con background migratorio?**

- Researching the market beforehand as well as researching for funding/ support that might be available for you
- Get a good lawyer/ accountant who are on your side
- Seek advice from other experts in the field and take what serves
- Learn the system
- Know your competitors and what it is that they are doing and what you can do to differ from them
- Find your niche
- Hiring people who are motivated and want to grow and learn together with you

## 7.16. Interview Entrepreneurship Expert IV

**Raccontateci brevemente quali sono le vostre esperienze di imprenditorialità in rapporto alla <diversità>.**

Ho avuto un'attività commerciale per 10 anni, e la mia esperienza con la diversità l'ho provata in riferimento ai vari tipi di clienti che entravano in negozio, clienti sia della popolazione locale che di origine straniera. La mia esperienza mi ha insegnato che non importa se si hanno culture diverse o lingue diverse che potrebbero in principio sembrare un ostacolo, la gentilezza e la cordialità risolvono tutto.

**Quali competenze ritenete che debba avere chi vuole entrare nel mondo dell'imprenditoria? Come si possono individuare queste competenze?**

Sicuramente è importante essere a conoscenza del settore in cui si lavora, ma è altrettanto importante saper comunicare, essere a disposizione del cliente con una buona attitudine all'ascolto e capire l'andamento del mercato, con una buona capacità di osservazione.

Probabilmente potrebbero funzionare dei test di valutazione per capire le competenze.

**Secondo voi, quali sono le esigenze formative specifiche per facilitare l'accesso di persone straniere all'imprenditorialità?**

Credo sia importante spiegare il sistema burocratico, delle categorie di settore e delle realtà locali come per l'associazionismo, spiegare che esistono varie tipologie di tasse e retribuzioni e modalità di creazione del business come ad esempio le cooperative o partite iva, le licenze, gli attestati di qualifica ecc.

**Quali consigli darestes alle persone che intendono avere progetti imprenditoriali - specificamente per persone con background migratorio?**

Sicuramente devono capire se il mercato è favorevole, se c'è un'opportunità per la loro idea di avere successo, magari facendo domande ai loro possibili clienti, anche in maniera informale, e farsi supportare da categorie di settore aiuta tantissimo ad evitare di commettere errori che si comprendono magari solo dopo con l'esperienza. Capire il sistema legislativo, burocratico e amministrativo è importantissimo per comprendere il paese d'arrivo. Ogni idea è potenzialmente valida ma indipendentemente dal background bisogna essere pronti ad affrontare rischi e problemi. Il mio consiglio è sempre quello di portare la propria unicità e voglia di fare bene, perché i clienti lo capiscono e lo apprezzano.

## 7.17. Interview Entrepreneurship Expert V

**Raccontateci brevemente quali sono le vostre esperienze di imprenditorialità in rapporto alla <diversità>.**

Ci sono dei pro e dei contro nella mia personale esperienza. I pro che esistono sono a livello personale perchè porto la diversità in Italia, un modo di fare e intendere la ristorazione che qui non esiste, portando l'afrika a Palermo. I contro invece sono la scarsa clientela soprattutto a livello locale molto restia nel provare la novità e ad andare dallo straniero a mangiare. Difficoltà che invece non incontro con i turisti di mentalità più aperta. Inoltre, sono un punto di riferimento per i miei connazionali, che possono venire qui e incontrarsi, mangiando gli stessi piatti della tradizione, ritrovando gli stessi odori e sapori. Al contrario però, la mia attività da molto fastidio alla popolazione locale perché rovino e disturbo lo status quo, la tranquillità sociale e le abitudini. Per questo ci vuole una grande forza interiore per accettare queste difficoltà.

**Quali competenze ritenete che debba avere chi vuole entrare nel mondo dell'imprenditoria? Come si possono individuare queste competenze?**

È fondamentale capire la cultura e il background socio-culturale della persona, cercando e trovando una forza interiore per intraprendere la scelta di iniziare un business senza però denazionalizzarsi o cambiare la propria identità per adattarsi al contesto sociale d'arrivo.

Le competenze necessarie sono la forza morale ed interiore e la comprensione della legislazione del paese d'arrivo.

**Secondo voi, quali sono le esigenze formative specifiche per facilitare l'accesso di persone straniere all'imprenditorialità?**

Utile e fondamentale è ricevere una formazione sul sistema legislativo, burocratico e delle tasse del paese d'arrivo in cui si intende avviare l'attività.

**Quali consigli daresti alle persone che intendono avere progetti imprenditoriali - specificamente per persone con background migratorio?**

Il consiglio che mi sento di dare è di cercare di essere sempre se stessi, di non cambiare in funzione di copiare gli italiani. Perché per loro sarai sempre uno straniero e finiresti con il non fornire un servizio adeguato. Offrire quello che sai fare, la tua vera identità può aiutarti ad avviare l'attività nel settore che conosci o nel produrre le cose che sai fare.

Questo insieme ed imparare la legislazione del paese d'arrivo sono le due chiavi di successo dell'imprenditore.

# Digital Inclusive Business School (DIBS)

2021-1-ES01-KA220-ADU-000033439

## Project Result 1 National Report Partner: Forum Educativo

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### Erasmus+ Programme

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## 1. Desk research

We present below the results of the desk research and focus groups for the "DIBS - Digital Inclusive Business School" project. This project aims to create appropriate and customised educational content and a capacity building program for the development of entrepreneurial skills in the low-skilled migrant community.

This document has been compiled by combining statistical information, surveys and focus groups with stakeholders as well as the experience of the educational forum in its work with the above-mentioned target group.

### 1.1. Facts and statistics about MALQs in Spain

The term MALQs (Migrant Low Qualified Adults) refers to those immigrants in Spain who, for various reasons, have received little professional training in their countries of origin.

Once the meaning of MALQs has been made clear, it should be pointed out that there are no minimum conditions to be considered as such, i.e. we do not know to what extent an immigrant is considered to be low qualified in the professional sphere, so, when analysing the socio-economic characteristics in terms of percentages, we have opted to mention the percentages of foreigners in general.

According to the National Institute of Statistics, the Spanish population is currently made up of 47,450,795 people, of whom 11.45% are foreigners. The evolution of the weight of foreigners has gone through 3 episodes from 2007 to 2019, with a slight increase between 2008 and 2010, a decrease from 2011 to 2017 and followed by three years of slight growth.

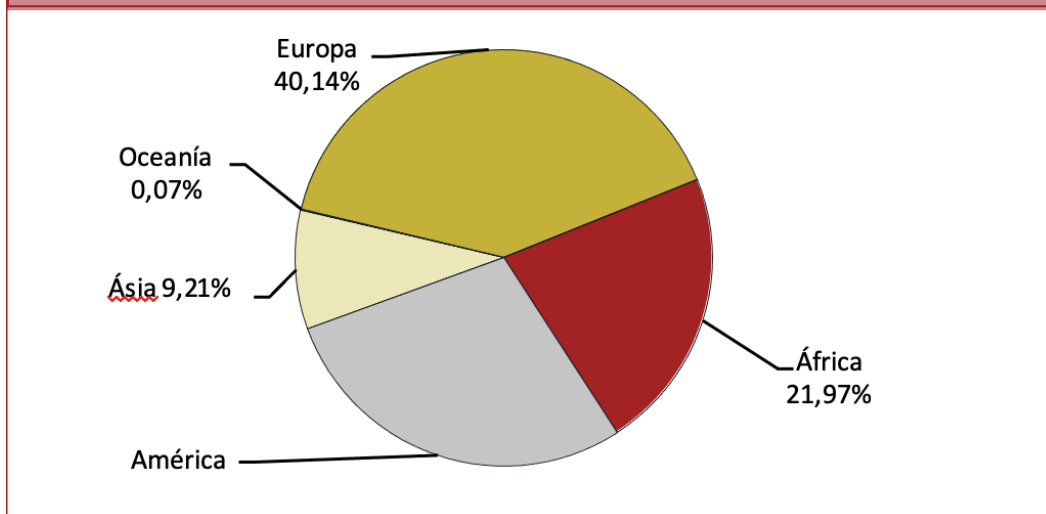
#### EVOLUTION OF THE FOREIGN POPULATION AS A PERCENTAGE OF THE TOTAL POPULATION

2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
10,00	11,41	12,08	12,22	12,19	12,14	11,77	10,74	10,14	9,92	9,82	10,13	10,71	11,45

Among foreigners, there is a great diversity of nationalities and origins, with a predominantly European population of 40.14%, followed by America and Africa, with 28.61% and 21.97% respectively, and concluded by 9.21% from Asia and 0.07% from Oceania.

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**GRÁFICO 3. PORCENTAJE DE EXTRANJEROS RESIDENTES EN ESPAÑA POR CONTINENTE DE PROCEDENCIA\***



### Key Nationalities

Within the European group, the nationality of these countries is mainly Romanian and English. In the African and South American group, countries such as Morocco and Colombia stand out as the countries of greatest origin. In Asia, China predominates as the main country of immigration. Lastly, in Oceania, Australia stands out as a minority.

### Distribution of the foreign population by sex

With regard to the distribution of the population by sex, it is necessary to talk about each continent specifically. In terms of EU countries, a total of 1,880,821 people immigrated to Spain, of which 940,406 were men and 940,415 were women, an increase of 2.63% over the previous two years.

Regarding non-EU European countries, a total of 3,553,332 people immigrated to Spain, of which 1,779,471 were men and 1,773,861 were women, representing a positive variation of 10.89% compared to the previous two years.

On the American continent, according to the National Institute of Statistics, a total of 1,573,979 people immigrated to Spain in 2021, of which 673,626 were men and 900,353 were women, representing a positive variation of 1.28% with respect to the previous year. With regard to African immigrants, a total of 1,198,573 people immigrated in 2021, of which 714,386 were men and 484,187 were women, representing a positive variation of 0.43%. With regard to Asian immigration,

Spain received a total of 496,639 Asians, of whom 274,279 were men and 222,360 were women, representing a negative variation of 0.67%. And finally, regarding Oceania, Spain received a total of 3,732 immigrants in 2021, of which 2,022 were men and 1,710 were women, representing a negative variation of 2.81%.

### **Main religions**

The followers of other faiths (non-catholics) represent 7% of the Spanish population (around 3,000,000 people). Between 2000 and 2010, the number of registered Islamic entities has quadrupled, Evangelical entities have also doubled in number and, Orthodox entities have seen a growth of 160% since 1997.

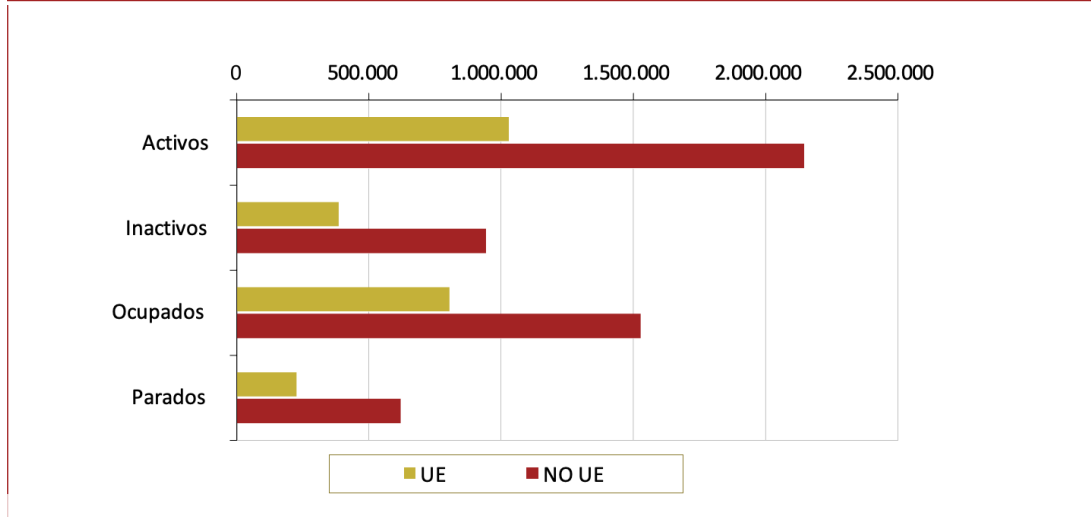
Since immigration to Spain began to grow in 1998, religious denominations other than Catholicism have grown at the same rate in Spain, through the construction of dozens of places of worship. Many studies show that religion is a way for immigrants to better integrate in the country of arrival, as they find other people from the same country of origin in the temples where the faithful congregate, and even in the same situations. Regarding the nationality of the faithful, it must be said that many of them coincide with the nationalities of immigrants in Spain (Morocco, Colombia, Ecuador, Romania, etc.).

### **Distribution of the foreign population according to their activity**

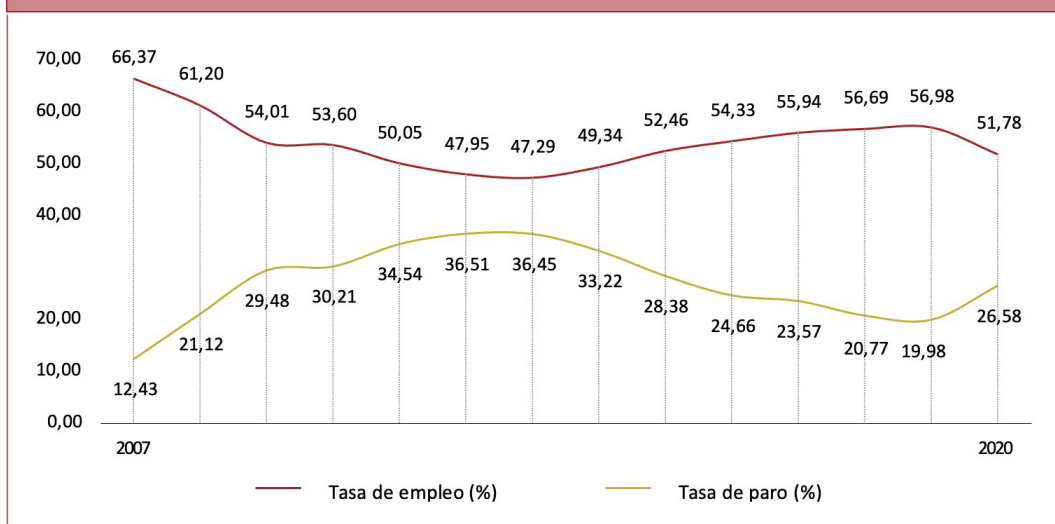
Here it is possible to analyse the figure of MALQs a little more in depth in terms of their work activity. From this data, it can be deduced that many immigrants are inactive because they did not have the opportunity to acquire sufficient professional training in their respective countries of origin.

The following two graphs show the employment activity of immigrants in Spain:

**GRÁFICO 5. DISTRIBUCIÓN POR PROCEDENCIA UE / NO UE DE LA POBLACIÓN EXTRANJERA EN RELACIÓN CON LA ACTIVIDAD**



**GRÁFICO 6. EVOLUCIÓN DE LAS TASAS DE EMPLEO Y PARO EN LA POBLACIÓN EXTRANJERA**



Although the graph 6 only refers to the employment activity of immigrants from European countries, it is interesting to compare both graphs.

In 2008, the employment rate began to fall, starting from a of 66.37% unemployment, a figure that has not been reached again so far. In the last quarter of 2020, there is a sharp drop in the

employment rate from 56.98% in 2019 to 51.78% in 2020 due to the Covid-19 pandemic, which has created a sharp rise in the unemployment rate from 19.98% to 26.58% in the same time frame. It is clear that this upward trend experienced during the last few years in the employment rate, with the opposite occurring consequently in the unemployment rate.

## 1.2. Problems and obstacles faced by MALQs in integrating into the country

According to the Living Conditions Survey of the National Statistics Institute in 2019, the at-risk-of-poverty rate indicated a higher exposure of immigrants to poverty: for immigrants from EU countries it was 46.2%, while for immigrants from other countries it was 54.2%, compared to a 21.7% at-risk-of-poverty rate for Spaniards.

This figure translates into worse conditions in terms of food, housing, education and basic services for the immigrant population.

The purpose of showing the data in this first paragraph is to show the impact that initial poverty has on those immigrants who have recently arrived in Spain and wish to integrate, compared to the rest of Spaniards. This initial poverty is due to many causes, although two stand out the most:

- In the vast majority of cases, immigrants who arrive in Spain do so without having previously found a job, which means that, at least for the first few months, they may suffer greater hardship when it comes to reinforcing their economic stability, even if they manage to find work later on. A fact that, although it may seem incidental, may be interesting when it comes to learning that the reality of unemployment rate in Spain in 2021 was 13.1%, compared to 7% in the European Union. This leads us to think that, in certain jobs, the search for unemployed Spanish personnel is prioritised over foreigners, either for greater convenience or for greater priority.
- Also, in the vast majority of cases, immigrants who wish to come to Spain do so with the expectation of finding better working conditions than in their country of origin, or to find more professional opportunities. If we take this factor into account, we can conclude that the purchasing power in their countries of origin was significantly lower than the average purchasing power in Spain. It is also obvious that, in order to reach this conclusion, it is necessary to analyse each case individually, although in the case of Spain, being the main focus of immigration in Morocco, Romania and Ecuador (countries with a lower GDP per capita than Spain), it is possible to intuit this reality.

Leaving aside the issue of immigrants' initial poverty, another factor that considerably hinders the integration of MALQs is housing evictions. A study carried out by the Ecuadorian Embassy in Spain, UPCO University and the Basque Immigration Observatory (Ikuspegi) shows that 13% of the Ecuadorian population living in Spain have received a court order to leave the home they have bought due to the impossibility of paying for it generated by the Covid-19 crisis, the fact that the



immigrant population has been hit harder than the Spanish population is not only due to their greater economic weakness, but also to the smaller network of family support they enjoy.

One of the factors that must also be taken into account when talking about the integration of MALQs in Spain are the religious difficulties that minority religions encounter in Spain. A very clear case is the construction of mosques in Spain; buildings intended for Muslim religious worship do not have a specific figure in the urban planning, as well as the innumerable administrative difficulties encountered when wanting to build a mosque, as well as the opposition of the local population. Another issue to take into account is the difficulties that the Muslim population faces when trying to reconcile their work schedules with some of their most important holidays. And if we continue to talk about the Muslim religion (the second largest religion in Spain after Catholicism), there has always been a constant risk of radicalisation and Islamist violence, although in comparison with other European countries, this radicalisation is considerably low.

Continuing with the analysis of factors that hinder the integration of MALQS, one that must always be mentioned is language (not only applicable to this group of immigrants). The fact that language is a major factor not only creates difficulties in finding work and improving professionally, but also consistently affects the human relations of MALQS. It is well known that governmental institutions provide immigrants with all kinds of means of linguistic adaptation. But it is necessary to start from the premise that MALQs are people who, for the most part, tend to have a higher rate of illiteracy than the rest of immigrants in Spain, and that it will therefore be necessary to start from a much more complicated point than for any other person.

### 1.3. MALQs difficulties in training

Firstly, the **initial illiteracy** of MALQs when it comes to receiving the professional training necessary to develop business projects could be highlighted. Low-skilled immigrants are currently **very abundant** in our country, which makes them look for more feasible and short-term options in the primary and secondary sectors, which are jobs in which academic and professional training is not as essential as in other fields.

**Lack of digital skills** among low qualified migrants is another major barrier they face. Much of the educational content offered is in digital format. It is therefore a priority to train them so that they can have access to it. They must feel comfortable using these formats.

This decision is supported by the **immediate need these immigrants have to find an economic livelihood** as soon as they arrive in our country, the simple fact of investing that time in training requires a lot of time and patience, something that MALQs are generally unwilling to take on in their circumstances. This lack of funds also **hinders the purchase of computers or tablets** needed for access to training.

Another factor that slows down the whole training process for MALQs is the **language barrier**, a fact that has been discussed in the second section of this report, and which is largely related to the illiteracy discussed above. It may be the case that many MALQs have an excellent learning capacity, but they will not start learning the various subjects without first understanding the official language of the country of arrival, something that requires time and patience, something that many migrants, unfortunately, are not willing to take on, and opt for more immediate, but less profitable, opportunities.

Finally, a factor that many associations and NGOs claim prevents these MALQs from being fully trained is the **lack of means and funding** from the main state bodies, **as well as the lack of awareness** on the part of the population of **the importance of immigrants with fewer means being well trained**. There have been many cases of NGOs disappearing in our country due to a lack of funding from our main governing bodies, and it is these associations that, together with political bodies, must plan initiatives that favour business training for low-skilled migrants. On the other hand, this lack of awareness among the general population means that these NGOs receive far fewer donations than they should- The specific training needs will depend on the particular individual to be trained, his or her background and the employment pathway he or she intends to focus on.

We list the following general training needs:

- Languages
- Digital skills
- Soft skills
- Job orientation training.
- Specific training in your area of expertise.

## 1.4. MALQs in business initiatives

### 1.4.1. Entrepreneurial experiences among MALQs

If we had to choose and explain the most common business profiles among MALQs, it would not take long, since, as their acronym indicates, they are people who in their countries of origin have not had many job opportunities with high educational requirements, or have worked in typical jobs in the primary and secondary sectors.

Nowadays, low-skilled immigrants decide to occupy jobs that the Spanish population does not wish to take, even in times of crisis when job opportunities have become scarce. In short, there are still

many professionals who select the opportunities they are most interested in, despite the crisis and the rise in unemployment. As a result, immigrants (who are more mobile and generate lower state costs) fill these orphan jobs.

According to a temporary report prepared by the company Randstad, 21.72% of Spaniards are employed in qualified jobs, and only 5.06% of foreigners are able to apply for these jobs. The difference is even greater when it comes to jobs requiring responsibility or management in public administrations or companies, with 23.01% in favour of the Spanish population compared to 4.01% of the foreign population.

This figure shows us that there is a large percentage of foreigners (both qualified and unqualified) who need a job in the public administration or in companies.

According to the data provided in this report, 38% of immigrants work in agriculture or fishing, 15% work in the manufacturing industry, 13.75% in the hotel and catering industry and 11.55% in cleaning and household jobs.

This report concludes that those immigrants who travel to Spain in search of more and better job opportunities do not discriminate against the type of job or sector in order to be employed. This is due to a key factor, which is that immigrants, being outside their country of origin, have a much smaller source of employment and social support than in the country of arrival (the possible professional contacts and relatives of these immigrants are no longer in the same country), so these low-skilled immigrants have a greater chance of poverty, and therefore a greater need for immediate employment, regardless of whether it is a long-term or short-term job.

It should also be noted that these low-skilled immigrants generally do not tend to create many local ties, which is why they can move at any time to any place in Spain to apply for any job. In short, MALQs are a much more mobile group of people than groups of immigrants with high demands when it comes to applying for certain jobs.

#### **1.4.2. Main difficulties or barriers to entrepreneurship faced by MALQs**

We have previously mentioned that only 4.01% of immigrants opt for positions of high responsibility in the Spanish public administration or in important companies in Spain, a poor figure that reveals a fact, and that is that few immigrants arrive in our country opting for jobs that are demanding in terms of training. In other words, there are many immigrants who arrive in our country with little or no training, which is why a series of factors that explain why this is the case will be indicated below.

A somewhat unknown, but at the same time considerable, factor is the possible prejudices that MALQs may arouse in the rest of the population. Such prejudice can lead to two consequences: excluded groups are often subject to prejudice from the general population. And, on the other

hand, groups about which the majority population shows prejudice are often condemned to social exclusion. These negative attitudes of the general population towards MALQS develop along three dimensions: public safety, cultural identity (sometimes mistaken as an attack on our customs) and competition for resources.

MALQs generally live in conditions of economic precariousness and social marginalisation in the receiving societies, encountering many problems in keeping their identity of origin alive. In other words, the reality shows indicators of social exclusion towards immigrants in general and facts of racial prejudice towards these minorities, which are totally normalised in the general population, even though the existence of these racial or ethnic prejudices is denied.

On the other hand, another impediment to entrepreneurship for MALQS is the mismatch between established norms and social reality. Nowadays, there is an inordinate amount of immigrant integration regulations that do not go to the root of the problem, which is the social integration of a low-skilled immigrant. It is believed that the Administrations should make an effort to systematise, clarify and disseminate the current regulations on foreigners, so that immigrants can better understand their rights and obligations. Organic Law 4/2000 on the rights and freedoms of foreigners in Spain and their integration sets out the procedure to be followed to obtain the initial authorisation for temporary residence and self-employed work, and this authorisation gives rise to a paradoxical situation of unsatisfied interdependence (sometimes neither work nor residence is obtained, forcing immigrants into situations of legal fraud).

Finally, a relevant factor that hinders MALQs' entrepreneurship is the low entrepreneurial motivation that prevails in society. If the number of entrepreneurs in Spain is already small, due to the apprehension of risk involved in self-employment, in the case of foreigners the difficulties increase as a result of the high requirements mentioned above. This circumstance can sometimes lead to immigrants not attempting to regularise their situation in our country through the mechanism that is generally provided for. On the contrary, this situation sometimes leads them to maintain an irregular stay in Spain in order to obtain the status of "arraigo" and subsequently set up the company, if that is their intention. Translated with [www.DeepL.com/Translator](http://www.DeepL.com/Translator) (free version)

### **1.4.3. Role of entrepreneurship in the integration of MALQs**

Business incubator is a concept of critical importance in the inclusion of migrants arriving in our countries. We need to avoid the tendency to use them as cheap labour.

Authorities will need to invest in business training and business incubators to leverage on their motivation to create a better life for themselves.

The business incubator concept refers to an entity that helps new and start-up companies develop capacities to become successful. In the recent years, a number of business incubators have been set up in major business universities or technological hubs but they have also been created to bring economic dynamism to impoverished communities there.

For example, UNHCR partnered with the Pontifical Catholic University of Ecuador in Esmeraldas (PUCESE) from 2011 to provide refugees, asylum seekers and vulnerable local people with entrepreneurial skills to develop their businesses in an otherwise under-developed region.

<https://www.unhcr.org/innovation/how-we-can-use-business-incubators-for-refugee-integration>

## 1.5. Good Practices (or support) on how to promote entrepreneurship to integrate MALQs

### Business Networks and samples of organisations supporting entrepreneurship for inclusion

There are many business networks and organisations that create jobs for low-skilled migrants, and due to their long extension, in this report we mention some of them:

- Causas CEAR, belonging to the CEAR group (Spanish Commission for Refugee Aid), created in 2015 with the aim of being an instrument of social self-financing and as a space to provide employment and training to our target group, which is none other than asylum seekers, refugees and low-skilled immigrants, although they also include all kinds of people at risk or social exclusion. It started out as a catering company whose initial activity was to take on the catering service of CEAR in Madrid, and later they have taken on a double social function: supplying the social canteens of CEAR's reception centres and creating jobs for people in situations of exclusion, particularly refugees. For more information, visit their website: <https://www.cear.es/sections-post/causas-cear/>
- ACCEM (Asociación Comisión Católica Española de Migraciones), an association for the reception of immigrants in extraordinary need. This association pursues a number of very diverse aims (shelter and immigration services, initiatives against poverty and social exclusion, the achievement of a more diverse society, the rights of the most disadvantaged and vulnerable, etc.), along with a host of campaigns, such as refugees in the cinema, save a hater, etc. Among all these, it is worth highlighting the section dedicated exclusively to the training of low-skilled immigrants.
- Training is a key tool for the social integration of refugees, as well as the key to continue offering a quality service, not only for the workers and volunteers of this association, but also for the immigrants themselves. The training carried out in this association starts with literacy and language for those low-skilled immigrants who do not know Spanish, and also includes the use of information and communication technologies, among other measures. For more information, visit: <https://www.accem.es/formacion/>
- The MPDL (Movement for Peace, Disarmament and Freedom), an NGO created in 1983, is worth mentioning, among others, for the full implementation of human rights and democratic governance. This association has an interesting self-employment and training programme for socially excluded people, especially immigrants. Regarding the self-employment programme, it consists of an Entrepreneurship Blog that seeks to provide

practical and useful information for migrant entrepreneurs. In 2017, 500 entrepreneurs joined the programme, of which 375 were migrants. These entrepreneurs benefit from specialised training consisting of continuous accompaniment through an assisted management programme.

- As far as training is concerned, professional training courses are held for unemployed people with problems in entering the labour market, mainly migrants, although it is also aimed at young people, ethnic groups, etc. Since 2003, 2,685 people have taken these courses. Courses have already been programmed in commerce, hotel and catering, social and health care, as well as complementary training workshops, such as job search techniques, digital literacy, social skills, etc. For more information, visit: <http://www.mpdl.org/>

### **Alternative and innovative sources of finance for MALQ entrepreneurs**

According to a report carried out by IE Business School and Ria Money Transfer in 2016, 59% of the immigrants who participated in businesses recognised that the initial funds came entirely from their own savings or loans from family members, while only 18% of foreign entrepreneurs used a complementary source of financing. In general, low-skilled immigrants arriving in Spain find it very difficult to access these grants and subsidies for a variety of reasons (language, lack of knowledge of people who can advise them, etc.).

However, there are a number of very interesting funding initiatives for companies run by low-skilled immigrants, such as the one managed by the aforementioned CEAR (Spanish Commission for Refugee Aid). This programme consists of providing a series of subsidies for activities of general interest considered to be of social interest, charged to the Corporate Tax Allocation. This association has first-hand knowledge of the different sensitivities regarding forced displacement and asylum in our country, which is why they have organised a project based on a series of awareness-raising, training and social awareness-raising activities, through the preparation of research and reports on the situation of refugees and those eligible for international protection at origin, transit and destination.

For more information, visit the website: <https://www.pear.es/projects/actividades-interes-social/>

## **1.6. Conclusions: Key issues for future agenda**

The following is a summary of the most important aspects described above that should be taken into account for the elaboration of results 2 and 3 of the DIBS project.

In statistical terms:

- According to the National Institute of Statistics, the Spanish population currently consists of 47,450,795 people, of which 11.45% are foreigners.

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- The trend is increasing, as foreign labour will be needed in the coming years.
- African and Latin American immigration accounts for approximately 50% of the total.
- The percentage of non-Catholic immigrants settling in Spain is increasing.
- Religious communities are very important

#### In relation to problems and obstacles to integration

- They suffer a higher risk-of-poverty rate than other EU migrants
- This figure translates into worse conditions in terms of food, housing, education and basic services for the immigrant population.
- In most cases they arrive without a job
- Their first priority is to find a job as they arrive with no income
- They suffered rejection and or feel prejudiced due to religion and cultural differences, particularly the Muslim community.

#### Regarding difficulties in training

- Many of them have no formal business training and in some cases they are illiterate
- Some have primary or secondary education
- Existing training is sometimes not properly customised to their learning methodologies and living condition situations
- Lack of digital skills
- They don't have easy access to computers or tablets
- Many of them would follow the training through their smartphones
- They face language barriers
- Limited income to pay for high quality private training
- Examples of other training needs:
  - Language skills
  - Digital skills
  - Soft skills
  - Job orientation training

#### In terms of MALQs Business initiatives

- Immigrants who travel to Spain in search of more and better job opportunities do not discriminate against the type of job or sector in order to be employed. This is due to a key factor, which is that immigrants, being outside their country of origin, have a much smaller source of employment and social support than in the country of arrival (the possible professional contacts and relatives of these immigrants are no longer in the same country), so these low-skilled immigrants have a greater chance of poverty, and therefore a greater need for immediate employment, regardless of whether it is a long-term or short-term job.

- It should also be noted that these low-skilled immigrants generally do not tend to create many local ties, which is why they can move at any time to any place in Spain to apply for any job. In short, MALQs are a much more mobile group of people than groups of immigrants with high demands when it comes to applying for certain jobs.

In terms of barriers to entrepreneurship faced by MALQs

- Only 4.01% of immigrants opt for positions of high responsibility in the Spanish public administration or in important companies in Spain, a poor figure that reveals a fact, and that is that few immigrants arrive in our country opting for jobs that are demanding in terms of training.
- They face that often condemned to social exclusion. These negative attitudes of the general population towards MALQS develop along three dimensions: public safety, cultural identity (sometimes mistaken as an attack on our customs) and competition for resources.
- Lack of seed funding
- They need to wait for 3 years to have a work permit so they work in situations of fraud
- Implementation of business incubators would be of great help to facilitate migrant's endeavours.

## 1.7. References

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- La población de origen ecuatoriano en España, by Juan Iglesias Martínez, Gorka Moreno Marquez, Mercedes Fernández García, Jose Antonio Oleaga Páramo and Felipe Vega de la Cuadra, page 93.
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- Problemas del emprendedor inmigrante en España: evaluación de las políticas laborales y sociales españolas en el último lustro, by Virginia Navajas Romero, María del Carmen López Martín and Antonio Sánchez-Bayón; page 19
- [https://cincodias.elpais.com/cincodias/2016/10/28/emprendedores/1477656895\\_038235.html](https://cincodias.elpais.com/cincodias/2016/10/28/emprendedores/1477656895_038235.html)





## 2. Questionnaire for immigrants entrepreneurs

The surveys were conducted between May and June 2022. The surveys were conducted in person and online, but always at the respondent's company.

A total of 16 entrepreneurs participated in the survey. We briefly explained to them what this project was about, who it was aimed at and the purpose of the questionnaire, as well as the use of each respondent's personal information.

On this last point, there were quite a few who refused to give their personal data. So we decided to give the interviewer's e-mail address in order to be able to carry out the questionnaire.

Once the content of the survey had been explained, we began to ask them the corresponding questions, while they answered them.

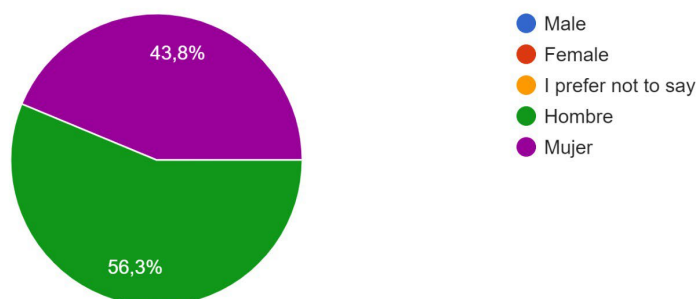
We noticed a certain tiredness in most of the respondents due to the length of the questionnaire, but they did not refuse to continue answering, which is to be welcomed.

It should be added that some entrepreneurs made small mistakes in their answers, or simply did not correctly interpret the purpose of certain questions, and therefore did not answer accordingly.

### 2.1. Sociodemographic description of the sample (*Anagraphical Data*)

Of the 16 responses to this questionnaire, 56.3% (9 persons) were men, while the remaining 43.8% (7 persons) were women. It is clear that it is difficult to involve women in this survey, as they are somewhat more cautious in these matters than men. Interestingly, it should be noted that all the employers who refused to take part in the survey were women.

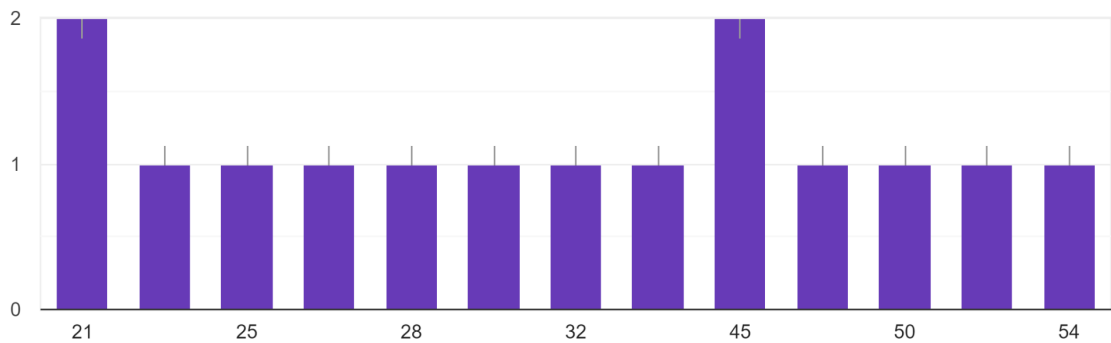
20. Gender  
16 respuestas



The age range has been distributed as follows:

### 19. Age

15 respuestas



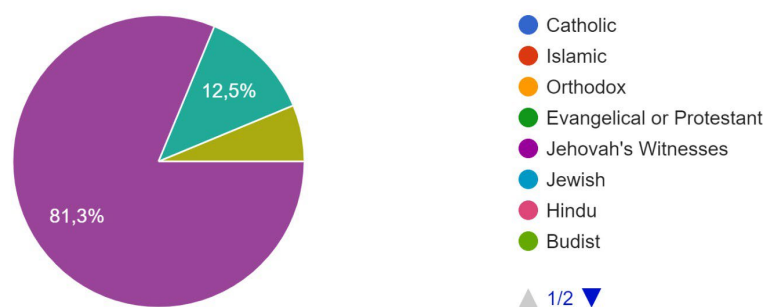
There is a large group of people with a wide range of ages who have participated in this survey, so there is no one age that clearly predominates over the others.

Of the 15 respondents, 7 of them are from Colombia, 2 from Morocco, and the rest from nationalities such as Bolivia, China, Morocco and Peru.

As for the religions professed by the respondents, here are the final results:

### 25. Regardless of whether you are a believer or not, what is your religion or church?

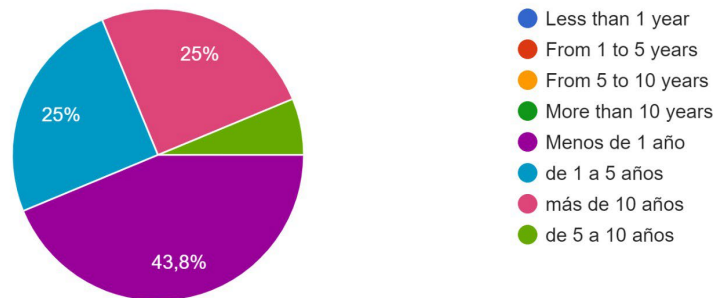
16 respuestas



Although the graph does not show it in full, 81.3% of the respondents declare themselves to be Catholic, 12.5% practise the Muslim religion, and 6.3% declare not to practise any religion. As for the number of years that respondents have lived in Spain since emigrating from their country of origin, the data is shown below:

#### 4. How many years has the business been active?

16 respuestas



Regarding the number of members in the household out of the 15 respondents:

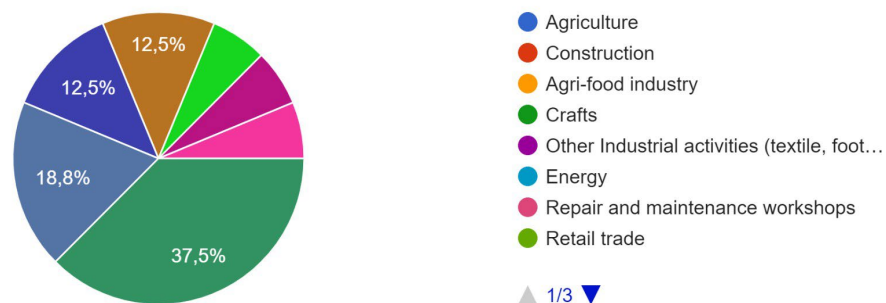
- 5 were part of a 3 member family
- 3 were part of a 4 member family
- 2 were part of a 5 member family

## 2.2. Characterization of migrant entrepreneur's business (Part I- From Sector to Type of customer)

The distribution was as follows:

### 1. Sector migrant entrepreneurs work in

16 respuestas



Although not all the sectors referred to in the graph are visible:

- 37.5% work in retail businesses, specifically in premises where they sell a wide variety of products at a very low price.
-

- 18.8% work in the construction sector. This is something that is increasingly common in Spain, as there is a high percentage of workers of foreign origin who in many cases decide to make a qualitative leap in the same sector, going from being bricklayers to entrepreneurs.
- 12,5% work in other activities: health workers in human resources department, catering, etc.

In terms of number of employees:

- 8 out of 15 people claim to have 1 or 2 employees, representing 26.7% of the total.
- 3 out of the 15 people have 3 employees in their company
- While the remaining 4 people have around 5-10 employees working for their company.

Networks

- 87.5% of the entrepreneurs do not belong to business networks. This could be explained by the large number of self-employed in Seville, the city where the survey was carried out. As they are self-employed in a very specific sector, in many cases they do not see the need to belong to a business support network. As for those who do belong to one of these networks, one of the respondents talked about ANSEMAC (Asociación de Mujeres Empresarias del Sector Medioambiental), an association dedicated to economic and environmental sustainability and the exercise and promotion of corporate social responsibility, as well as a culture of occupational risk prevention.

Type of customers:

- 68.8% local customers
- 25% migrant customers

### **2.3. Evaluation of the migrant's entrepreneurship process** *(Part II- From Previous training to Training contents)*

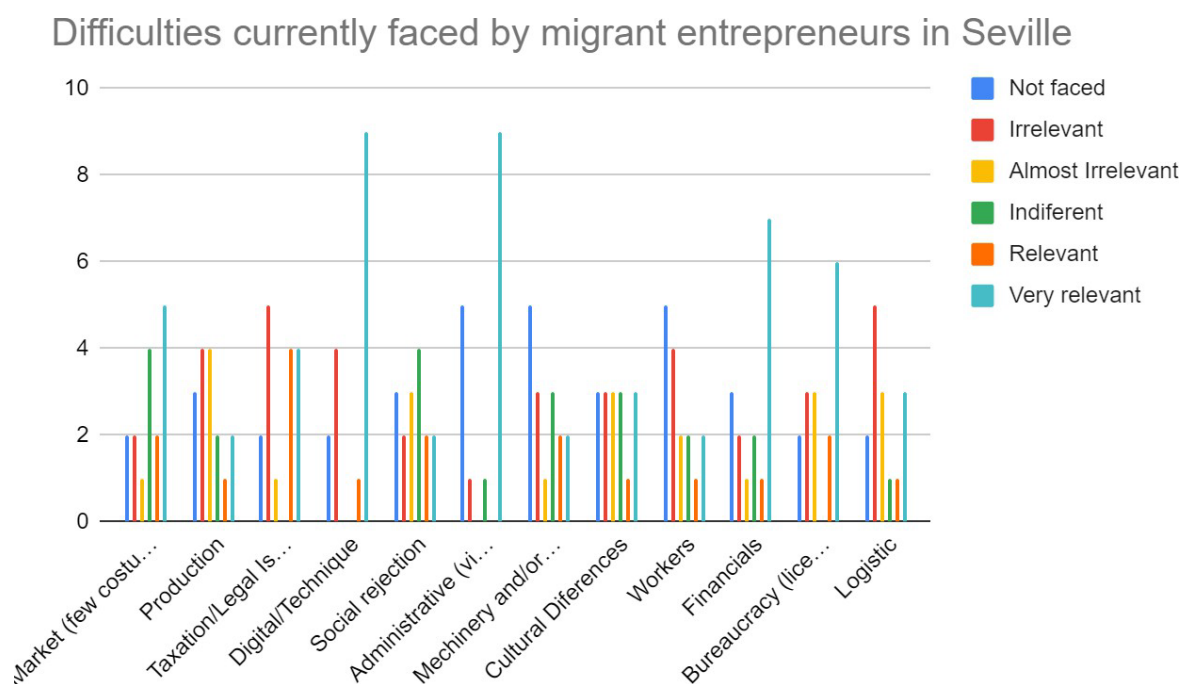
Regarding previous training:

- 11 of the 15 respondents claim not to have received any prior training, which shows that one's own experience is a fundamental factor in the entrepreneurial process.
- While the remaining 4 people have received previous training, one of them reported having completed a degree in dressmaking and haute couture fashion design, another highlighted that he spent 2 years working in the same sector before becoming an entrepreneur, and some of them claimed to have received basic education or training in their respective countries of origin.

Regarding previous experience:

- 68.8% of the participants (11 out of 15 people) said that they had received previous job training in a variety of jobs, compared to the remaining 31.3% (4 out of 15 people).
  - Agriculture
  - Craft work
  - Craftwork -Craft materials processing
  - Construction
  - Manufacture of textile products
  - Manicure and pedicure

Regarding the difficulties that immigrant entrepreneurs faced in their first days in Spain, the graph shows the following

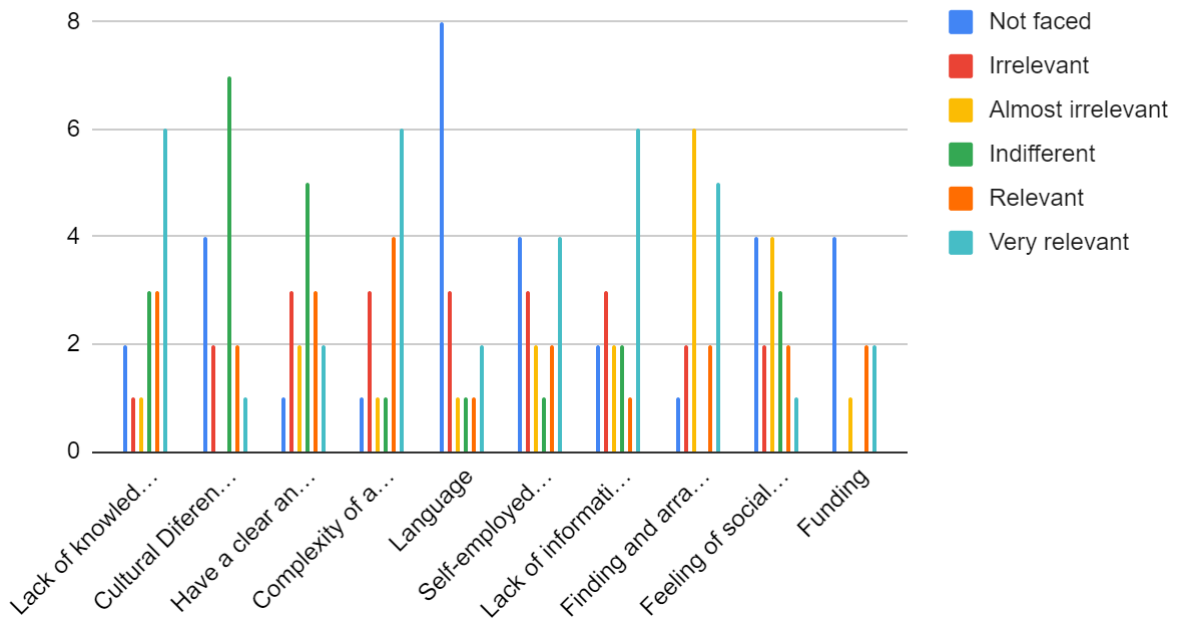


- Difficulties regarding the market: 9 of the 15 respondents consider it relevant or very relevant in their respective businesses, making few consider it irrelevant.
- Difficulties regarding production: 7 of the 15 people who carried out this survey consider this difficulty to be irrelevant in general terms (both very and very little), and only 3 of these 15 people consider it to be a regular or very regular difficulty
- Legal difficulties: the vast majority of respondents consider this difficulty to be irrelevant or very irrelevant (7 out of the 15 entrepreneurs surveyed), compared to 4 entrepreneurs who are indifferent to it, and 4 others who consider it to be relevant.

- Technical or digital difficulties: in this case, it is worth noting that the vast majority of entrepreneurs considered it to be one of the most important barriers to be taken into account, with 9 out of 15 entrepreneurs considering it to be very important.
- Social exclusion: 4 out of 15 entrepreneurs considered this difficulty to be relevant, while the opinions of the rest of the entrepreneurs were very divided.
- Administrative difficulties: it could be said that this is another of the barriers where the vast majority of entrepreneurs (9 out of 15) have encountered many difficulties, compared to 5 entrepreneurs who consider it to be totally irrelevant.
- Difficulties related to the machinery and/or equipment of the company: in this case, 5 of the 15 entrepreneurs considered it totally irrelevant, while the remaining entrepreneurs had very different opinions.
- Cultural differences: in this difficulty, the distribution of opinions was by chance equal.
- Difficulties with regard to employees: in this difficulty, 9 of the 15 entrepreneurs surveyed said that they had had no or almost no problems with their employees that could hinder the operation of the company.
- Financial difficulties: in terms of this difficulty, 7 of the 15 entrepreneurs said that they had encountered major difficulties throughout their business career, in particular problems with accounting, taxes, etc.
- Bureaucratic problems: this difficulty has practically the same results as the previous one, except that 6 of the 15 respondents consider it to be irrelevant in general terms.
- Logistical difficulties: 7 of the 15 entrepreneurs who took this survey see the logistical problems of a company as not very relevant, which means that they have not had many problems in terms of the organisation of their companies.

In terms of the challenges faced by entrepreneurs in opening their respective businesses in Seville, a graph with the corresponding analysis is shown below:

## Challenges when starting a business



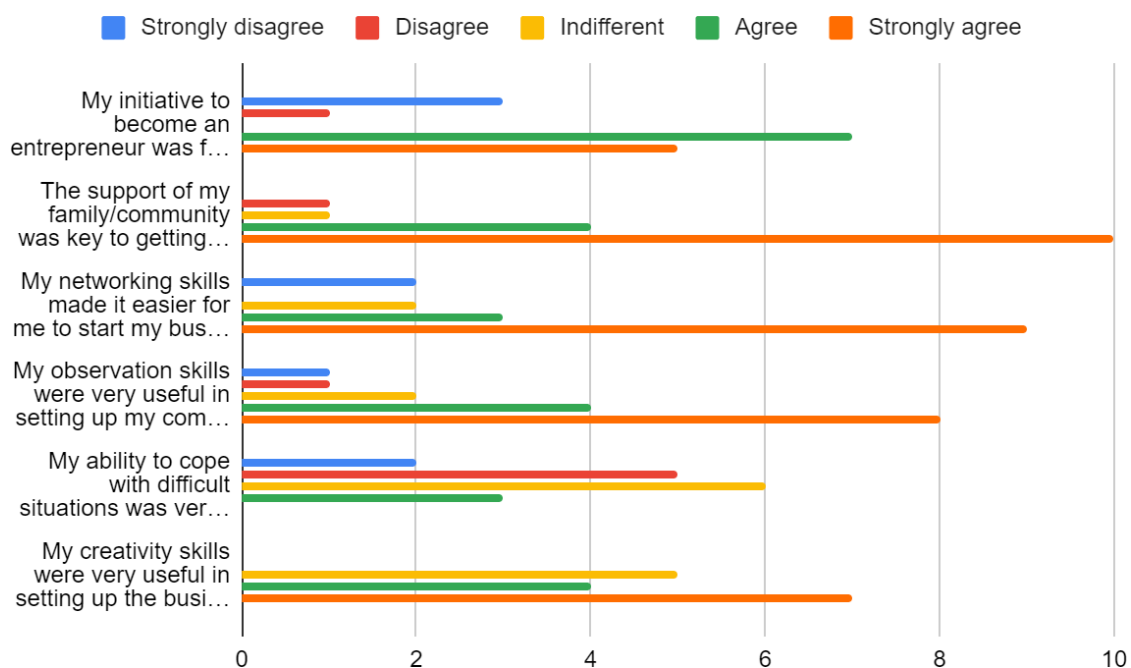
The analysis of this graph will follow the same criteria as in the previous graph:

- **Lack of knowledge**: it can be seen that for 6 of the 15 entrepreneurs who took the survey it was a challenge for them to start a business without basic business knowledge.
- **Cultural differences**: 7 of the 15 respondents think that the differences between the cultures of an immigrant entrepreneur's country of origin and the culture of the country where he/she arrives are irrelevant when it comes to starting a business. In other words, the culture of a particular country has little influence on starting a business.
- **Having a clear and viable business idea**: 5 of the 15 entrepreneurs think that it is indifferent to have a concrete idea when starting a business, compared to 5 entrepreneurs who do think it is a challenge to have a clear idea before starting a business, and 5 others who do not think it is essential.
- **Complexity of administrative procedures**: for 10 of the 15 entrepreneurs who participated in this survey, the administrative procedures to be followed to start a business were a challenge for them before starting their business. Therefore, it can be concluded that this is one of the most relevant challenges when starting a business.
- **Language**: for 8 of the 15 entrepreneurs who participated in this survey, they have never had to face this challenge. In other words, it has given them an advantage over competing businesses run by immigrants of other nationalities. This is due to the fact that most of the entrepreneurs who participated in this survey come from Latin American countries.



- **Acquiring a self-employment permit:** 5 of the 15 entrepreneurs who participated in this survey think that the procedure to become self-employed is not very difficult when starting a business, while 6 of the 15 respondents say that this procedure is often a real challenge.
- **Lack of information or difficulty in finding it:** this is one of the challenges that entrepreneurs find most difficult to overcome. Specifically, 6 of the 15 respondents said that the sources of information for starting a business are very scarce, and therefore, it is a very important barrier to overcome.
- **Finding a business premises:** 8 of the 15 entrepreneurs who participated in this survey stated that it was not a difficult challenge for them to find a business premises or head office to set up their business, while 5 of the 15 entrepreneurs stated that it was very difficult to find premises where quality and price matched.
- **Feeling of social rejection:** for the surveyed entrepreneurs there is a disparity of opinions on this issue, 4 of the 15 entrepreneurs have never been in a situation of social rejection. Another 4 entrepreneurs even think that social rejection is currently an irrelevant barrier to starting a business.
- **Funding:** for 4 of the 15 entrepreneurs surveyed, funding has been a barrier they have never faced, this may be because they have tried to prevent this situation by saving in advance.

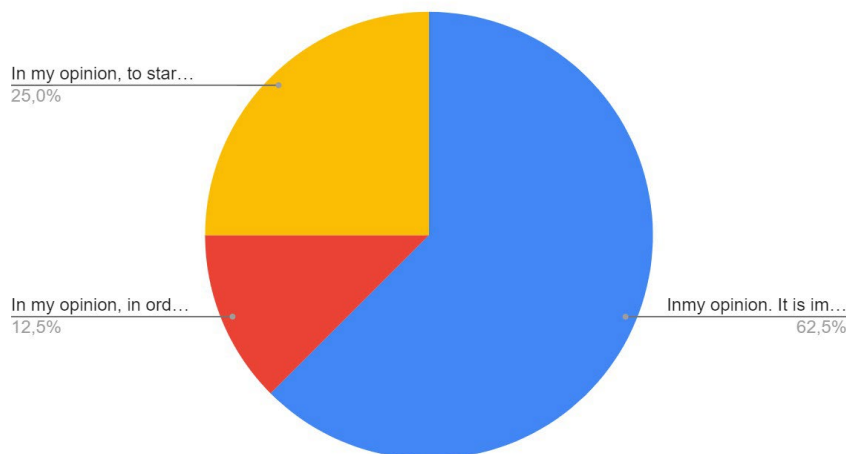
With regard to the evaluation of the personal trajectory of the entrepreneurs from the beginning of their professional career until today, as well as the competences acquired during this process, the answers were as follows:



As shown in the graph above, the top three choices of the entrepreneurs surveyed were "the support of my family/community was key to starting the business", "my networking skills made it easier for me to start my business" and "my observation skills were very helpful in setting up my business". While the option on initiative, entrepreneurship, the ability to cope with difficult situations and the one related to creativity were less acclaimed by respondents.

In addition to that, respondents were asked about the option with which they felt most identified, with the option that talks about receiving specialised information before starting to be an entrepreneur being the most chosen. Here is a graph that demonstrates this:

Which statement do you identify with more strongly?



Finally, the participants in this survey were asked about the type of training content they had received before starting their business. The answers were very diverse:

- Digital training
- More financial and tax information and advice
- Customer acquisition marketing
- Digital networks to advertise their business

## 2.4. Conclusions: Key issues

To conclude this section, it should be noted that the immigrant entrepreneurs who took part in this survey emphasise, above all other factors, the need to learn:

- General business training for small enterprises
- Tools to manage their business
- Seed finance
- Digital skills
- Soft skills training.



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## 3. Focus groups with MALQs

### 3.1. Description of the samples

As for the focus groups carried out with the MALQs, the fact of having to organise a large group of migrants in the same time slot during the months of June and July made it very difficult to carry them out. For this reason, it was decided to carry out telematic interviews with each of them, so that they could give their views on the questions posed to them.

In most cases they run small businesses with little capacity to generate employment (often family businesses) and with a preference for sectors such as the hotel and catering industry and construction. Trade and transport sectors are also important. Also, many find their business opportunities in the remittance sector, combining their day time activity with call shops or internet services.

### 3.2. Key findings

#### 3.2.1. Migration and entrepreneurship

Many of the migrants who took part in this survey pointed out that, before talking about personal and professional improvement in each of their cases, it is necessary to talk about **the hardness and difficulty of the first days** as a migrant in a country where, in many cases, there are great cultural differences with respect to the country of origin.

Of all the difficulties mentioned in the interviews, the most common were the difficulty of learning the **language**, the **prejudices** of the host population and the **lack of help** and resources from the various public bodies really oriented to promoting entrepreneurship. Thus, for many of these migrants, overcoming these difficulties has not only been a great achievement for both family and personal reasons, but also a great sacrifice in all aspects, especially financially. However, from a somewhat more positive perspective, this sacrifice has served in many cases to **increase their self-esteem** in the face of any future problems that might arise, and has therefore **also served as a motivating incentive**.

One could conclude that the **main objective** of a migrant arriving in a new country is **to find or create a productive job** in line with the skills of the migrant entrepreneur, but nothing could be further from the truth.

According to the interviews conducted with the migrants who took part in the surveys, **the vast majority of them wished to focus their efforts on finding or creating jobs in the secondary sector**, mainly related to small businesses. But they are also **surprisingly flexible in adapting to any**

**situation**, even in less prosperous jobs. In contrast to the local population, which has always sought employment in more sophisticated and professionalised jobs.

### 3.2.2. Barriers

The main obstacles or barriers that the migrants surveyed encountered on their arrival in Spain were introduced in the previous section.

- Language barriers

In the first place, the fact of learning a new language stands out. It can be concluded that the importance of **language capabilities** is fundamental, **not only in terms of work, but also in any personal sphere that concerns the migrant integration, such as** establishing links with the local population, administrative procedures for establishing the corresponding place of work, etc.

- Prejudices

The second barrier or difficulty that migrants often face is the **prejudices** of the local population. On many occasions, the **local population is not familiar with seeing people from other cultures**, which can sometimes lead to rejection, as they think that anything that is different from the customs of the place can cause danger and discomfort to others. It is just the opposite, the concentration of various cultures in the same place always favours the population, and not only in the workplace. In many places in Spain there are many prejudices towards the migrant population, particularly **Moroccans, Africans and Chinese**, which often leads to rejection and problems of inclusion.

- Need for **ongoing** public support

Many of the migrants who participated in these interviews indicated that, due to their initial precariousness, they would have greatly appreciated the governmental or private sector support offered in terms of **social counselling, inclusion centres**

**Other barriers** highlighted in the meetings were:

- lack of alternative forms of seed funding to start a business
- lack of business management or self-employment skills
- bureaucracy to obtain a residence permit
- lack of tax knowledge
- difficulties in reaching the local customer due to prejudices or cultural differences.

Finally, due to low income and family burdens they cannot access **advisors, mentors or coaches to support them in the continuous process of setting up and developing a business.**

### 3.2.3. Training

In order to transmit business knowledge to MALQs, it is not enough to impart theoretical content.

- **Practical** training provided by experienced **local entrepreneurs**

What really makes the difference compared to other types of courses is the practical side. This practical part can be applied in different ways, such as courses developed solely and exclusively by entrepreneurs of a certain relevance, in which they can tell how their business experience has been so far, or workshops with the rest of the migrants in order to promote teamwork.

- **Official certification or diploma of attendance** by a local and recognised organisation

Nowadays there is a wide variety of very similar initiatives like DIBS, so it is necessary to make a difference. Therefore, providing a diploma or a certificate accrediting the business training acquired by the MALQs could be a differentiating element to be taken into account.

- **On-going and long-term** business training solution

A final point to be considered by the organisations of this project should be to produce a long-term educational solution to support migrant entrepreneurship on an ongoing basis. This point should be further developed in intellectual outcome 2.

### 3.3. Conclusions: Key issues

As conclusions we will summarise the key points discussed during the meetings

- They highlighted the difficulties and hardness that they go through during the first weeks after arriving in the country:
  - They feel lost
  - Sometimes they only get support from other migrants friends
  - They face language barriers, prejudices and lack of help and resources
  - However, they keep motivation under the expectation of having a better life.
  - They come with a clear objective of finding a job and sending money to their families back in the countries of origin, that is why they are surprisingly flexible and able adapt to any kind of job in any city
  - They need ongoing public support, social counselling, inclusion centres, etc.
- Other barriers
  - lack of alternative forms of seed funding to start a business
  - lack of business management or self-employment skills
  - bureaucracy to obtain a residence permit
  - lack of tax knowledge
  - difficulties in reaching the local customer due to prejudices or cultural differences.
- In terms of training

- It needs to be practical training ideally provided by experienced local entrepreneurs together with local and migrant trainers.
- Getting an official certification or diploma of attendance by a local and recognised organisation would be a great asset.
- On-going and long-term business training solutions that accompany them all along the process of integration.

## 4. Focus group with educators/ professionals/ volunteers who train MALQs

### 4.1. Description of the sample

In order to gather the points of view of the different professionals working MALQs, a focus group was organised with 4 participants. Also, we maintain a series of individual working sessions with other volunteers and educators to complement the information from the focus groups.

A total of 8 migrant volunteers and professionals have participated in this research, 5 men and 3 women. All of them work with foundations or local NGOs in Seville and Córdoba.

### 4.2. Key findings

#### 4.2.1. Professional working scope

The volunteers surveyed have a very **diverse experience** in training low-skilled migrants and supporting them along their path of social inclusion and professional development.

Moreover, their experience has been **long-standing**. They have been working in this sector for many years. There were also volunteers who have been working with migrants since they finished their university studies.

One of the participants pointed out that when the organisation he works for was founded,, they started working with the many disadvantaged social groups (abused women, orphaned children, the elderly, etc.). However, they ended up working exclusively with low-skilled migrants due to the **actual large number of migrants arriving in our country and the fact that this trend will continue to grow**

#### 4.2.2. Experience with MALQs

The professionals and volunteers interviewed have highlighted the following points and priorities of the migrant target audience they train.

- **Finding a job to generate short-term income is their main need:** They have an urgent need to work and find short-term resources to start their life in the country. If we want to offer them a personalised training system adapted to their circumstances, it is necessary to take into account the fact that they do not have much free time to study. If we



want them to progress and get better and better jobs, the training modules will have to be adapted to this reality.

- **Difficulties during the first months after arriving in Spain:** one of the issues most frequently mentioned by the volunteers in these interviews was the difficulties that these migrants had to face during their first days in Spain, and these difficulties were very diverse:
- **Language barriers:** The fact that language is a major factor not only generates difficulties when it comes to finding work and improving professionally, it also consistently affects the MALQs' human relations with the local community.
- **Cultural differences and unstructured life when arriving in the host country:** both on a personal and family level, this situation has been an impediment to the process of integration in the country, as they arrive in a community with a culture and customs that are totally different from those they are used to. They feel the loneliness and hardship typical of migration.
- **The focus should be on the young migrant community:** changing the circumstances in which the migrant community finds itself is very complicated, although many of these volunteers have highlighted the hope they have in the young migrant population, because due to their short life experience, it is easier to change these customs for those of the country of arrival, unlike older people.

#### 4.2.3. Methodologies: Which ones work and which ones don't work?

##### Skills suggested for trainers working with MALQs

During the focus groups, it was highlighted that the *skills of the trainers working with low-skilled migrants are very important for the effectiveness of the inclusion work.*

MALQs is a very **specific group of people with specific training needs**. They have been **exposed to little training** and they face **the extreme challenges of the migration** process to which they have been forced into in most cases. Among the skills that the trainers should have, the following ones stand out:

- **Having previous migration or multicultural experience**

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Having had a similar migration experience or at least having lived and worked in a different culture **generates the empathy and understanding needed to accompany and train them along the path to inclusion.**

- Make use of **cross-cultural or bi-cultural trainers teams**

Trainers who share similar cultural and linguistic backgrounds to the migrants they train are often considered **more effective than those who do not share their language and culture.**

Mixing local and migrant trainers creates very efficient training environments. It fosters the ability to compare and thus contributes to the **customisation of content** and the **trust of the participants, increasing the overall motivation to follow the training.**

- Creating spaces for **training local residents in intercultural** issues

It has also been highlighted that **the creation of spaces for dialogue and horizontal positioning where national residents can acquire competences in intercultural competencies is very convenient to achieve the objective of effective inclusion.** One of the volunteers that works in an intercultural school of citizenship, a space designed to engage in training and dialogue through structures for the development of intercultural competences, mentioned that knowing each other's cultures fosters effective training and inclusion.

- Avoiding prejudices and encouraging **open-mindedness among the trainers.**

Working with migrants is a very enriching experience for trainers and volunteers. During the focus group, it was mentioned that there is a misconception about the skills and competences that migrants bring when they arrive in Spain. **Although their training is not formally recognised, they bring skills competences and a very positive attitude to work that must be enhanced.**

In many cases, these skills, values and attitudes are an inspiration for the trainers themselves, resulting in a very enriching exchange. This contributes to **eradicating the view that migrants are "inferior" or that they are always in need "pity", thus dispelling this paradigm and allowing for a relationship of equals.**

### Methodologies

- **Customisation of the training content**

Trainers have stressed their **limitations in terms of their capacity to develop appropriate materials, such as job related training, personal development, soft skill, psychological support, etc.** It is therefore necessary to adapt the contents and courses to the target audience and their personal circumstances. One of the volunteers working for an organisation dedicated to promoting entrepreneurship among immigrants, highlighted that MALQs need basic knowledge and business training in order to start a business.

Current training lacks the **understanding of the learning processes and the personal situation of the migrants.** They also need mentoring and coaching support to **professional career.**

- **Dynamic and human-oriented training methodologies**

Many of the volunteers who participated in this survey highlighted the effectiveness of using **dynamic training methodologies**, in which people participate and collaborate using business cases, examples and team work.

These methodologies are **intertwined to try to address the issue of inclusion from different approaches**, not only from a theoretical, rational or training point of view, but also to include the different dimensions of the human being, such as feelings, the personal mission, etc. Volunteers believe that this multidimensional methodology will be a valuable innovation in training MALQs.

- **Address not only factual content, but also skills and attitudes**

While factual training is extremely relevant, it is equally important to **foster the right attitudes for a successful inclusion.** Skills include knowing how to behave in a job interview, time management and goal setting, as well as being able to navigate new and complex systems, such as banking, social, health and emergency services, transport and others.

- **Technical training arising from empathy**

The important role that **empathy and patience** with migrants play in their professional training was also highlighted. MALQs come from cultures that are totally different from our own, and it must be borne in mind that they are the ones who **feel first-hand this abrupt** This project has been funded with support from the European Commission. This publication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein. Project No 2021-1-ES01-KA220-ADU-000033439

**cultural change.** This process needs to be smoothed out as much as possible, so that they can adapt better to our culture and acquire professional skills as quickly as possible.

- **Small and long-term mentored groups**

Each small group of migrants (the smaller the group, the better for MALQ's training) should be managed by a **personal mentor**, able to guide their development. This mentoring is needed because, no matter how good their business idea might be, migrants are not sufficiently familiar with the local working environment. They need basic local guidance and mentoring, so that they can better understand their business. **The creation of business incubators or business labs was suggested.**

- **Expectations management**

It was suggested that migrants' employment and entrepreneurial **goals and expectations should be managed effectively and in advance.** The labour market reality in their countries of origin is very different from the Spanish one and the risk of business failure is high if this particularity is not properly addressed. Once the expectations have been clearly defined, the learning content and methodology can be adapted to the needs of these small groups of migrants. Tutors then will be able to better address what these MALQs have in mind and will be able to apply specific lessons on a given need (e.g. lessons on economics, accounting, etc.).

- Promote ongoing **lifelong-learning** motivation, training with the end goal in mind.

Last but not least, the volunteers always apply in their respective lessons a constant reminder of the main reason why all these lessons are being given. This helps the MALQs not to forget the final goal for the training: their one personal and professional integration, which in the end makes the training more active and keep them motivated during the course of the lessons.

#### **4.2.4. Development of training sessions**

- Blended training: Face to face + online training

Migrants have a lot of difficulty with online training. It is more effective to have face-to-face training supported by digital training. This is not to say that digital training is not necessary, as in many cases it is the only one possible due to the impossibility of travelling, family responsibilities, etc., But we should consider it as supporting training. We would also like to point out that 65-70% of the students attend the training courses, which reflects a great commitment to training and getting ahead.

- Inclusive and participatory training sessions

On the other hand, it is common to see differences in training among the participants in these sessions. Therefore, these training sessions start from a lower level so that everyone can understand the content, without excluding anyone. The methodology should also include peer training where the colleagues who already have previous training, can learn from each other. The methodology we apply helps the people who attend our courses to equalise their knowledge with that of others.

- Include purely social activities

One of the activities often implemented by trainers and volunteers is to engage in purely social activities, both to facilitate volunteer-migrant and migrant-migrant interaction, with the aim of developing trust between course participants, both for volunteers and migrants. Such purely informal activities commonly take place in the breaks between sessions, where both parties have the opportunity to share their experiences. This can greatly help migrants to be more relaxed and gain more confidence with their mentors, so that they can better express their business ideas to them.

### 4.3. Conclusions: Key issues

A good way to conclude all of the above is to highlight the following

- Need to adapt the training and the work of trainers to the culture of origin and the specific difficulties they face when arriving in the host country
- The training needs to allow students to study at the same time they're working as they need immediate short term income
- Training will also need to take into consideration the specific and extreme difficulties they face when they arrive in the country
- Cultural and language barrier must be taken into consideration
- Your migrant community should be also the focus for training
- Ideally, trainers should have previous migration or at least multicultural experience

- Teams of both local and migrant trainers should be put together
- Creating intercultural spaces for integration will also help facilitating their professional path

Regarding training methodologies we should highlight:

- Customisation of the content
- The use of dynamic and human oriented training methodologies
- The training should mix business training with, skills and attitudes
- It should arise from empathy
- Training groups should be mentored
- Training expectations should be managed
- Promote a life-long learning engagement
- Create blended training materials that combine face-to-face and online training
- Peer-to-peer training should be also taking into consideration
- Include social activities

## 5. Focus group with experts in entrepreneurship

### 5.1. Key findings

#### 5.1.1. Experience with low qualification/underserved entrepreneurs

The entrepreneurs interviewed brought with them a double experience. On the one hand they know the immense challenge of setting up and maintaining a business, on the other hand they have the experience of having worked with migrants both as employers and in specific projects.

These are some of the key findings:

- Immigrants are more inclined to start a business

Immigrants are more inclined to start a business than native Spaniards. Necessity forces them to do so. In a way, we could say that they have "nothing to lose". This is coupled with the fact that the option of studying is not available in many cases, so the only option left to do is to become an entrepreneur or to find a job.

- Youth entrepreneurship among immigrants

There is an increasing tendency for immigrants to be willing to start a business before the age of 30. They want to be independent as soon as possible. In many cases the desire to help their families of origin increases their motivation.

- Training in entrepreneurship

Immigrants need entrepreneurship training to start a business. They mostly use associations, NGOs and public bodies such as business incubators for this purpose.

- Mentoring and evaluation of their professional skills and competences

Professional and personal development as well as self-knowledge require guidance, reflection, self-assessment, analysis, motivation and resilience. The more you know about yourself, the more potential you can have for a strategic work plan. However, there is a blind spot in this analysis in the case of migrant entrepreneurs as he/she cannot see beyond him/herself and had never been exposed to mentoring or professional coaching.

- Among other skills, hard and soft, we discuss the need for

Being able to prioritise and have the ability to concentrate on important vs urgent things

Organisational skills and systematisation

Digital skills and innovation

Communication skills, both personal and digital

Emotion and frustration management

### **5.1.2. Methodologies: Which ones work and which ones don't work?**

Before applying any teaching methodology with migrants, it is essential to know their reality and context. Content and teaching methodologies must be customised to their needs.

- Mini-courses or micro-credentials

In many cases there are used to study or to follow formal training therefore mini courses or modules which deal with specific training needs are key for a successful training methodology.

- Support from advisors and counsellors

Entrepreneurs mentioned that for migrants to succeed in these competitive markets they will need local support from experienced entrepreneurs. This will provide them with confidence and the time to focus on the actual nature of the business, leaving admin, tax and management in the hands of business partners

### **5.1.3. Facilitating/mentoring. Pain points and good points**

People with a migrant background can develop their full potential and achieve success if a number of conditions are in place. They also need mentoring and coaching support in many areas.

- Give migrant entrepreneurs a voice and a vote in the definition of local policies.
- Improve access to capital and financial services
- Improve access to legal and tax advice and tax subsidies.
- Encouraging diversity in local entrepreneurship as well as the formation of mixed businesses between migrants and locals
- Change the narrative by providing positive stories about migration in the media.

### **5.1.4. Mechanism to detect entrepreneur skills among MALQS**

We believe that the means currently used to detect entrepreneurial capacity should be adapted. We suggest that a process of work and professional mentoring in which these means are used to detect training needs and/or new business opportunities could be one of the project's objective modules.

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## 5.2. Conclusions: Key issues

The entrepreneurs interviewed brought with them a double experience. On the one hand they know the immense challenge of setting up and maintaining a business, on the other hand they have the experience of having worked with migrants both as employers and in specific projects.

- Immigrants are more inclined to start a business than local people. They have a stronger entrepreneurial spirit that needs to be empowered with formation and training.
- Youth migrants are particularly entrepreneurial among the migrant community.
- Training in entrepreneurship is key for their integration
- Ongoing mentoring and evaluation of their professional skills and competences is also needed. Full integration of migrants require private-public long term approaches.
- They also need soft skills:
  - Being able to prioritise and have the ability to concentrate on important vs urgent things
  - Organisational skills and systematisation
  - Digital skills and innovation
  - Communication skills, both personal and digital
  - Emotion and frustration management
- Regarding teaching methodologies:
  - Mini-courses or micro-credentials are needed as they find it difficult to follow long courses.
  - Support from advisors and counsellors both online and face to face is very important also.
- Other key points mentioned
  - Give migrant entrepreneurs a voice and a vote in the definition of the training courses
  - Improve access to seed capital and financial services
  - Improve access to legal and tax advice and tax subsidies.
  - Encouraging diversity in local entrepreneurship as well as the formation of mixed businesses between migrants and locals
  - Change the narrative by providing positive stories about migration in the media.

## 6. Conclusions and recommendations

## 6.1. Desk and field research: Overall discussion and key findings

From the desk research we extract the following conclusions on key findings:

The number of immigrants in Spain is growing and will continue to grow in the coming years. This is because there will be a need for labour due to the ageing of the population. We have significant immigration from Latin America and North Africa. Integration problems and prejudices on the part of Spanish nationals stand out. In terms of entrepreneurship, most of them have no previous training and are launching into entrepreneurship based on their experience in their country of origin. They therefore need support in terms of training and support for entrepreneurship. In many cases they lack start-up capital, offering training in microcredit options can be very useful.

Training must be adapted to the specific needs of this group, which in many cases lacks initial training. Methodologies must be simple and practical so that they can apply what they have learnt immediately. Many of them do not have a computer, indeed many have never used a computer, so training will have to be a mixture of online and face-to-face. You need additional information such as language training, digital skills training, soft skills training and support in defining their career.

## 6.2. Suggestions for the development of training and guidance schemes in the next IOs of the project.

### 6.2.1. Main topics/themes/skills to be targeted during the training

We suggest that the content to be developed in the IO2 should be varied and highly customised to the type of small and family business in which migrants are engaged. And we should try to create content that helps them in terms of entrepreneurship, in terms of soft skills, and in terms of digital capability.

Entrepreneurship modules:

- Legal and administrative issues.
  - Recruitment and advantageous hiring options
  - Basic financial control tools developed in Excel that they can implement in their business.
  - Marketing and local positioning
  - Sales techniques
  - Product presentation techniques.
  - Training to translate business ideas into economically sustainable realities.
- 
- Search for alternative sources of funding
  - Search for local business angels

Digital training modules:

- Communication in networks
- Network management
- Online sales through platforms such as Shopify
- Digital branding and tools such as Canva, Genially, etc.
- Use of CRM and other customer management tools
- Customer management
- Complaint management

Soft skills modules:

- Languages
- Communication.
- Flexibility.
- Leadership.
- Motivation.
- Patience.
- Persuasion.
- Problem solving skills.
- Teamwork.

### **6.2.2. Needs and training methods preferred by MALQs**

There are many conclusions that can be drawn from this chapter, but we will focus on a couple of them:

- The training course must be eminently practical, it will include a part of theory but above all exercises and, if we really want to help them, we must provide them with tools that they can use directly and from day one in their business, such as Excel sheets for cash management and others that we can evaluate during the IO2.
- Training should be blended training. While it is important that the training has an online component so that it can be attended by people who live far away or who find it difficult to access the classes, it is also very important to personally accompany this group. Offering an efficient solution to the problem of immigrant entrepreneurship does not consist of giving them training, but of providing them with continuous support to undertake the difficult task of entrepreneurship. The immigrant has to feel that they are the protagonist of the training, in some way they have to lead it, and this will be possible if the training is really useful for them.

### **6.2.3. Needs and training methods suggested by educators, volunteers and professionals**

And educators and volunteers have expressed their feelings of frustration in some cases. Despite putting all their effort and enthusiasm into entrepreneurship training, entrepreneurship activity is so hard that it needs the support of administrations and entities that accompany entrepreneurship.

If this entrepreneurial activity is already difficult for trained people of local origin, it is even more difficult for migrants. They do not know how a company works in Spain, so we need to be able to create eminently practical training that is certified or validated by a local organisation and that allows them to solve the many problems they face during entrepreneurship.

#### **6.2.4. Conclusions and recommendations for future research, as well as practice and policy implications on national and EU levels**

There are many migrant entrepreneurs in Spain, but this entrepreneurial activity has been carried out without much local support. We therefore need to increase the number of resources dedicated to migrant entrepreneurship. We need to be able to harness their motivation and desire to improve their lives.

Likewise, encouraging the creation of public-private training and entrepreneurship solutions, which have continuity over time, and which have a business character themselves, will strongly contribute to offering an alternative solution to the difficulty we are facing.

Finally, we would like to stress that women's entrepreneurship is very important and should be a factor to be taken into account in the design of training.

## **7. Annexes**

Data file (e.g. excel produced by google forms, focus groups reports or other data files) with the results of the survey and focus groups.

# Digital Inclusive Business School (DIBS)

2021-1-ES01-KA220-ADU-000033439

**Project Result 1 National Report**

**Partner:**

**Zewelege Consultants Limited**

**Date: August 2022**

**Erasmus+ Programme**

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## 1. Desk research

### 1.1. Facts and statistics about MALQs in the country

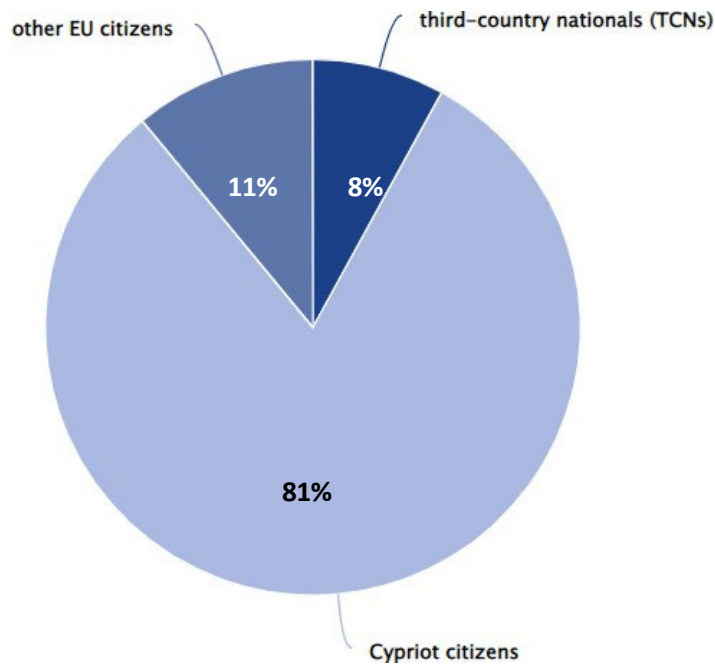
Bridging the gap between the Middle East and Europe, Cyprus has been a common destination for migrants for a vast number of years. Within close proximity of Syria, Lebanon, Israel, Turkey and Egypt – Cyprus was deemed the second European country in terms of immigration rate today. According to the Migrants Refugees database, Cyprus was the country with the highest number of asylum seekers in 2019 – with only an approximate population of 1.1 million as of 2019.

According to the Migration Data Portal, “the State recorded 191,900 international migrants, 16% of the total population, with a net migration (estimated between 2014-2019) of 25,000 immigrants, of which 55.6% were women and 44.4% men” as of the third quarter of 2019.

The age ranges of the above migrants fell between the broad age range of 20-64 years old (consisting of 80%), under 19 years old (10.8%) and over 65 years old (8.8%). Due to Cyprus’ strategic location, it can be noted that the migrants can be divided into two groups:

- 1) Long-term immigrants (those choosing to settle in Cyprus for shelter and/or career opportunities for at least one year). The long-term immigrants had reached 23,442 as of 2018 – approximately increasing by 10% since 2017. These long-term immigrants commonly relocate to Greece, the United Kingdom, Sri Lanka and Russia after a certain period of integration on the Cypriot island.
- 2) Short-term immigrants, those targeting Cyprus as a stop-over before heading to countries that are relatively easier for immigrants to relocate to and potentially receive a residency. The data for short-term immigrants is not able to be attained at this moment.

Considering the current economic and political crises in Syria and Lebanon, Cyprus is amongst one of the top countries coined as a preferred destination for migrants at the moment due to its close proximity.

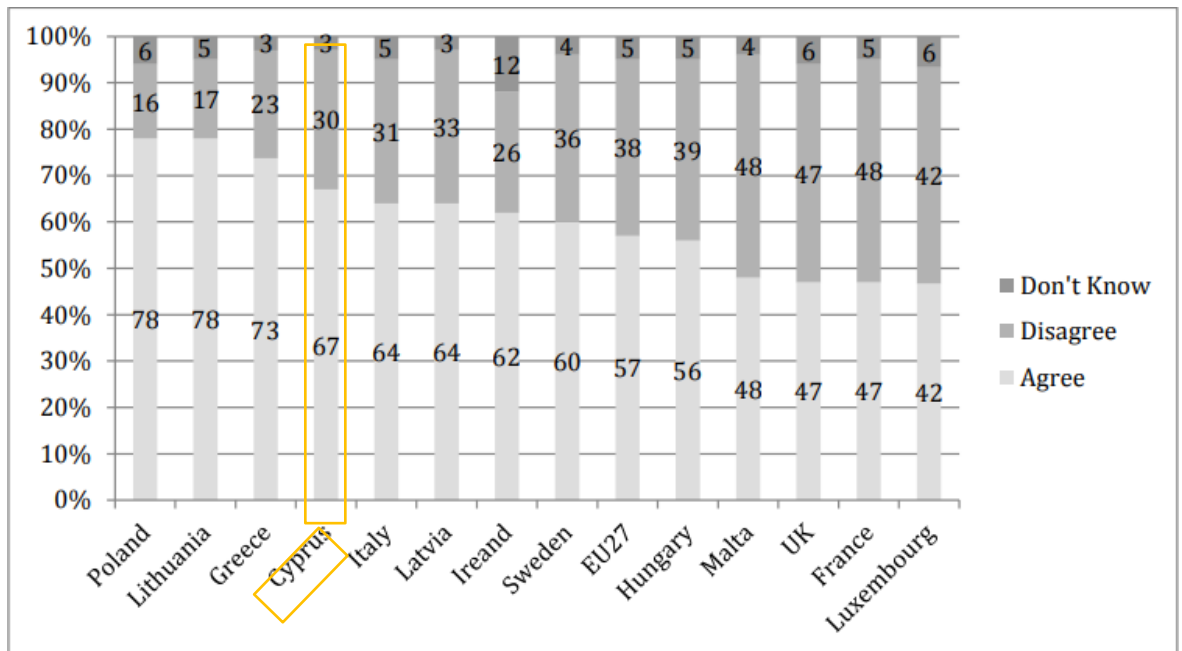


**Figure 1:** Popularity of Cyprus in the eyes of a migrant

## 1.2. Problems and obstacles faced by MALQs in integrating into the country

Based on the above data, it can be perceived that Cyprus is a popular State that is in fact multicultural – constantly welcoming an influx of migrants venturing into the market in search of residential and employment opportunities. Various migrant profiles relocate to Cyprus, knowingly of the variation in cultural attributes, in order to attain numerous basic, personal and familial needs.

Given that the European continent is amongst one of the leading locations that experience an inflow of migrants from various nationalities, it should be noted that EU-nationals do in fact have their own opinion on this matter. Based on the below study by the UNHCR (2013), it was documented that EU-nationals perceived their countries to be amongst some of the easiest to enter, for business and tourism purposes, as a non-EU citizen. Amongst the European markets included in the study, it can be documented that 67% of Cypriot nationals ‘agreed’ that Cyprus is an easy environment to access for employment opportunities and leisure, in comparison to the lower rates of other countries, such as Luxembourg. It can be concluded through this study that EU-nationals are aware of the attractivity of their markets and relatively accept the integrated of non-EU citizens – thus demonstrating the perception of a willingness of accepting non-EU nationals in the workplace and socially.



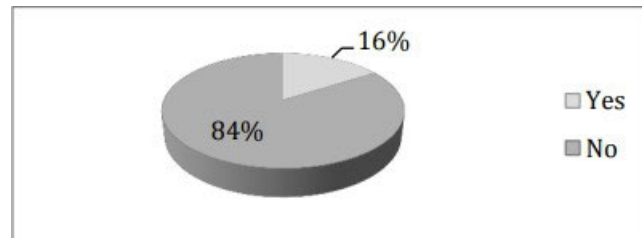
**Figure 2:** Some people think that it should be easier for non-EU citizens to travel to the EU for business or tourism. Would you say you...?

Also, according to the UNHCR (2013), Cyprus had ranked fifth across all EU member states “in terms of the extent of attitudes revealed (67% in favor), in supporting ease of access of non-EU citizens into the EU for the expressed purposes of trade and tourism”.

*a. Social Relationships*

As any other foreign market, MALQs looking to relocate to Cyprus do face some obstacles integrating into country in regard to social relationships. Typically, MALQs tend to flock together – especially within foreign lands in order to feel a sense of security and community that is not perceived as too far-off from their imbedded culture.

The below visual, documented by the UNHCR (2013), aims to verify that MALQs accessing Cyprus do have the tendency to find comfort in forming their own familiar communities and organizations – whereby 84% of 192 respondents answered that they shy away from local Cypriot organizations. Common interests such as religion, sports and business-related matters were assessed when monitoring the level of interaction between MALQs and the Cypriot community.

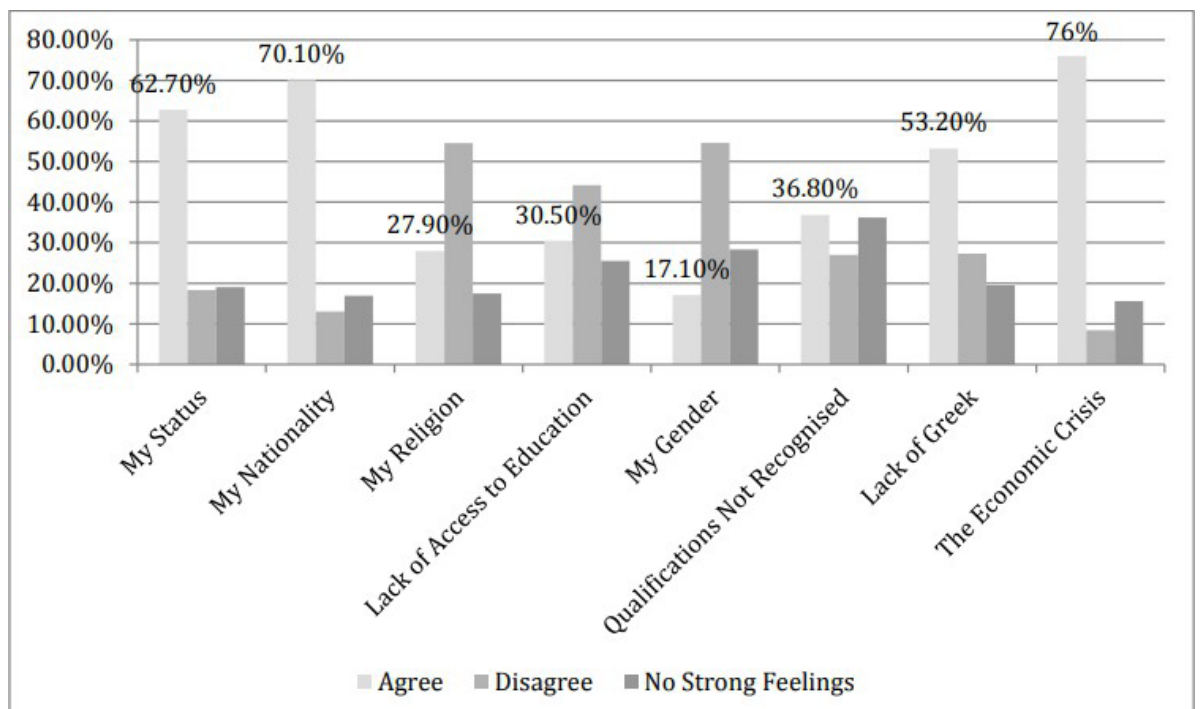


**Figure 3:** Do you take part in organizations which include Cypriots? (192 respondents)

However, it can be noted that MALQs tend to divert from typical communities of the host country – since they do strive for environments where they are capable of playing an active role in. Via the above data, it can be noted that the relationship between MALQs and Cypriot nationals can be halted due to lack of common interests and little opportunities to do so.

#### Perceived Social Barriers

As per the data provided by the UNHCR, the top three perceived social barriers by MALQs consist of the following:



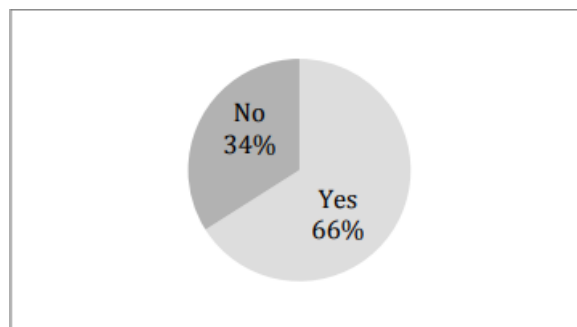
**Figure 4:** Perceived Social Barriers (192 respondents)

1. **Legal status:** 62.7% of the respondents also identified their status as a significant

barrier of integration. An MALQ's legal status refers to their right to citizenship – which will enable the MALQs to have the same rights/opportunities as Cypriot nationals.

2. **Nationality:** 70% of the respondents identified 'nationality' as another type of social barrier – as being identified as a group that is not in fact Cypriot and belongs to a foreign origin.
3. **Language:** 53.2% of the respondents expressed another reason for social barriers is their lack of knowledge of the Greek language. According to the European Migration Network (2019), language skills are perceived as one of the leading factors to help integrate an individual into a new market – being for business and/or social activities. According to Eurostat's (2019) report, the lack of language skills falls under one of the top two obstacles for securing a suitable job opportunity in the host country. Also, according to Eurostat (2014), it was noticed that approximately 10% of MALQs held a native/proficient level of the Greek-language.

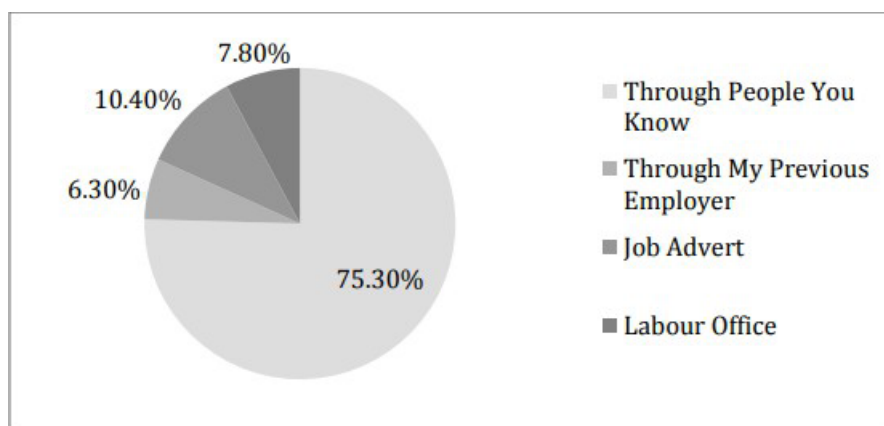
*b. Education*



**Figure 5:** Did you receive education of training in Cyprus? (192 respondents)

The above visual states that 66% of MALQ's located in Cyprus did actively enroll in various forms of educational trainings – such as vocational training, labor-specific skills and Greek-language classes in order to improve their attractiveness in the labor market. On the other hand, an alarming rate of 34% of MALQs in Cyprus either did not receive the chance to enroll in educational opportunities or had simply chosen not to – which is a major cause of concern. Also, according to the UNHCR (2013), only a small portion of the above sample has pursued both language and vocational training (such as air-conditioning installation and computer training) in parallel.

*c. Employment*



**Figure 6:** If you are currently working, how did you find your current job? (192 respondents)

It can be seen that over 75% of the respondents relied on networking with personal contacts in order to secure a job opportunity in Cyprus. Also, over 10% of the respondents had applied via a job advertisement, 6.3% were directed to another job opportunity via their previous employer and approximately 7% of the MALQs had worked with Cyprus' Employment Service.

With these findings, this could potentially highlight a trend in the Cypriot labor market alongside the types of professions that the International Protection aims to secure. Since the Cypriot labor market is small compared to EU standards – personal relationships (with friends, associates and relatives) and networking are usually necessary for an MALQ to secure an opportunity.

With the already difficult methods to attain a secure profession, some social barriers do also hinder this process. Social barriers such as the ability to speak Greek and having the relevant experience and technical knowhow make an MALQs chances even slimmer.

Alternate obstacles to receive employment opportunities as a migrant fall under the following points, according to the Asylum Information Database report (Drousioutou & Mathioudakis, 2019):

1. Ability to attain and retain a citizenship and residence permit
2. Low rates of recruitment within the Agriculture/Farming sector
3. Transportation difficulties
4. Lack of gender and cultural sensitivity during the recruitment phase

### 1.3. MALQs difficulties in training

#### a. Educators

Being a trainer for MALQs is a highly different scope than typical teaching scenarios – due to the variety of cultures, socio-economic backgrounds, religions and other factors. Ideally, in order to

become a trainer specialized in teaching skills to migrants in a host community, it is expected for the teachers to receive a training-of-trainers, specifically in the implementation of intercultural education policies. The institution aiming to provide educational opportunities is responsible for the active organization of workshops, seminars and various other activities in order to ensure the successful transition to its teachers.

According to Hajisoteriou and Angelides (2013), Cyprus' Ministry of Education provides some seminars on intercultural education – however, the seminars are only provided up to twice per year and is left an optional for educators to attend. With these very few seminars, teachers have been documented to express their lack of competency in the field and must use their own personal experiences in order to navigate through the work with the MALQs. Such cases can be seen within training classes of Greek as a second language.

#### b. *Migrants*

In relation to the global trends of the future job market, the world is shifting towards high-technology and digital opportunities – specifically in the fields of computer programming and development. According to the Act Positive National Cyprus Report (2021), the Cypriot employment rate will grow by 9% between 2022 and 2026 – whereby this is higher than the European average. Some of the industries within Cyprus that will be growing due to the government's efforts to promote the ICT sector is computer programming and information services. This importance to the ICT sector is being made possible through the development of the National Digital Strategy.

It can be observed that with a sample of 15 MALQs, most of the respondents did have previous experience with ICT and e-learning applications, according to the Act Positive National Cyprus Report. Thirteen out of the fifteen MALQs taking part of this study did have previous experience with Moodle, WebEx, Zoom, Microsoft Teams – which helps in receiving further in-depth courses within the ICT sector.

## 1.4. MALQs in business initiatives

In order to attract external startups, various countries have created an Entrepreneurial ecosystem that incentivizes and attracts foreign startups to set up companies in their country. For emerging Entrepreneurship scenes within a specific market, it is ideal to promote success stories of local startups and try to provide entrepreneurial mentorship via experienced entrepreneurs.

According to Polyviou, Eteokleous, Dikaiakos, & Kassinis. (2018), a technique to attract non-local startups in setting up in a market such as Cyprus would be to create legal and tax incentives such as France, Ireland, Denmark and the United States. In the case of Cyprus, its business environment is favorable since the taxation and legal structure to setup a company is highly welcoming. Cyprus carries a corporate tax rate of 12.5% - which is amongst one of the lowest in the European Union.

Actions in order to attract foreign investors have been in the pipeline via the Cyprus Unit of Administration Reform since 2017. One of the initiatives created was the Startup Visa program (allowing foreign/non-EU founders to receive a 2-year residency permit with the option to receive full support in the set-up phase). The second program is directed towards investors as a tax incentive to invest in small and medium-sized companies. Also, Cyprus is believed to have a favorable tax treatment in relation to incomes generated by patent/intellectual property and software licensing.

With the incentives in place by the Cypriot government – Cyprus must gain a technical competitive advantage in order to attract strategic entrepreneurs to its ecosystem. Industries such as computer programming and cleantech are currently thriving across the European Union – whereby the Cyprus ecosystem must establish itself as one of the leaders in a certain popular industry to gain more attractivity.

According to recent data by the World Bank (2019), Cyprus holds a 13.9% self-employment rate – slightly under the average of 15.2% within the European Union. The future trends of self-employments in Cyprus seem to be rising steadily year by year – after the country’s lowest dip (13.2%) in 2017.

The collection of statistics on MALQ entrepreneurship activities in Cyprus are not available to collect within Cyprus – however, according to data provided by the Migration Data Portal, “in mid-2019, the State recorded 191,900 international migrants, 16% of the total population, with a net migration (estimated between 2014-2019) of 25,000 immigrants, of which 55.6% were women and 44.4% men. Of these, the majority were between 20-64 years of age (80%), while 10.8% were under 19 and 8.8% were over 65. According to data provided by the Cyprus Institute of Statistics, in 2018 there were 23,442 long-term immigrants, those who arrived in Cyprus to settle there or for temporary employment for at least one year (compared to 21,306 in 2017), while there were about 15,340 emigrants that year (compared to 15,105 in 2017)”.

According to KISA-Action for Equality, Support, Antiracism’s report in 2008, migrants relocating to Cyprus typically represent a cheap labor force – in highly specific sectors of economic activity. Some sectors include farming and agriculture, construction and tourism.

Immigrant entrepreneurs in Cyprus typically face the same barriers as other entrepreneurs however, barriers such as language, socio-cultural differences and lack of knowledge in Cyprus’ legal framework do play a major role. Some further struggles faced by migrants include:

1. Limited funds and knowledge to start a business.
2. Lack of networking abilities within the Entrepreneurial scene of Cyprus.
3. Difficulties in the local language and communications across various settings (casual, business, etc.)
4. Any prejudgments and predisposed ideas of migrants and not being taken seriously.



## 1.5. Good Practices (or support) on how to promote entrepreneurship to integrate MALQs

Fortunately, the European Commission is focusing on the vast activities of migrants as one of their goals and offer several EU-funded programs to the benefit of MALQs. Vocational training programs are specifically popular under the framework of the Erasmus Plus and Justice programs – which provide VET training and skill-building activities for migrants in Cyprus. Some training aspects under these projects include computer programming, soft skills, CV building, entrepreneurship, language and core skills. According to Angeli (2019), two factors that greatly weakens these initiatives include the fact that such programs do not guarantee migrant employment after completion and the inability to track the next steps of a migrant. Institutions offering such programs find it difficult to assess whether the training sessions were in fact useful to the migrants and what they plan on doing next for employment opportunities.

Also, Cyprus is a popular market in promoting training seminars for employers who specifically deal with MALQs. Some institutions such as The Mediterranean Management Centre (MMC) and the Centre for Social Innovation (CSI), two Cyprus NGOs, have implemented projects aiming to increase the capacity of employers to manage cultural diversity and prevent discrimination in the work place. Both institutions conducted various seminars on cultural diversity within the workplace – also integrating interactive activities and case studies.

## 1.6. Conclusions: Key issues for future agenda

Through this desk research, it can be concluded that Cyprus does hold a structured framework in place concerning the integration of MALQs and providing credible VET training programs across various topics. Cyprus' legal framework does provide some ease for aspiring entrepreneurs to access and setup the Cypriot market for their business ideas as well as a clear process for MALQs to relocate.

Since most entrepreneurial activities greatly rely on digital/technical skills, the need for more digital programs for MALQs is vital – which will greatly increase employment opportunities for migrants in Cyprus within startups and SMEs. Via such a program, a proper linkage to connect MALQs with a database of potential employers in their desired field must be created.

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## 2. Questionnaire for immigrants entrepreneurs

The online questionnaire for immigrant entrepreneurs was implemented between June and August 2022 whereby the dissemination and distribution began across Cyprus amongst various migrant entrepreneurs and relevant stakeholders within the sector. Approximately X stakeholders were reached out to in order to have access to their networks of migrants being hosted and having their own entrepreneurial business within Cyprus. However, the stakeholders within the outreach process were unresponsive via email and telephone given that the summer period within Cyprus was in-act whereby the relevant stakeholders were unable to assist and reach the migrants in parallel. Due to this limitation, Zewepe Consultants Limited decided to reach out to migrant entrepreneurs through word of mouth and reaching out to foreign business owners directly.

It is important to mention that there was a great amount of reluctance by the vulnerable migrant entrepreneurs to complete the online questionnaire – out of fear of having their identity disclosed (in any form) since due to their legal status in Cyprus, they were unable to be working independently without having a legal work permit. Majority of the migrants approached on a casual-basis outside of the workspace led professions of cleaning houses, painting and maintenance of houses. However, due to their legal status within Cyprus – they are unable to publicly announce their personal services and/or make their income known to authorities. Also, another portion of migrant entrepreneurs who had declined completing the online questionnaire claimed that they did not see any importance of completing the questionnaire since it bares no short-term benefits for them – despite explaining that the DIBS project will aim to improve their personal and professional situations in the long-run after every project result/outcome.

The migrants who have successfully completed the online questionnaire had businesses related to Food & Beverage services, Creative services, Event Coordination services, and so on. With these same migrants, a common comment received was that the questionnaire needed an extensive amount of time to complete and that they were also reluctant to share this amount of information with a third-party – regardless of their legal status within Cyprus. Zewepe Consultants Limited’s facilitators explained to each of the migrants that their personal information will remain confidential and their data will only be used to identify any trends or obstacles faced within Cyprus as a migrant attempting to hold an entrepreneurial business. A major way that enticed the migrant entrepreneurs to complete the online questionnaire was to remind them that their information will be protected, daily reminders to complete the online questionnaire and offering to assist them during the process of completing their online questionnaire.

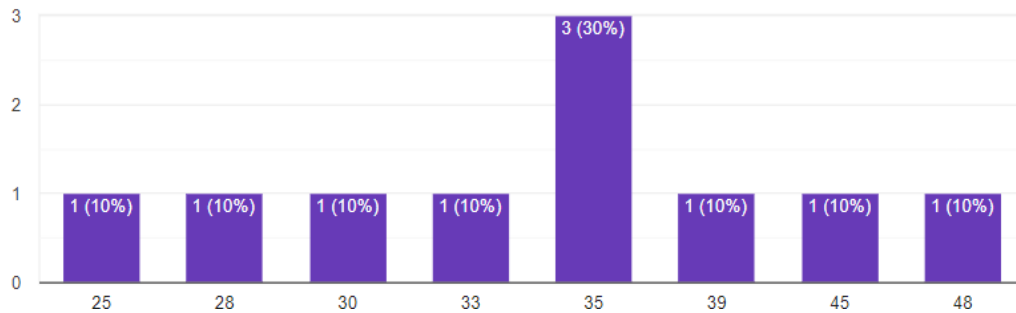
### 2.1. Sociodemographic description of the sample (*Anagraphical Data*)

Out of the ten respondents, five were male and five were female – which is relatively positive considering that female migrant workers seem to sometimes be a minority within foreign markets due to their personal situations. Some personal situations faced by female migrants could consist of not receiving a sufficient level of education in their countries of origin and/or their familial status –

whereby maternal figures within a family are usually asked to be the primary caregivers of their children.

Age:

10 responses

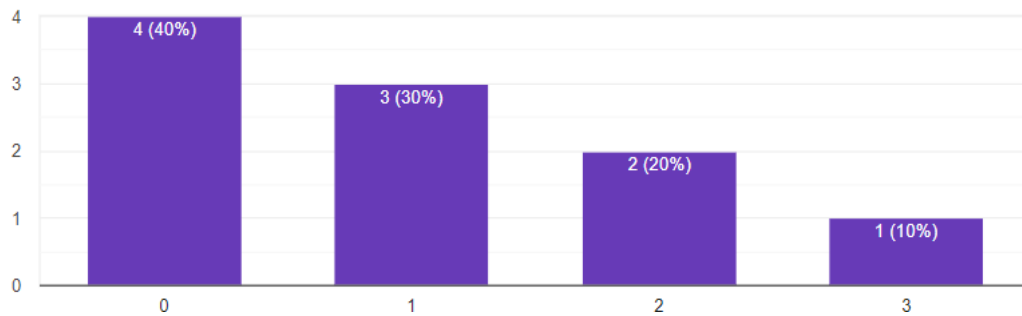


The age distribution of the online questionnaire can be seen above – whereby the age range of the participants were spread throughout the ages of 25 till 48 years old. It’s important to note that approximately 30% of the participants were 35 years of age. Also, amongst the respondents, eight respondents were originally of Lebanese decent, one from Palestinian decent and one of Ghanian decent. Based on the participants practiced religions, it can be noted that 40% of the participants identified as Muslim, 40% identified as Catholic and 20% identified as Orthodox. It should also be noted that majority of the participants (approximately 80%) had been living in Cyprus for less than one year while only 20% of the participants had been living in Cyprus between one to five years.

The household size of the participant varied between one to four persons within a household – whereby five respondents lived in a one-person household, two participants in a two-person household, one participant in a three-person household and one participant in a four-person household. When asked about the number of members within the household earning an income, 60% of the respondents had another member within the household earning an income, 30% of the respondents being the sole-providers of the household and 10% of the respondents having two other persons earning an income in the household. The number of children within the households ranged between zero and three as seen below.

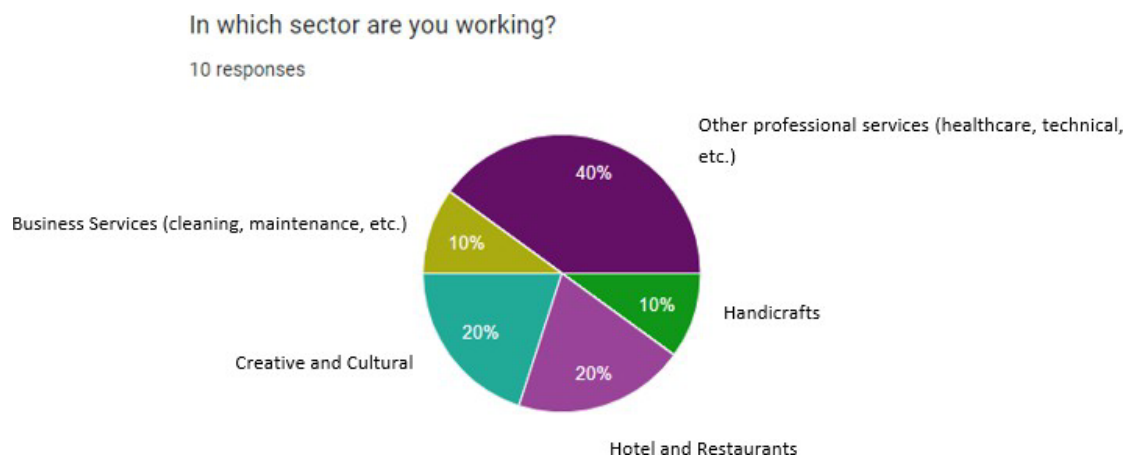
Number of children:

10 responses



## 2.2. Characterization of migrant entrepreneur's business (Part I- From Sector to Type of customer)

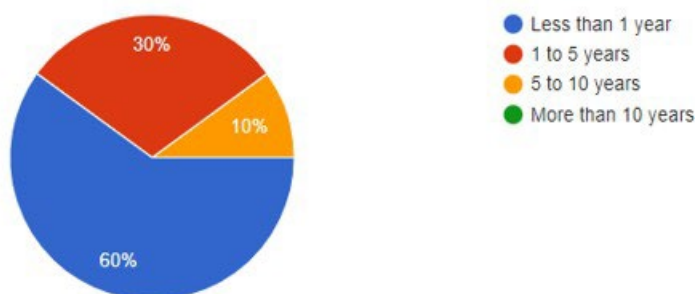
In terms of the business sectors the migrants in Cyprus were partaking in, the following sectors can be observed.



As seen in the above figure, majority of the respondents (40%) held other types of professional services pertaining to healthcare, technical, etc.

How many years has the business been active?

10 responses

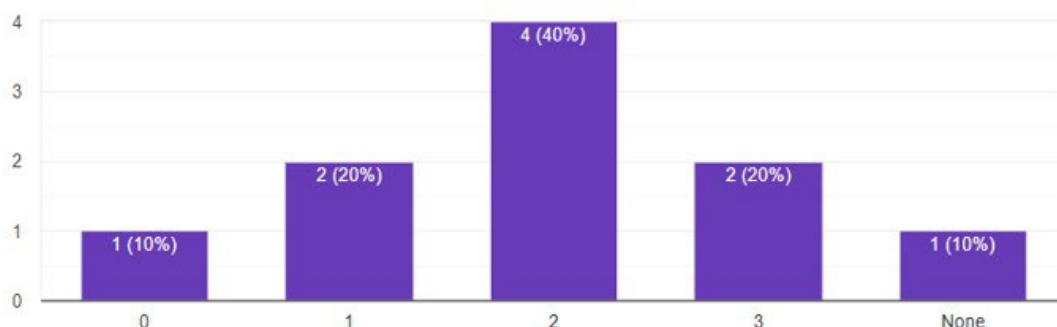


As seen in the above figure, majority of the migrant-owned businesses (60%) have been active for less than one year, 30% had been active between one to five years and only 10% of businesses had been active for five to ten years.

The range of employees within the business ranged from the migrant founder being the business' only employee from other businesses having up to three employees in total. Approximately 20% of the business owners were sole-employees, 20% of the businesses had one other employee in the business, 40% of the businesses had up to two employees in the business and 20% of the businesses had up to three employees in the business.

Number of employees currently in your business:

10 responses



With regards to being a member of a business association or network, 70% of the participants answered that they are not members of any association or network while 30% of the respondents disclosed that they were members within an association or network.

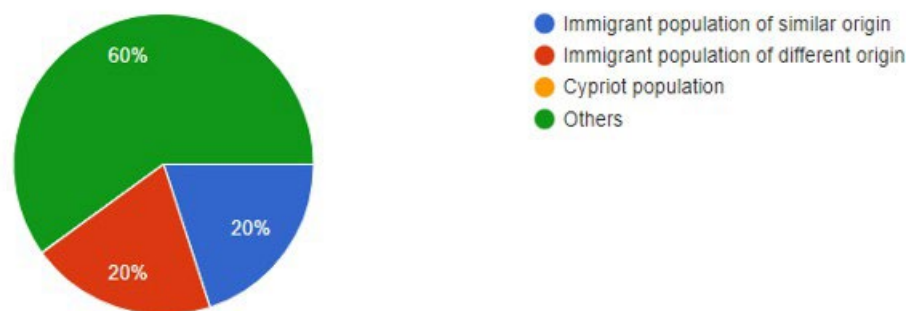
The main types of customers that the migrant entrepreneurs were targeting can be seen in the below figure – whereby 60% of the respondents targeted 'other' types of customers within their business – possibly outsourcing their services outside of Cyprus to foreigners, 20% of the respondents targeted immigrant populations of similar origin and 20% of the respondents targeted immigrant populations

of different origins.

It is important to note that none of the respondents are currently not targeting the Cypriot population for business purposes, which is alarming considering that they are inhabitants within Cyprus. This observation can be further dissected within the interviews held with MALQs concerning their obstacles faced within the Cypriot market.

Main type of customers in your business:

10 responses

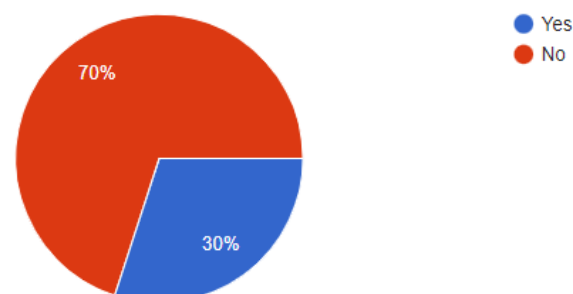


### 2.3. Evaluation of the migrant's entrepreneurship process *(Part II- From Previous training to Training contents)*

The online questionnaire also collected information on the migrant entrepreneurs' prior training and experience before starting their businesses. Firstly, it can be seen in the above figure that 70% of the participants did not undergo training prior to starting their own business – while only 30% of the migrants had completed some form of training previously.

Did you have any training prior to setting up your business?

10 responses

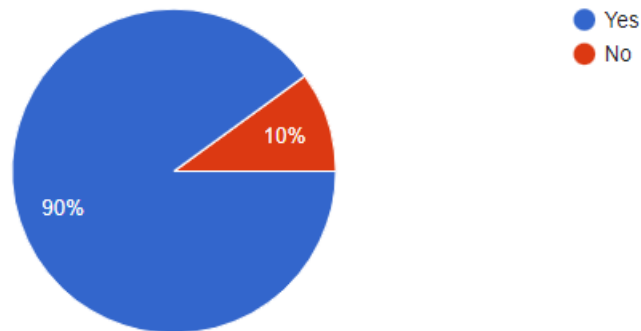


In regard to having work experience in their countries of origin, majority of the migrants (90%) did have previous work experience in their country of origin and only one migrants claimed to have no previous work experience prior to opening his/her business within Cyprus



Did you have work experience in your country of origin?

10 responses



The online questionnaire also aimed to identify the potential problems and difficulties they are facing in their business within Cyprus and rating them from least important (0) to most important (5).

Some of the major problems and difficulties mentioned by the migrant entrepreneurs consist of the following:

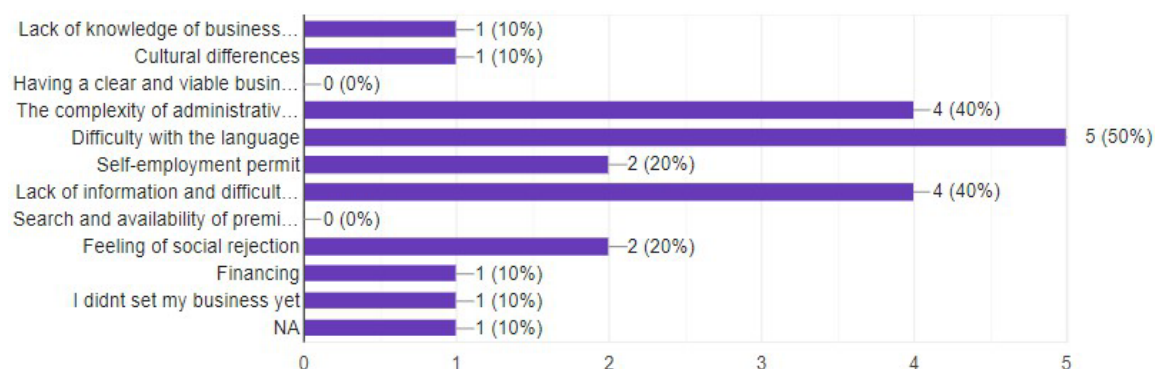
- Market Problems: whereby 50% of the migrant entrepreneurs rated this factor as a level three of importance.
- Bureaucratic Problems: whereby 60% of the migrant entrepreneurs rated this factor between level three and five of importance. Taxation/Legal: whereby 50% of the migrant entrepreneurs rated this factor between level three and five of importance.
- Personnel: whereby 50% of the migrant entrepreneurs rated this factor as level four of importance.
- Logistical Problems: whereby 40% of the migrant entrepreneurs rated this factor as level four of importance.
- Social Rejection: whereby 50% of the migrant entrepreneurs rated this factor between levels three and four of importance.
- Administration Problems: whereby 50% of the migrant entrepreneurs rated this factor at level five of importance.
- Cultural Differences: whereby 60% of the migrant entrepreneurs rated this factor between levels three and five of importance.
- Financial: whereby 50% of the migrant entrepreneurs rated this factor between levels three and four of importance.

When setting up their business, the migrant entrepreneurs mentioned various difficulties within

Cyprus during this process such as the below observations:

What were the main difficulties you faced when setting up the business?

10 responses



Of the top three highest difficulties mentioned by the migrant entrepreneurs, five of the participants marked 'difficulty with the language', four marked 'the complexity of administrative procedures' and four marked 'lack of information and difficulty of finding it'. Approximately 50% of the participants marked their overall difficulties of setting up their business within Cyprus as a level four of importance.

In order to evaluate the personal journey of each of the participants, each of migrant entrepreneurs were asked to rate the level of importance of the following statements – in order to analyse their mindsets when faced with the obstacles of starting their own business:

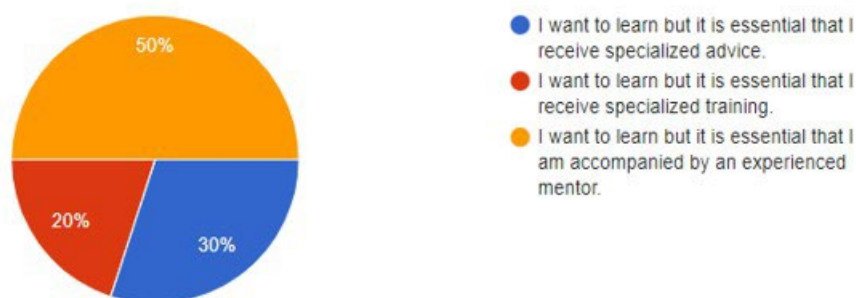
- "I consider that my way of being, my optimism, my way of seeing life was decisive to be able to start the business": whereby 50% of the respondents marked this factor at a level five of importance and 40% at a level four of importance.
- "My entrepreneurial initiative was facilitated by coming from a culture that promotes entrepreneurship": whereby 30% marked this statement at a level five of importance and 30% marked this statement at a level four of importance.
- "The support of my family/community was key to start the business": whereby only two participants marked this statement at a level five of importance, followed by three respondents marking the statement at a level four of importance and three respondents of a level three of importance.
- "The support of NGOs was key to starting the business": whereby all respondents marked this statement at a level one of importance.
- "Support from business organizations (chambers of commerce, financial institutions, etc.) was key to starting the business": whereby 80% of the respondents marked this statement at a level one of importance.

- “Governmental support (local or national) was key to start the business”: whereby 70% of the participants marked this statement at a level one of importance.

Also, the respondents were asked which statement they felt they identified with the most – whereby the responses can be seen in the following graph:

Mark with which of the following statements do you feel more identified:

10 responses



It should be noted that 50% of the respondents noted that they would like to be accompanied by an experienced mentor concerning their business activities – which shows the openness the migrants have towards receiving help from an experienced third-party member. While, 30% expressed that they would prefer to receive specialized advice and 20% yearned to received specialized training.

Finally, participants were asked, which kind of training contents would have been useful before setting up their businesses. All ten participants have responded to this question and their answers can be seen below:

- Overcoming Market-entry Barriers
- Financial Management
- Legal Matters
- Consumer Behaviour
- Market Research and Analysis
- How to Create a Business Plan
- Management and Setup Processes

## 2.4. Conclusions: Key issues

As an overall conclusion of the online questionnaire, the following observations can be made concerning the profiles and businesses of the migrant entrepreneurs:

- 1) It can be noted that the types of trainings that the migrant entrepreneurs felt could be useful

when setting up their businesses are highly practical – which could be learned in a dynamic format using theory, best practices and manual exercises. The mentioned trainings ranged between Business-related trainings and Legal matters.

- 2) The respondents felt that they did not receive any/sufficient help from local NGOs, Business Organizations and Governmental authorities within Cyprus when opening their businesses.
- 3) It's important to note that the major difficulties faced by migrant entrepreneurs opening a business in Cyprus were the language, the hassle of administrative matters and the lack of access to credible information on certain matters.
- 4) Based on the data collected by the online questionnaire, it seems that none of the migrant entrepreneurs target or had targeted Cypriot nationals as customers – which is a highly questionable observation in regards to potential cultural differences and barriers that are difficult to overcome with the island's nationals.

### 3. Focus groups with MALQs

#### 3.1. Description of the samples

Concerning the focus groups/interviews planned with migrants, it was fairly difficult to reach out to migrants within Cyprus – since most potential participants were skeptic and wary about meeting privately with a DIBS project representative despite receiving clear instructions of what the project entails and the details of what to expect within a focus group/interview. Also, Zewepe Consultants Limited attempted to have local NGOs and programs working directly with vulnerable migrants to recommend potential participants to speak with; however, this method was unsuccessful since majority of the institutions were working immensely and were within the summer period within Cyprus. Zewepe Consultants Limited decided to complete the outreach and invitations to the focus groups/interviews via word-of-mouth within the Cypriot community in order to potentially reach groups of vulnerable profiles.

Considering the availabilities of the migrants, Zewepe Consultants Limited faced logistical issues planning group sessions with the migrants due to their availabilities and inability to move around Cyprus easily – which is why Zewepe Consultants Limited adopted one-to-one style interviews online in order to offer the participants the utmost convenience during the process.

All interviews were conducted between the months of July and August 2022 whereby the facilitators were able to complete three interviews with females of Middle Eastern decent and two interviews with males of Middle Eastern decent – who all communally shared similar experiences within the countries of origin. The major issues faced by all migrants within the countries of origin consisted of political strife – which had led to unlivable situations in regards to their well-being, health and safety. Each of the migrant profiles interviewed for the DIBS project had situations whereby they could not

ensure any sort of financial stability, access to safe healthcare practices, access to daily needs (such as electricity, clean running water and transportation) and the ability to live in a safe environment posing no threat onto the migrant.

## 3.2. Key findings

### 3.2.1. Migration and entrepreneurship

On a positive note, it was noted throughout each of the interviews with the migrants that they each wanted more for themselves – on an educational and professional level in order to be able to experience self-improvement and mental growth. Due to the unfortunate situations experienced by the migrants within their countries of origin, some migrants had felt that their existing business (which is their passion) would not be able to survive or that they would not be able to have access to a decent, safe way of living and professional opportunities in the future. This is why the migrant entrepreneurs did appreciate the concept of entrepreneurship – since it would allow them to follow their true passion, have the flexibility of managing their own time and efforts, put themselves under pressure in order to grow and finally receive credit for the amount of effort they choose to put into their projects. This observation was equally noted by both the male and female migrants even though females within the Middle East are often coined as the primary care-giver of their children. However, most of the female migrants within the interview were interested to partake in the session since it pushed them out of their comfort zones and allowed them to network with strangers within the field.

It was also noticed that the migrants relatively came from Middle Eastern countries which valued receiving an education of any sort which also made their reactions to digital elements more achievable.

### 3.2.2. Barriers

The migrants expressed that they faced various barriers within Cyprus – each depending on their personality types, their culture and communities that they felt most comfortable in.

Of the various types of barriers mentioned by each of the MALQs, the below factors were amongst the most commonly mentioned within the one-to-one interviews:

- 1) Language: the MALQs involved in the interview sessions had come from diverse backgrounds – whereby Greek was not a common language that they had previously been introduced to. A major hurdle for the migrants relocating to Cyprus was the tough language barrier – where in most cases, Cypriot nationals only know or prefer to communicate solely in Greek. Especially in regard to Cyprus' public sector, one of the migrants had noted that if he had been able to speak Greek, he foresees that he could've been able to navigate better while asking for certain data and legal information concerning his legal status within Cyprus. The language barrier also formed a cultural barrier between the migrants and the Cypriot locals – whereby the migrants felt that they are not fully integrated in different situations and caused them distress.

- 2) **Lack of Centralized Information:** whether it was regarding their legal status or potential procedures to complete for their business, almost all of the migrants noted that information and data within Cyprus is not centralized – online and/or in physical locations. The migrants seem to be constantly finding themselves jumping from location to location in order to find information about how they can legally make an income and stay in Cyprus for an extended period of time.
- 3) **Legalities and Visas:** in parallel with the lack of centralized information, the migrants felt a lot of distress concerning their legal status within Cyprus – since it is bounded by a certain period of time with very tight restrictions. Some of the migrants even mentioned that receiving a work permit as a migrant is possibly one of the most difficult things to grab a hold of within Cyprus. Also, this observation had been noted when approaching potential migrants to partake in an interview session – whereby they quickly declined the invitation since they mentioned that they were illegally earning an income within Cyprus. Also, if a migrant wanted to legally make an income within Cyprus, the process to register a business or receive a work permit takes a long period of time (approximately one year or more) – whereby the migrant would have to be without any source of income.
- 4) **Social/Professional Barriers:** the interviewed migrants also noted that due to their lack of knowledge of the Greek language and foreign background, they sometimes felt that Cypriot locals would not be open to potentially working with a migrant – which could potentially be an issue for future business-relations between migrants and locals within Cyprus. As explained by one of the migrants, he noticed that Cyprus is full of family-owned businesses whereby the locals rely of the opinions and recommendations of their family members even within the professional environment.
- 5) **High Costs and Capital Needed:** despite the ease that Cyprus offers migrants in comparison to other European countries welcoming migrants, Cyprus still have relatively high costs to potentially start a business (especially as a migrant with a specific socio-economic background). The interviewed migrants expressed that finding necessary information to start a business required a lawyer – who charges very high fees to complete the entire process to legally open a business within Cyprus. Also, as mentioned by one of the migrants, businesses within Cyprus need a specific number of capital injected into the business (between registration fees, licenses, patents, etc.) in order to function legally.

### 3.2.3. Training

Each of the participants expressed that various forms of training are required for them and other similar profiles to complete when relocating to a new market and potentially starting a business. Due to their lack of time, lack of income and difficulties to be fully committed to long trainings, each of the participants disclosed trainings they would be interested in completing – which are all highly fast-paced and practical. It seems that the migrants each wanted practical knowledge (and not theoretical) in order to quickly implement them within the culture of Cyprus with less hurdles. The

trainings and courses that the participants disclosed within the interview sessions can be seen below:

- 1) E-commerce and Establishing an Online Business
- 2) Promoting a Brand Online and Social Media
- 3) How to Search for an Idea and Create a Business Plan
- 4) Market Research and Consumer Analysis
- 5) Research Methods and Data Analysis
- 6) Understanding the Local System and Laws
- 7) Sales Techniques
- 8) Digital Skills (Microsoft Suite and other Professional Tools)
- 9) Financial Management and Tools
- 10) Agile Thinking Skills

### **3.3. Conclusions: Key issues**

Overall, each of the interviewed migrants seem to share common needs within Cyprus and face similar barriers within the market. Each of the participants are ambitious enough to begin their own businesses within Cyprus and are looking for practical trainings in order to grow as a professional. Also, the migrants seem to be very open to receiving help and mentorship which is a positive observation for the futures of the migrants and the DIBS project.

## **4. Focus group with educators/ professionals/ volunteers who train MALQs**

Due to their load of work and summer holidays, the migrant educators, professionals and volunteers partook in one-to-one interview sessions with the Zewepe Consultants Limited team, whereby this method was the ultimate chance to meet with each professional based on their time preference and schedules. The one-to-one interviews took place between July and August 2022 with an online format.

### **4.1. Description of the sample**

The sample consisted of fellow migrants VET trainers and volunteers who are all Cypriot nationals and work with Cypriot-based NGOs and entities. Out of the sample, there were two males and one female who were sharing professional and casual observations they had noticed during their time with migrants within Cyprus.

### **4.2. Key findings**

#### **4.2.1. Experience with MALQs**

Each of the migrant professionals expressed passion towards working with migrant profiles within Cyprus – since each of the professionals believed that working with migrants requires an immense amount of effort and motivation. The various interviewed migrant professionals had either developed training sessions to integrate migrants into the Cypriot society on a cultural level and/or increasing their chances of employability or provided them with the standard needs of living upon their arrival to Cyprus.

#### 4.2.2. Methodologies: Which ones work and which ones don't work?

On a global-scale, each of the migrant professionals explained that working with migrant requires a lot of empathy and patience – due to their often traumatic and difficult pasts. Instead of a migrant professional simply delivering a training session as part of their job, they must actually try to bond with the migrants even before the training sessions begin. Also, each migrant professional has a large amount of planning tasks before, during and after training sessions are held – in order to research factors such as the migrants' culture, social norms, celebrated holidays, level of experience, etc. Each of the migrant professional expressed that it takes a huge effort from themselves and their entities to keep the migrants motivated enough to interact in and complete each of the training sessions they have planned for them.

Each of the migrant professionals followed a diverse style of teaching methodologies with the migrant profiles they have worked with – which can be seen below:

- 1) Visual Aids and Content: the professionals usually provide the migrants with presentations, written content and video content during their training sessions.
- 2) Physical and Hands-on Activities: as mentioned by the migrant professionals, migrant often preferred hands-on and practical activities during their training sessions. Also, casual/informal sessions worked well with the migrant profiles.
- 3) Brainstorming Sessions: the migrant professionals would organize focus-group styled sessions in order for each of the migrant profiles to interact on a common idea.
- 4) Group Exercises: the professionals would create exercises for the diverse group of migrants to work on in order to increase interactions and community building activities.
- 5) Homework and at-home Review: this was the method for the professionals to ensure that the migrants were continuously growing and mastering new skills even outside of the classroom.
- 6) Group Discussions: the method also was used to enhance team-building and communication skills amongst diverse group of migrants within sessions.
- 7) Active Decision-Making Sessions: the migrant professionals observed that migrants often found it exciting to use their critical-thinking and decision making skills concerning a certain matter – which also made them interested to actively shape an idea/project the way they see fit.



- 8) Study Visits: the professionals often deliver training sessions on the local culture within Cyprus – which allows the migrants to observe social norms especially for migrant females who come from oppressed backgrounds. The study visits consist of walking tours with a mentor who is able to educate the migrants outside of the classroom and open their eyes to live examples of what is happening within society.

#### 4.2.3. Development of training sessions

The migrant professionals expressed that the development of training sessions is a two-fold process which involves the mindset of the migrant professional and the actual content of the training session. Each of the participants expressed that it's obligatory for migrant professionals to have a certain mindset when working closely with underserved migrants, such as:

- 1) Migrant professionals must believe and agree that all persons, including migrants, are entitled to the same rights as all individuals. Regardless of one's social biases and politics, migrant professionals must totally disregard them while working with migrants.
- 2) Each of the migrant professionals must refresh their knowledge of the principles of the European Union whereby it is stated that such workers/volunteers working closely with underserved migrants must come from a mindset of acceptance and justice for all – regardless of their cultural background.
- 3) Also, in regards to the trainer, he/she must have strong language and communication skills, digital skills and always keep in mind to be multicultural in all their approaches with underserved migrants.

Concerning the content of the actual training session, each migrant professional follows the most effective and relevant learning style based on the type of training session being delivered to the migrant groups. As expressed by some of the migrant professionals, a standard migrant professional must hold some qualifications that must be included within every training session and VET trainer include a good knowledge and flexibility of learning pedagogies. Some successful pedagogies noted by one of the interview participants consisted of gamification, hands-on activities, problem solving tasks, and real-life simulations and connections are truly important. Each of the migrant professionals also added that the migrant profiles they have previously worked with have fairly adequate digital skills – whereby they know how to operate mobile phones and laptops which made delivering online sessions fairly easy of the migrant professionals.

Also, various of the interview participants noted that keeping the migrants engaged and interested is a fairly tough task. A participant mentioned that migrant trainers must be always prepared to adapt their plan accordingly and be flexible – nothing ever goes as planned within the training sessions. One example shared during the interview session was that sometimes the underserved migrants are not present in the session, the content turns out not to be motivating enough to the underserved migrants and also sometimes the content of the session can be deemed as something not culturally

acceptable to the underserved migrant groups.

### 4.3. Conclusions: Key issues

As expressed by the migrant professionals, training and interacting with migrants is a fairly difficult profession – since they must be able to remain professional while giving empathy to each of the migrants. Of course, the migrant professionals must be open to various cultures and remain highly flexible in case sessions do not go according to plan. Also, migrant professionals must have standard skills when working with migrant profiles – such as, communication skills, research skills and a knowledge of the various types of pedagogies. The migrant professionals must be able to adapt the content in a fast manner and provide diverse ranges of content based on the experience and level of interest of the migrants. Finally, the professionals must do their due diligence before, during and after sessions, in order to make sure they have covered all aspects regarding interaction with the migrant profiles.

## 5. Focus group with experts in entrepreneurship

Since becoming a migrant entrepreneur seems to be fairly difficult for underserved migrants entering the Cypriot market, it should be noted that it was fairly difficult to reach out to relevant entrepreneurship experts that has sufficient experience with migrant entrepreneurs in Cyprus. There are a few major entities welcoming underserved migrants in order to teach them the mindset and in-depth framework of becoming an entrepreneur; however, not many activities exist within the field of Entrepreneurship for migrants in specific. Also, due to their busy schedules and inactivity during the summer holidays, one-to-one online interviews were held in order to learn about the experiences of each Entrepreneurship expert. The interview sessions took place between July and August 2022.

### 5.1. Description of the sample

The entrepreneurship experts who have vast experience with underserved migrant entrepreneurs were found within Cypriot universities (who offer very large fully-paid scholarships and financial aid for underserved migrants entering Cyprus) and startup accelerators who have a Social-focus. The sample consisted of three females and two males – who are all Cypriot nationals and have diverse levels of experience and interaction with underserved migrants (where on a professional and/or casual basis).

### 5.2. Key findings

#### 5.2.1. Experience with low qualification/underserved entrepreneurs

The experience of the Entrepreneurship experts varied since they were split between academic-style approaches versus more practical training sessions. Some of the interviewed entrepreneurship

experts were university professors for underserved migrants, whereby the Cypriot university actively made it an objective to accept such profiles and to provide the utmost help to ensure they can complete their studies. These entrepreneurship professors offered the underserved migrants a full approach on business-related matters with an entrepreneurship twist. Also, the other entrepreneurship experts were part of Cypriot startup accelerators, who were able to on-board and offer quick, hands-on knowledge to the underserved migrants about executing their own projects. Both types of entrepreneurship experts worked with various cultures of underserved migrants coming from the Middle East, Africa and South East Asia.

### 5.2.2. Pros and Cons when working with MALQs

Various of the entrepreneurship experts expressed that majority of the time, they felt that the underserved migrants were more motivated and grateful versus a well-off individual or Cypriot national. These underserved migrants were amongst the top profiles within a session in terms of interaction and completing homework/activities on time. The entrepreneurship experts truly saw the level of dedication and commitment by the underserved migrants since they understand not to take such knowledge for granted.

As in any standard training session or classroom, sometimes the entrepreneurship experts would face exceptional cases with certain underserved migrants who were not as devoted as others. However, each of the entrepreneurship experts did not dwell into this topic since it often occurs in rare occasions.

### 5.2.3. Methodologies: Which ones work and which ones don't work?

Each of the entrepreneurship experts did not share a certain style of methodology when working with underserved migrants; however, some of the most mentioned methodologies can be seen below:

- 1) Practical knowledge shared via lectures, presentations, videos, discussions and realistic case studies. The entrepreneurship experts using this methodology explained that they follow since method since they want the underserved migrants to understand the mentality of what it's like being an entrepreneur – not just the theoretical perspective.
- 2) Multidisciplinary-Multicultural Group Learning – whereby entrepreneurship experts would allocate various specializations and cultures within each group. This is done typically to help the students and underserved migrants in their daily and professional lives – in order to understand how to interact with others of different professions and cultures when faced in different situations. With this type of methodology, one of the entrepreneurship experts will

later ask the group to work on a common task all together, in order to drive innovation and creativity across all members of the group and deliver results that would not necessarily be possible within a standard group of members that come from the same profession and culture.

- 3) Rogerian Teaching Style – whereby the mentor adopts a certain style of methodology that enables him/her to directly and indirectly empower the target groups within a session. As per the response of an Entrepreneurship expert, this teaching style has the capacity to empower any type of target group irrespective of demographic factors. A Rogerian teaching style allows the expert or mentor to probe the target audience to find their own solutions and innovative ways to overcome an issue. The expert or mentor will usually ask a series of questions, based on his/her observations of the target member, in order for the target member to eventually derive their own thoughts and solutions concerning a problem.
- 4) A flexible style which the entrepreneurship experts would ordinarily group members together based on likeness between the members in order to ensure homogeneity and harmony between the group members throughout the duration of the task allocated to them.

Overall, each of the entrepreneurship experts followed a certain style of methodology based on the types of underserved migrants that were attending the training session and/or class. The entrepreneurship experts remained highly flexible with how they planned their sessions and often mixed and matched methodology styles when needed.

#### **5.2.4. Facilitating/mentoring. Pain points and good points**

The entrepreneurship experts did often offer private mentorship sessions to the underserved migrants – either which had been mandatory to complete by the establishment and/or based on the need of the underserved migrant. The entrepreneurship experts expressed that in some cases, underserved migrants made use of these sessions while some did not attend. However, they each expressed that majority of the underserved entrepreneurs did not need a significant amount of extra effort in comparison to working with a Cypriot national.

#### **5.2.5. Online facilitating/mentoring**

The entrepreneurship experts explained that the underserved migrants they have experience with did not face any issues in regard to having sessions online – since they had experience using a laptop and mobile phone previously. The entrepreneurship experts felt that facilitating activities online was as sufficient as face-to-face sessions since it is convenient and does not require the underserved migrant to have to commute multiple times per day.

The only shortcoming mentioned by the entrepreneurship expert about facilitating online activities

was regarding the interaction and presence of the underserved migrant – since it is difficult to tell if the migrant is actually concentrating and paying attention within a session.

### 5.2.6. Mechanism to detect entrepreneur skills among MALQS

The entrepreneurship experts commonly can detect entrepreneurial skills when someone has effective communication skills, decision-making skills, a risk-taking attitude, planning and organization skills and a passionate drive to become an entrepreneur. Also, the entrepreneurship experts believe it's a plus to have critical thinking and analysis skills – while being someone flexible and creative.

A common way that the entrepreneurship experts were able to detect entrepreneurship skills with underserved migrants would be via the discussions ignited within the classroom/session – allowing the experts to assess personalities of each attendee. Also, some entrepreneurship experts would give the underserved migrants case studies and would observe their critical thinking and problem-solving skills.

### 5.2.7. Ideal and killer environments for entrepreneurship projects

Overall, some of the entrepreneurship experts expressed the Cyprus is a good market to begin entrepreneurial projects in since it's a test-market in order to perfect the final product. Some of the entrepreneurship experts explained that in some cases, there is a very strict hierarchy within Cyprus whereby the nationals like to have specific job titles – which could potentially make it difficult for an underserved migrant to be a Cypriot individual's "manager". Also, since Cyprus is a small market, the migrants must make a huge effort to let their startup idea and product stand out – in order to adopt an innovative differentiation strategy.

As per one of the Entrepreneurship experts interviewed for the project, it could also be potentially interesting to supply migrants with information on the various Entrepreneurship hubs around the world in order to potentially help them find the right market and help for them depending on their business sector and needs.

## 5.3. Conclusions: Key issues

The entrepreneurship experts expressed positive experiences of working with underserved migrants – which shows the competence and dedication the underserved migrants have within Cyprus. However, the bureaucracy within Cyprus is a fairly difficult aspect to bypass in regard to the rights of an underserved migrant opening his/her own business within the island. Since the underserved migrants face many restriction in regard to their work activities, they also do not have clear access to a common pool of information needed by the migrant entrepreneur who is looking to open his/her own business. The migrant entrepreneurs should be able to have access to information regarding labor laws, hiring employees, registering an entity, applying for VAT and receiving relevant ISO/safety standards when operating a business.

## 6. Conclusions and recommendations

### 6.1. Desk and field research: Overall discussion and key findings

The desk and field research in Cyprus showed various potential issues faced by underserved migrants who have relocated to the island. Due to the difficult conditions of the migrant's legal status in Cyprus, it is especially difficult for them to work legally and eventually open a business due to high costs. Since the visa type that is given to an underserved migrant coming to Cyprus does not entitle them to legally work in a desired field, this implies that the migrant could potentially be without a salary over an extended period of time and/or work illegally in fields related to house maintenance, cleaning services, etc. Also, if an underserved migrant is committed to opening his/her own business, this is also an issue since they will not have an active income and must face the high costs needed by lawyers, consultants and governmental entities.

Overall, there seems to be a general lack of highly tailored business courses – specifically for underserved migrants. Basic skills, such as knowing how to find an idea and prepare a business plan, should be amongst the many topics that underserved migrants should have access to within the Cypriot market. Majority of the migrant entrepreneurs will unfortunately lack the knowledge needed when starting their business in regard to management, financing and legalities needed to establish a company. Also, as noted by majority of the MALQs within the interviews, Cyprus does lack a free and common information source that could help the migrants successfully find the information they are looking for concerning governmental and administrative issues – which could potentially greatly decrease their fees paid to lawyers.

In addition, the interviewed migrants apparently faced two emotional phenomena – feeling segregated due to their lack of knowledge of the Greek language and not knowing how to start/approach their new business idea. Due to language and cultural barriers, the MALQs seem relatively intimidated and confused on where to begin their future ventures as entrepreneurs within Cyprus – in regard to networking, funding activities, etc.

The migrant professionals and entrepreneurship experts expressed their positive feedback towards most cases related to underserved migrants – whereby they showed dedication and commitment to their enrolled sessions. A dynamic format of theory, practical content and mentorship could be adopted for the underserved migrants.

### 6.2. Needs assessment, issues and gaps identified

Various gaps within the Cypriot market have been identified concerning underserved migrants and entrepreneurship activities. Firstly, it is relatively difficult for a migrant to become an entrepreneur within Cyprus due to high costs and a complex bureaucratic system on the island. In parallel to this gap, there seems to be not many initiatives teaching underserved migrants how the entrepreneurship sector, allowing them to actually envision themselves as a startup's founder one day. Also, as mentioned by an Entrepreneurship expert, who is also a Cypriot national, there is usually

some prejudice against foreign entrepreneurs whereby they could potentially be rejected by Cypriot nationals in regard to professional opportunities. Finally, there is a major gap related to the Greek language – which makes underserved migrants feel isolated within the market and less confident in their personal/professional lives.

### **6.3. Suggestions for the development of training and guidance schemes in the next IOs of the project**

#### **6.3.1. Main topics/themes/skills to be targeted during the training**

Various technical and soft-skill topics had been highlighted during the interview sessions with the migrants, entrepreneurship experts and the professionals working with migrants. In regard to technical topics, the following themes were noted on behalf of the interviewed underserved migrants:

- 1) E-commerce and Establishing an Online Business;
- 2) Promoting a Brand Online and Social Media;
- 3) How to Search for an Idea and Create a Business Plan;
- 4) Market Research and Consumer Analysis;
- 5) Research Methods and Data Analysis;
- 6) Understanding the Local System and Laws;
- 7) Sales Techniques;
- 8) Digital Skills (Microsoft Suite and other Professional Tools);
- 9) Financial Management and Tools;
- 10) Agile Thinking Skills;

Also, since all the interviewed migrants mentioned that the Greek language was a major hurdle for them in order to become integrated into the Cypriot market, it should be recommended that professional-level language sessions should be explored. Such courses could potentially be easier and faster to learn than the standard Greek language – which could help the migrants on a practical level.

Also, when asking the entrepreneurship experts who have worked with underserved migrants, they each identified the following soft-skills that could potentially make a successful entrepreneur profile. Some of the soft-skills can be seen below:

- 1) Critical Thinking;
- 2) Data Analysis;
- 3) Risk-taking;
- 4) Creativity and Brainstorming;

- 5) Problem Solving Skills;
- 6) Communication Skills;
- 7) Teamwork Skills;
- 8) Strategic Thinking;
- 9) Decision Making Skills;

### **6.3.2. Needs and training methods preferred by MALQs**

Since majority of the underserved migrants typically do not have the factor of free-time on their hands, theoretical and mainly practical training methods are needed to successfully increase a migrant's motivation and understanding of a topic. By providing the migrants with real-life situations and case studies, this could help them fully grasp a concept and learn important soft-skills in parallel. As per some of the VET trainers involved in the interview sessions, their fieldtrips for migrants are usually highly successful since it allows the migrant to observe a real-life situation and building their own experiences. Also, via the online questionnaire distributed to the underserved migrants with business activities within Cyprus, they would potentially appreciate customized forms of advice from a professional advisor and/or mentor if possible.

### **6.3.3. Needs and training methods suggested by educators, volunteers and professionals**

Similar to the thoughts of the migrants, the educators, volunteers and professionals expressed relatively the same observations in regard to the needs and training methods suggested for migrants within Cyprus. The professionals and experts usually integrate practical modules into their lesson plans – which then allows the experts to assess which of the migrants has some innate entrepreneurial skills. By using real-life experiences, case studies, group work and customized examples, this has the ability for the content to truly resonate with the migrant. Also, the professionals and experts each mentioned that migrants were able to follow sessions both online and offline when needed – which did not effect their capability to grasp a new idea.

### **6.3.4. Conclusions and recommendations for future research, as well as practice and policy implications on national and EU levels**

In conclusion, becoming an entrepreneur within Cyprus as a migrant is not impossible; however, it seems to disregard a large portion of underserved migrants who do not sometimes have the educational or financial capabilities as other entrepreneurs. Also, the amount and frequency of initiatives within the business-field are insufficient (and sometimes non-existent) for underserved migrants relocating to Cyprus. There also seems to be no follow-up, continuity or specific Entrepreneurship programs for this specific target group. As mentioned previously, such knowledge must be passed onto the underserved migrants via dynamic and practical training methods – in order for the migrant to follow a hands-on approach when taking in the new data. In addition, the migrants often feel lost when relocating to Cyprus due to the language barrier and not having a centralized source of information in regard to administrative/governmental/bureaucratic information on



demand. Furthermore, as mentioned by some volunteers who work with migrants within the interview sessions, it is recommended that the Cypriot government be the entity welcoming and helping to integrate the migrants into Cyprus – rather than large-scale NGOs who have only offer expertise in certain fields.

## 7. Annexes

Data file (e.g. excel produced by google forms, focus groups reports or other data files) with the results of the survey and focus groups.

# Digital Inclusive Business School (DIBS)

2021-1-EN01-KA220-ADU-000033439

**Project Result 1 National Report**

**Partner:**

**Loyola University Andalusia**

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## 1. Desk research

### 1.1. Facts and statistics about MALQs in the country

Spain is one of the twenty main destination countries for **international migration**, according to data from IOM (International Organization for Migrations). Spain's incorporation into the group of net immigrants receiving nations is the result of several decades of political, economic, and social development.

With regard to the **ethnic-national origin** of the Population of Migrant Origin (POI), several aspects must be highlighted:

Strong **concentration** of immigration around **Latin American** origin -41% of the total and almost 6% of the total population in Spain (INE 2019)-.

Strong **internal diversification**: More than 50 communities of different ethnic-national origin that have a population of more than 10,000 people living in Spain (INE 2019).

The most important national communities are:

Table 1. Most important national communities.

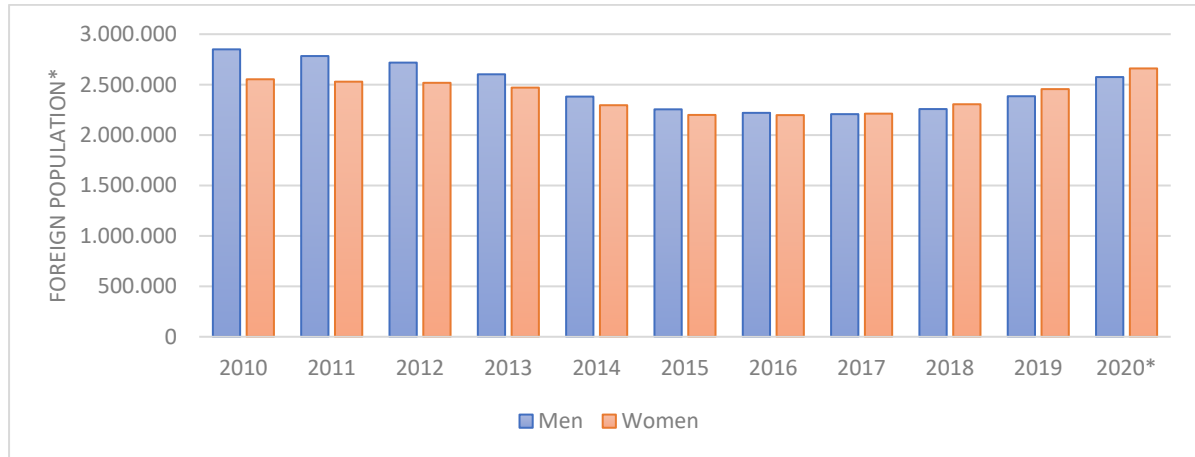
Morocco	767,180	Venezuela	207,583	Honduras	122,220	Argentina	98,120
Romania	639,426	China	194,206	Peru	110,199	Brazil	82,515
United Kingdom	320,276	Ecuador	122,619	Bulgaria	118,682	Russia	80,740
Colombia	294,291	Germany	141,567	Portugal	106,247	Cuba	68,636
Italy	286,466	French	124,231	Ukraine	105,573	Paraguay	67,417

Source: INE Reports on resident population as of 1 July 2021.

<http://www.ine.es/dynt3/inebase/es/index.htm?padre=1894&capsel=1895>

In terms of **gender**, immigration in Spain has become slightly feminized in the last decade, with women once again becoming the majority of all immigrants: 52%, 3.5% more than at the beginning of the decade.

Graph 1. Immigrants with legal residence in Spain by gender 2010-2020



Source INE 2010-2020

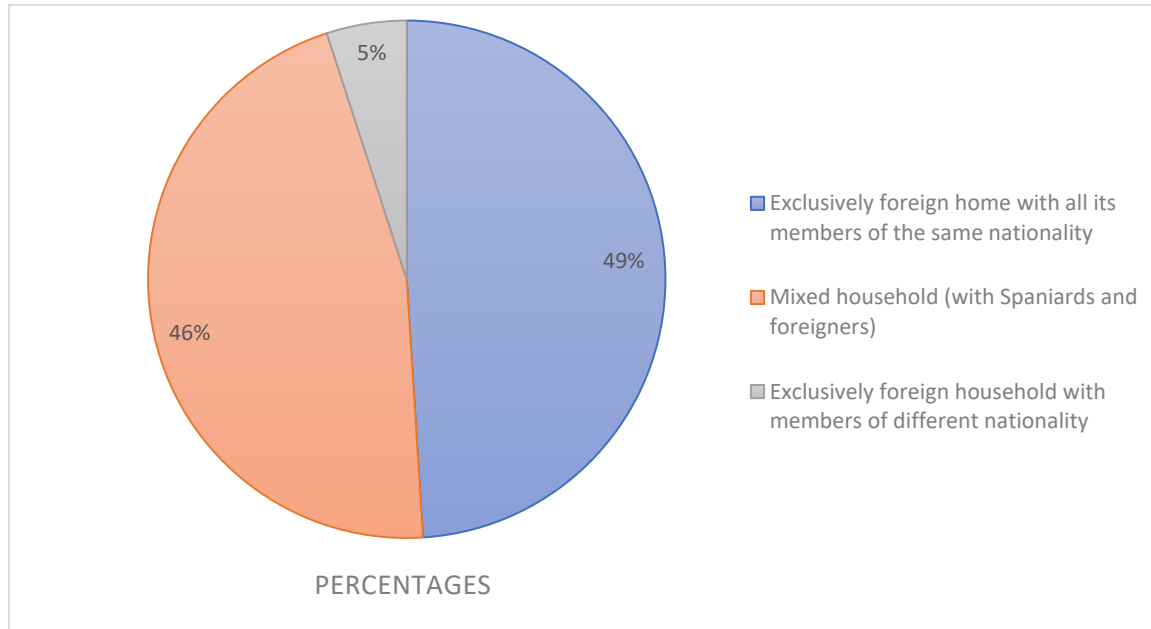
However, there are still **strongly feminized communities** such as the Honduran or Nicaraguan where women represent 74% of the total -Paraguayan, 70%, Russian, 65%-. And **strongly masculinized communities**, despite the fact that, in these years, the weight of women has increased significantly. Communities such as Morocco, where women represented 38% of its population in 2009 and now 43%. Or the Pakistani, which has gone from 13% in 2009 to 27% today (INE 2019).

Another central feature of the population of immigrant origin is its **youth**; a demographic trend that, in the context of an increasingly aging Spain, is of central importance in demographic, economic and social protection terms, providing balance to the system as a whole.

Thus, the average age of immigrants in Spain is 36 years, compared to 44 years of nationals (INE 2019). A relative aging that is reflected in the weight of the population over 65 years: 22% in the case of natives, compared to 8% for immigrants.

The **composition of the households of immigrants is mixed** between foreigners of the same nationality or with Spaniards. This is not the case with immigrants of other nationalities, as can be seen in the following graph.

Graph 2. Foreign households: composition according to the nationality of their members

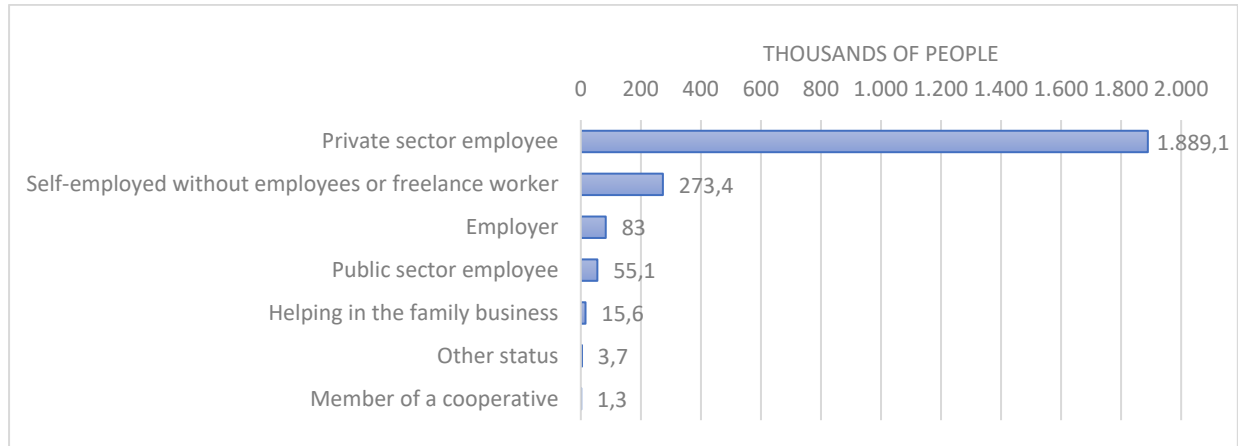


Source: INE, Household Survey, 2018.

In Spain, the majority of the immigrant population has been inserted in working-class and popular neighbourhoods sharing the neighbourhoods, schools, and jobs with the native working classes.

In the case of immigrants, the working-age population represents 85% of the total, while it is 62% in the case of Spaniards (INE 2020). Among the employed foreigners, the vast majority are employees in the private sector. Being entrepreneurs without employees 11.7% and 3.6% with employees. The number of self-employed workers has slightly increased by 4.4%.

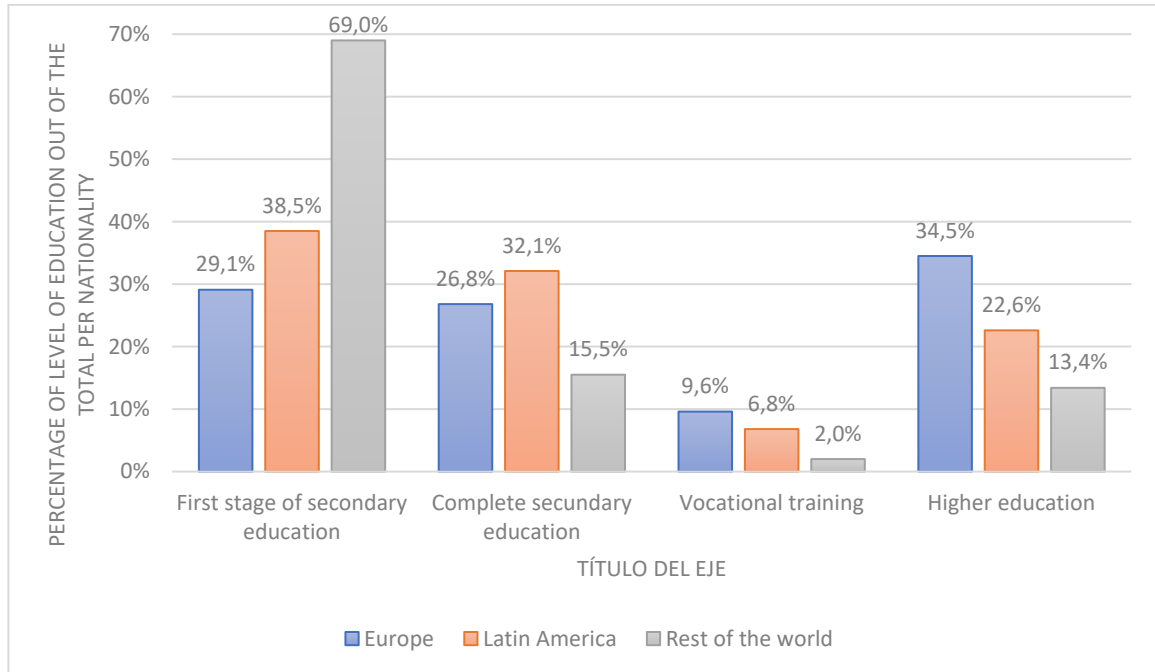
Graph 3. Number of employed foreigners in Spain in 2020, by type of worker



Source: INE 2020

Regarding the **level of education**, it should be noted that in the contrast of the stereotypical idea of immigration as an "uneducated" population from "underdeveloped" countries, which is perfectly suited to the elementary occupations of the Spanish labour market, the data show that the educational levels of immigrants are very similar to those of the Spanish population. Thus, for example, the Spanish population with university studies represents 29% of the total. This percentage is 23% in the case of foreigners and 20% in the case of Latin Americans (EPA-INE. 2017). Profiles that do not, therefore, explain the enormous occupational and income differences that exist.

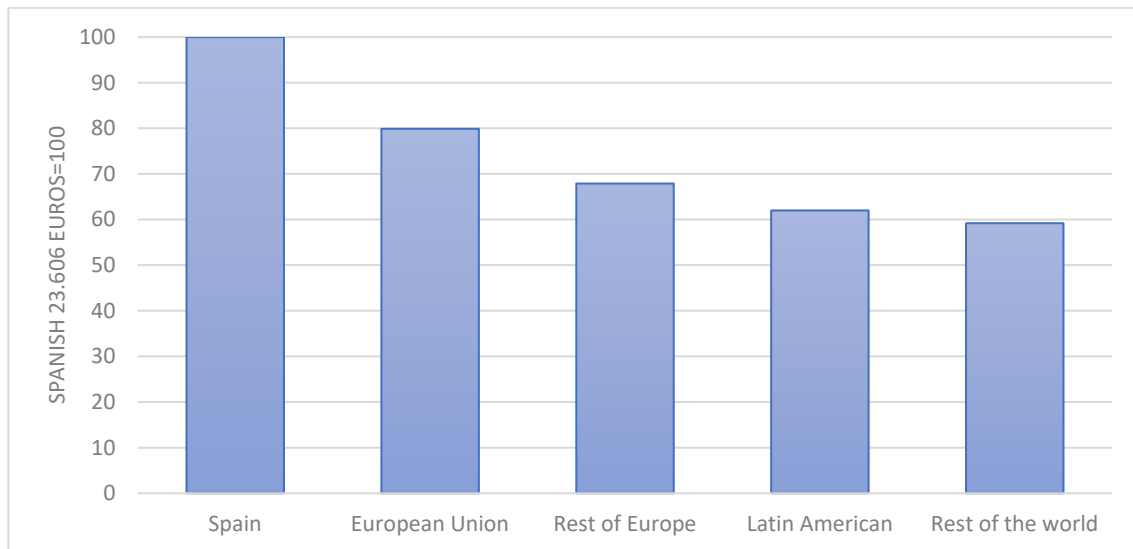
Graph 4. Active population by nationality and level of completed studies, 2018



Source: INE Labour Force Survey 2018

In terms of annual earnings, the income of immigrants is below the Spanish average. The following graph shows the differences by nationality group.

Graph 5. Average annual incomes per nationality, 2016



Source: INE, Annual Salary Structure Survey.

## 1.2. Problems and obstacles faced by MALQs in integrating into the country

The immigrant population has a **deep process of roots** in Spanish society. Some facts:

- A **long length of stay**. The average stay in Spain is 13 years, 12.7 men, and 13.1 women. 74% of immigrants have been in Spain for more than 10 years, and 42% for more than 15 years.
- A **noticeable process of family settlement**. Immigrants in Spain live in "strong" and numerous family homes, more so, in fact, than Spanish households. The homes are mostly built around the nuclear family, and with a high presence of minor children. Children function as "anchors" that fix and root families in the local community.
- The **average size** of immigrant households is 3.34 people, while the average household size in Spain is 2.49 people per household (Encuesta Continua de Hogares -ECH- INE, 2017). Eight out of 10 immigrant households are family homes, where two or more relatives live together. And 53% of them are nuclear households. In the case of the Spanish population, these percentages are 65% and 44.5% respectively (ENPOI 2017 and ECH-INE, 2017). On average, each immigrant has almost 4 relatives living in Spain -3.76-, most of them concentrated in the home, and, on average, almost one child per household, 0.88. (ENPOI 2017 and ECH-INE, 2017).
- An **intense process of naturalization/nationalization** that already reaches 1 out of 3 immigrants (33%), 36% for women and 30% for men. In the case of immigrants of Latin American origin this percentage reaches 54%. There has been a progressive reduction in the area of administrative irregularity which, despite its qualitative importance, barely represents 7% of the total. In addition, immigrants with permanent permits represent 30% of the total, and those who have temporary permits 30% (INE 2009-2019).
- A **high and widespread dominance of the Spanish language**, including those origins where Spanish is not the mother tongue. In fact, 88% of the POI speak Spanish well (13%) or very well (75%). In contrast, barely 4% manifest a low or very low level in the oral proficiency in Spanish (ENPOI 2017).
- Increasing maintenance of **vital and "migratory" projects** oriented towards permanence and establishment in the country. This means that their spending and investment decisions are increasingly focused on improving their living conditions in Spain.
- High and **increasing degree of contact and interrelation** between the immigrant and native population. An interaction that manifests itself in the significant presence of natives in the interpersonal networks of migrants, and in the usual contact and "bond" between both populations in two central daily spaces of social life, such as the neighbourhood and the workplace. Thus, for example, 23% of immigrant couples and marriages are mixed unions

(native-immigrant origin). At the same time, the vast majority of them, 63%, have mixed interpersonal networks formed by members of both groups.

- **High subjective perception of rootedness**, integration and belonging to Spanish society. Therefore, 94% of immigrants tend to feel and perceive themselves integrated into the country. 94% feel welcomed by Spaniards and, finally, 66% of immigrants tend to perceive themselves as members of Spanish society.

However, the immigrant population has a **poor socioeconomic integration**:

- Concentration and over-representation of the immigrant population in the **lower part of the occupational structure**. 75% of immigrants work in blue-collar occupations, with 7.1% as small entrepreneurs.
- The vast majority of immigrant workers who were employed in elementary jobs when they arrived in Spain are still locked into them after an average stay in the country of five years, which points to the **continuity of the process of occupational segregation**. Only a minority, and more individually than structurally, has managed in recent years to move out of elementary jobs into higher-skilled jobs.
- **Strong job insecurity**: 27% in a situation of irregularity; 73% work informally despite having a work permit; higher unemployment rates than the Spanish population; 40% of those employed with temporary contracts (more than twice as many as Spaniards) and average salary below the Spanish Minimum Interprofessional Wage.
- **A greater propensity to suffer situations of poverty, material deprivation and social exclusion** among certain national groups, mainly African and Latin American. However, the situation of EU foreigners is also very striking and, without reaching the extreme levels of the non-EU population, they also have a very high risk of poverty or social exclusion. This is the result of the change in the profiles of the EU population settled in our country, which is now mainly made up of citizens from countries from the enlargement of the European Union to the East, mostly Romanians and Bulgarians, whose situation seems to differ considerably from the previous waves of Europeans, reflecting the persistent social gap in the living conditions of some countries and others within the European Union.
- **Relatively low levels of social protection**, only 15% of households receiving "social" income and only 12.3% of them receiving income from the public system.

Some characteristics of integration policies in Spain:

- In Spain, one of the obstacles that limits integration is the **distribution of competences** between the central State and the autonomous communities. The Government is legal-

administratively responsible for issues related to immigration such as nationality, aliens, and the right to asylum, as well as for some social issues such as the regulation of the labour market (Godenau, Rincken, De Lizarrondo and Moreno, 2014). But integration is the exclusive competence of the Autonomous Communities or shared with the government in accordance with what the corresponding statute of autonomy proclaims; this is linked to the question of the competence system in the field of integration policies. However, for the European Commission this is an eminently national competence. In addition, the autonomous community transfers the competence of integration to the locality and even to the municipality. On the one hand, this distribution has its advantage because the municipality is the one that knows the reality and characteristics of immigration in its society, but on the other hand, it has its disadvantage because the municipality is outside the processes of preparing the integration plans of the autonomous community and outside the participation in the Sectoral Conferences of Immigration between the Government and the autonomous communities, which aim to elaborate the biennial action programs with the objective of strengthening the social integration of immigrants as established in Law 2/2009.

- It should be stressed that one of the singularities of integration policies in Spain, compared to other Member States and even to the EU, is the **non-distinction between regular and irregular immigrants in the implementation of integration policies**. All immigrants in Spain can benefit from programmes financed by European funds. This issue departs visibly from the European postulates which refer exclusively to third-country nationals legally resident in one of the Member States.
- In recent years, Spain has positioned itself on the side of the States that consider learning the language, history, culture, the Constitution, among others, to be obligatory, but only applies it in the case of obtaining nationality, where the immigrant must have a basic level of the language and constitutional and socio-cultural knowledge of Spain. However, these requirements are not mandatory for obtaining a residence permit, unlike other European states that oblige even the immigrant with residence to have them passed.

### 1.3. MALQs difficulties for training

Main difficulties experienced by immigrants in their educational inclusion in Spain (Martín-Pastor and González-Gil, 2013):

- Integration problems with Spaniards: Complexity in the relationship with autochthonous people.
- Rejection of foreigners: Discriminatory attitudes.



- Different types of socialisation: Ways of talking and acting with other people that are different from the way they behave in their home countries.
- Communicative protocol: in Spain, people communicate very abruptly, with imperative expressions with which they are not familiar.
- Expressions and words: Some common Spanish expressions are not understood. These include ironic tone or jokes accompanied by connotations different in the way some words are used.

The **immigrant status** itself seems to influence the incidence of unemployment, given that unemployment rates are higher among immigrants at the same age and educational level, and at a greater distance from Spaniards as their educational level increases. Determining the precise factors that influence the incidence of unemployment requires in-depth studies, but there are some basic elements that are present throughout the specialised literature. For example, the type of qualification has a high impact on employability for foreigners, as it does for Spaniards. Likewise, the determination and improvement of skills provided by the education system has a positive effect.

At this point there are two relevant data that help to distinguish the distance between formal qualifications and **competences** actually possessed, data that mark an appreciable disadvantage of the immigrant population compared to the Spanish one. On the one hand, the results of the general tests on competences of the adult population show a difference in basic competences that would be equivalent to three years of schooling less among immigrants. On the other hand, immigrants would have a much higher proportion of people with very low levels of performance in reading competence (42.5%, compared to 25.4% in the Spanish population).

This points to the importance of focusing adult-oriented training efforts on the immigrant population. They have a greater need to participate in lifelong learning but they take part less than the Spanish population. In order to strengthen their employability, it is essential to encourage greater participation of the adult immigrant population in lifelong learning.

However, it should be noted that the main reason given by immigrants for not engaging in formal lifelong learning is the price of training (see table below).

Percentage of participation in lifelong learning and reasons for not doing so

Table 2. Percentage of participation in lifelong learning and reasons for not doing so

% Of participation in the lifelong learning. Formal and non-formal  
Reasons not to participate in lifelong learning

	Formal	Total	Job related	Non-job related	Costly	Without employer's support	Too busy in work	Poor time and place	Family responsibilities
Native	13,3	47,2	36,3	10,9	8,9	3,1	28,8	8,4	22,6
Foreigner	11,7	40,6	29,4	11,2	18,4	0,7	26,4	7,1	17,4

Source: OCDE, Skills on the Move: Migrants in the Survey of Adult Skills, 2018.

#### 1.4. MALQs in business initiatives

According to a report by IE Business School and Ria Money Transfer (2016), Spain is the best country in Europe for immigrant entrepreneurs, both in terms of the number of projects they develop, and for the economic performance they obtain.

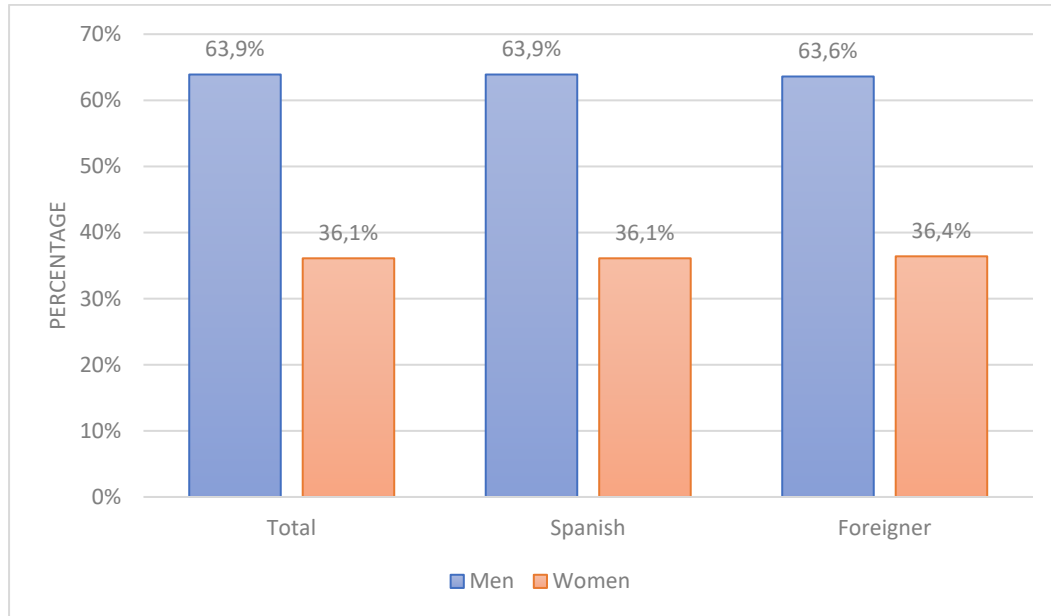
- The only group of **self-employed workers** that grows in our country is that of foreigners, both the corporate self-employed who set up an SME and those who directly start an activity. Self-employed persons of foreign nationality represent 12.8% in Spain: 260,569 in December 2021, according to the Ministry of Labour and Social Economy. As with the Spanish population, the percentage of self-employed men is significantly higher than that of women (see graph below).

Table 3. Self-employed workers (natural persons) in the Social Security by sex and nationality

	Total	Men	Women
Spanish	1,773,322	1,133,785	639,537
Foreigner	260,569	165,592	94,977
Total	2,033,891	1,299,377	734,514

Source: Ministry of Labour and Social Economy data as of 31/12/2021

Graph 6. Self-employed workers (natural persons) in the Social Security by to sex and nationality



Source: Ministry of Labour and Social Economy data as of 31/12/2021

- Desire and dedication are the secret of their success. The **obstacles** faced by the immigrant entrepreneur are much greater than those faced by the national self-employed; the self-employed immigrant has to demonstrate not only the economic and financial viability of the project but also his or her preparation.
- As can be seen in the graph below, the majority of immigrant self-employed correspond to individual businesses, without employees and without pluriactivity. On the one hand, the Asians stand out in terms of having a greater number of employees, as well as the South Americans who show greater pluriactivity.

Table 4. Foreigners self-employed workers (natural persons) by professional status and continent

Total		Without employees	With employees	Without pluriactivity	With pluriactivity
Europe EU	87,906	77,569	10,337	83,045	4,861
Europe rest	46,280	37,755	8,525	44,270	2,010
Africa	27,099	22,195	4,904	25,684	1,415
Central America	3,992	3,444	548	3,518	474
North America	3,342	3,057	285	3,100	242
South America	48,337	41,820	6,517	42,383	5,954
Asia	42,540	28,381	14,159	41,065	1,475
Oceania	569	492	77	506	63
Unknown	504	440	64	466	38
Total	260,569	215,153	45,416	244,037	16,532

Source: Ministry of Labour and Social Economy data as of 31/12/2021

- Small businesses predominate, with low capacity to generate employment (often family business) and with a preference for sectors such as hospitality and construction, economic areas chosen by 38,2% of new foreign self-employed, according to the Association of Self-Employed Workers (ATA), They also have a relevant participation in the trade and transport sectors, In addition, many found their business opportunity in the remittance industry that came to be run, almost entirely, by immigrants (many of Pakistani origin) who combined the activity with call shops or internet services,
- The two main motivations of immigrants for entrepreneurship are the search to improve their economic and social situation, and by necessity. Both coexist, although a large part of them respond to this latest motivation,
- In Spain they are mostly oriented to the open market, and this includes businesses initially serving the ethnic market such as halal butcheries. In this case, the adoption of survival strategies has pushed them more into convenience stores serving the neighbourhood. The access to property through vacancy chain also explains the skew towards open market.
- In Spain, research also proved the **transnationality** of ethnic minority businesses linked to specific groups as well as to the level of education. The transnational family is a pillar that enables the business to progress while fostering the family growth. This is reflected in the patterns of role distribution; parents work in the business and family remaining at origin looks after the children. Links with the home country facilitate the creation of transnational businesses and its diversification. Furthermore, the crisis has also intensified the transnational links as a strategy to survive.

- Another characteristic aspect of immigrant entrepreneurship is **self-exploitation**, through work during long hours and holidays.
- It is also remarkable the use of family labour, diversification through the sale of various types of products, the provision of complementary services and the versatility to change activities in the face of low profitability.
- These entrepreneurial activities usually begin with their **own savings** or through loans received by relatives or compatriots. These businesses tend to depend as little as possible on banks.
- **Immigrant women** are more successful than men, although the number of foreign entrepreneurs is significantly lower, and they tend to be more risk averse. Immigrants who have obtained Spanish nationality also obtain greater economic returns compared to those who do not, probably because those who have obtained Spanish nationality have greater access to financing.
- Regarding the business model, the majority of immigrants have chosen to start their activity in the remittance sector, in social assistance among immigrants, in the field of technology, especially the sale and repair of computers and mobile phones, in the supply of products from the country of origin and in the retail sector.

## 1.5. Good Practices (or support) on how to promote entrepreneurship to integrate MALQs

In Spain, there are many public and private institutions working to promote self-employment. The actions developed to achieve this aim are diverse and cover areas such as advice on setting up a business, the provision of incubation spaces, acceleration through mentoring, access to financial aid such as grants or microcredits, the awarding of prizes, advice on applying for European R&D projects, integration in business angel or venture capital networks, aid for internationalisation or contact with companies, business clusters, research centres, technology parks or universities. Although the existence of these programmes is a reality in Spain at all territorial levels (national, regional, provincial, and local), academic studies on immigrant entrepreneurship emphasise the **insufficiency of specific programmes** aimed at this group (Aboussi and García-Quero, 2012), a deficiency that is normally covered by non-profit associations.

Most initiatives are developed by associations and are based on advice and training for the implementation of a business plan. Greater skills training is advocated in order to promote quality entrepreneurial initiatives.

### 1.5.1. General programmes for the promotion of entrepreneurship

1. "España-Emprende" promoted by the Spanish Chamber of Commerce  
<https://www.camara.es/creacion-de-empresas/espana-emprende>

2. The programs of the Santander International Entrepreneurship Centre (CISE) such as Explorer or Ecuadrado

<https://www.cise.es/programas-para-emprendedores/#programas>

3. The "Minerva" program developed jointly by the company Vodafone and the Junta de Andalucía

<https://www.programaminerva.es>

4. "Andalucía Open Future" also promoted by the regional government and Telefónica

<https://andalucia.openfuture.org>

5. Enterprise Single Windows (VUE)

<https://www.camara.es/creacion-de-empresas/ventanilla-unica-empresarial-punto-de-atencion-al-emprendedor>

6. The points of attention to the entrepreneur (PAE) promoted by the government of Spain in collaboration with other organizations

<http://www.paelectronico.es>

7. The various plans or programs promoted by Autonomous Communities and provincial and local entities (e.g. Community of Madrid, Valladolid City Council, Jaén Provincial Council, Basque Country Provincial Council, Malaga City Council, Valencia City Council)

<https://www.comunidad.madrid/servicios/empleo/autonomos-emprendedores>

<https://www.valladolid.es/es/gente/emprendedores>

<https://www.dipujaen.es/microsites/planempleo/emprendimiento-y-empresas.html>

<https://beaz.bizkaia.eus>

<http://imfe.malaga.eu/es/unidad-de-empresas/asesoramiento-al-autoempleo>

<http://valenciactiva.valencia.es/es/valencia-emprende/asesoramiento-en-emprendimiento-y-creacion-de-la-empresa>

### 1.5.2. Specific programs for immigrants to promote entrepreneurship

"Entrepreneurship and Integration" – Fundación Tomillo <a href="https://tomillo.org/programas/emprendimiento-e-integracion-y-emprender-sin-limites/">https://tomillo.org/programas/emprendimiento-e-integracion-y-emprender-sin-limites/</a>	
Description	Support for immigrants to promote stable and continuous self-employment, Funded by the Ministry of Labour, Migration and Social Security and the European Social Fund.
Characteristics	-Training. -Individual advice for the constitution (registration in The Treasury and Social Security) and mentoring for the growth of businesses already created. -Help for access to financing. -Advice on immigration matters to obtain work permits.
Collective	Immigrants from outside the European Union (EU) with a work or residence permit in Spain, Special relevance of social projects.
"Vives Emprende" – Action Against Hunger <a href="https://www.accioncontraelhambre.org/es/empleabilidad/emprende">https://www.accioncontraelhambre.org/es/empleabilidad/emprende</a>	

Description	Promotion of inclusive entrepreneurship by supporting people with few resources, unemployed and with difficulties of socio-labour insertion.
Characteristics	<ul style="list-style-type: none"> <li>-Workshops for the development of entrepreneurial skills.</li> <li>-Individual advice on the business idea.</li> <li>-Technical-practical workshops (generation of ideas, marketing plan, economic-financial viability of the business, social media strategy, etc.).</li> <li>-Networking and promotion of contact with success stories,</li> </ul>
Collective	People in a situation of unemployment or job instability, especially women, young people, immigrants, or people with disabilities.
«ERIAS: European Refugees Integration Action Scheme» – Cámara de Comercio <a href="https://www.camara.es/creacion-de-empresas/programa-integracion-mercado-laboral-migrantes-erias">https://www.camara.es/creacion-de-empresas/programa-integracion-mercado-laboral-migrantes-erias</a>	
Description	Sustainable integration of immigrants and refugees into the labour market. Created by the European Chambers of Commerce (developed in Spain, Bulgaria, Greece, and Italy).
Characteristics	<ul style="list-style-type: none"> <li>-Workshops with entities linked to migration to analyse the situation at the local level and identify the specific needs of the collective,</li> <li>-Training on basic skills and entrepreneurship (business plan).</li> <li>-Advice for the start-up of the entrepreneurial activity.</li> </ul>
Collective	Immigrants who are third-country nationals, including refugees,
«CEPAIM Emprende» – CEPAIM Foundation <a href="http://cepaim.org/que-hacemos-convivencia-social/formacion-y-empleo/cepaim-emprende/">http://cepaim.org/que-hacemos-convivencia-social/formacion-y-empleo/cepaim-emprende/</a>	
Description	Promotion of entrepreneurship, entrepreneurial education, and self-employment of immigrants. Promotion and dissemination of the entrepreneurial culture.
Characteristics	<ul style="list-style-type: none"> <li>-Advice on procedures, aid, and subsidies,</li> <li>-Support in the preparation of the business plan,</li> <li>-Training for entrepreneurship (e.g. autonomy, teamwork, creativity),</li> </ul>



Collective	Entrepreneurs at risk of social exclusion: non-EU immigrants, Special attention to social economy enterprises and joint ventures promoted by immigrants and local people.
"Entryway- entrepreneurship without borders" – EU and Chamber of Commerce of Navarre <a href="http://www.entrywayproject.eu/wp-content/uploads/2018/01/brochure-entry-way_SPA.pdf">http://www.entrywayproject.eu/wp-content/uploads/2018/01/brochure-entry-way_SPA.pdf</a>	
Description	Economic integration of immigrants through training and comprehensive advice for entrepreneurship. European project with the participation of the Chamber of Commerce of Navarra.
Characteristics	-Orientation and evaluation of business ideas.  -Training on the business plan.  -Advice and personalized accompaniment by mentors.
Collective	Foreigners from countries outside the EU with legal residence in Spain,

"Proyecto Impulsa" – Red Cross <a href="http://www.entrywayproject.eu/wp-content/uploads/2018/01/brochure-entry-way_SPA.pdf">http://www.entrywayproject.eu/wp-content/uploads/2018/01/brochure-entry-way_SPA.pdf</a>	
Description	Program to promote self-employment and entrepreneurship aimed at helping people with difficulties in accessing the labour market. Financed by the Ministry of Migration with the collaboration of provincial entities.
Characteristics	-Business training.  -Guidance and advice on the preparation of the business plan.  -Support in the application and management of microcredits.  -Dissemination and promotion of the businesses set up.
Collective	Mainly immigrants, also other groups with difficulties in accessing the labour market.
"M.I.C.R.O. PROJECT" – Action Against Hunger <a href="https://www.accioncontraelhambre.org/es/proyecto-micro">https://www.accioncontraelhambre.org/es/proyecto-micro</a>	

Description	It is a European project to support migrants who wish to become entrepreneurs and to facilitate their access to microfinance. The general objective of M.I.C.R.O. is to create a professional figure capable of supporting immigrants in the different phases of the creation and management of a business.
Characteristics	The initiative, in which six organizations participate, consists of improving the skills of professionals who work serving immigrants in three areas: <ul style="list-style-type: none"> <li>• Helping them to draw up their business plan</li> <li>• Supporting and accompanying them in accessing microfinance</li> <li>• Managing multiculturalism. In this sense, the partners involved in the project are working on the creation and testing of an innovative e-learning methodology for technicians, who will have the possibility to acquire transversal competences both in the economic/financial sectors and in intercultural communication.</li> </ul>
Collective	Professionals working serving immigrants
ColImpact Coliving Training for Immigrant Entrepreneurs <a href="https://coimpactbcn.com/por-que-programa-formacion-emprededores-inmigrantes/">https://coimpactbcn.com/por-que-programa-formacion-emprededores-inmigrantes/</a>	
Description	ColImpact Coliving aims to be a meeting point for immigrant entrepreneurs. A community that generates valuable connections, that provides knowledge and tools, that inspires through example, and that serves as a platform for the creation of social entrepreneurship projects so that immigrants and refugees to empower themselves and transform the role they play in our society, to contribute and positively impact the environment around them.
Characteristics	We maintain a white belt mentality and are in constant learning and growth. Our goal is to bring the greatest possible value to the entrepreneurial, social, and conscious ecosystem, <ul style="list-style-type: none"> <li>• Master's degree in Social Innovation from the Learning by Helping organisation.</li> <li>• Personalised advice and mentoring for the creation of entrepreneurship, psychological accompaniment, and personalised ontological coaching.</li> </ul>

Collective	We are creating the ideal home for digital nomads, foreign students and remote workers who want to live an authentic and unforgettable experience, while developing personally and professionally in Barcelona (20% places for immigrants)
"CONEXUS Project" - Noos <a href="https://noos.global/es/csr-projects/education-support-migrants-entrepreneurs-spain/description">https://noos.global/es/csr-projects/education-support-migrants-entrepreneurs-spain/description</a>	
Description	Conexus offers migrant entrepreneurs a comprehensive program to help them build their business model and develop a local support network to increase their chances of success in creating a startup.
Characteristics	<ul style="list-style-type: none"> <li>• Each entrepreneur will work with a local mentor who will accompany them throughout the 4-month programme and with a student consultant who will help them with specific issues such as budgeting and marketing.</li> <li>• Through expert-led online group sessions, entrepreneurs will deepen their understanding of business fundamentals, explore new opportunities in a post-pandemic world, strengthen their business models and grow their brand.</li> <li>• The programme also incorporates current best practices in the field of migrant entrepreneurship and mentoring programmes.</li> </ul>
Collective	Immigrants in Spain with an entrepreneurial spirit

By analysing specific initiatives aimed at immigrants, certain common features can be drawn from these programs:

First, the purpose of most programmes is the employment of immigrants. To achieve this goal, advice is combined with a training plan in entrepreneurship that makes it possible to carry out the business plan (e.g. basic training in finance, marketing, or communication). That said, it is noted that only some programs include training in **entrepreneurial skills**. These are considered crucial to foster the entrepreneurial intention of this group. Entrepreneurship programs should cover initiatives arising from need, but they should also seek an increase in projects created from the detection of opportunities. That is, to ensure that immigrants do not opt for entrepreneurship only as a survival mechanism in the face of unemployment or

precarious working conditions, but that they consider it a way of economic progress and social mobility in any situation. Crucial to this is the development of skills such as opportunity detection and evaluation, creativity, risk management, tenacity, self-efficacy and network generation and exploitation. It is true that there are some initiatives that are already working in this line such as the Action Against Hunger program "Vives Emprene" and the Training for Immigrant Entrepreneurs of ColImpact Coliving.

Secondly, these programs usually respond to the possible lack of knowledge about the functioning of the Spanish system, proposing specific advice especially in the early stages of business creation. Assistance in the search for financing and networking activities are decisive actions since many immigrants lack material and relational resources when they arrive in the destination country. Even so, given the importance of Social Capital for business success (García & Valencia, 2009), a greater commitment to the empowerment of professional social networks of immigrants is considered necessary. Mentoring by entrepreneurs, the facilitation of synergies between immigrant and national entrepreneurial projects, association with networks of entrepreneurs or companies in the sector or the organisation of experience-sharing workshops are actions to be highlighted in order to achieve this objective.

Finally, there is a call for an increase in this type of program, not only by associations but also by public institutions. It is necessary that public entities make a clear commitment to the promotion of entrepreneurship of immigrants. To this end, this aspect must constitute a fundamental part of migration and employment policies, since only in this way will this need be incorporated into government strategies and, therefore, the precise allocation of resources will be made. It is also important that the public authorities assume the responsibility of making visible the relevance of the entrepreneurship for this group, and thus promote understanding of its benefits for the development of the country and for the economic and social integration of immigrants.

### 1.5.3. National financial support for entrepreneurship

#### **National Innovation Company**

If you think that the strength of your project is to bet on the new, then you are likely to be interested in the two options proposed by the National Innovation Company (ENISA) for entrepreneurs:

- For those under 40 years of age.
- For entrepreneurs of all ages.

#### **The ICO Companies and Entrepreneurs line**

The Instituto de Crédito Oficial (ICO) is a classic in terms of aid to the business world, Thus, in the case that it does not occupy, it could grant you financing as a self-employed person or company, among other figures, if you make productive investments in Spain and / or need to cover liquidity needs, regardless of your registered or fiscal domicile, and whether most of your capital is national or foreign.

### **Technological aids**

As we told you above, the aid for entrepreneurs focuses on various issues. One of the most specific is the one offered by the Neotec programme of the Centre for Industrial Technological Development, which depends on the Ministry of Science, Innovation and Universities. The purpose of this plan is to support the creation and consolidation of technology-based companies. If this is the case, that resource may be interesting.

Also promoted by the CDTI is the Innvierte programme, which has a similar objective, but using for it the support for investment of venture capitalists in technology-based or innovative companies.

### **EU Entrepreneurship Grants**

Horizon 2020: This subsidy comes from the main European Community tool for companies to modernise (the aforementioned plan), whose main requirement for registration is that the company has an R&D&I project.

## **1.6. Conclusions: Key issues for future agenda**

The information gathered in this desk research shows the need and opportunity to train and encourage entrepreneurship among immigrants. Even when a part of them already have some training and experience, the social and cultural particularities of the host country make it advisable to train them in specific skills.

Even though training in knowledge is relevant in the case of immigrant entrepreneurs, the importance of training in soft skills cannot be ignored.

Instill the importance of innovation not only in products (goods and services), but also in processes, avoiding those that merely imitate the business reality of the country.

It is important to establish contacts and networks among them, to which end it would be possible to organise experience exchange days or have a forum or chat for them that would enable them to keep in touch with people who are in the same situation as them or who will come to Spain in the forthcoming years with the idea of being entrepreneurs, with the aim of sharing advice and experiences.

It is also advisable for them to become part of organisations or professional networks in the host country.

Positive effect of mentoring based on local companies with knowledge of the context.

Any training process aimed at immigrant entrepreneurs should raise awareness about the importance of entrepreneurship not only as a way of life or social improvement for them, but also as a means of economic and social repercussion for the host society.

Even though immigrants' knowledge of Spanish is usually quite good, it is advisable to develop tools such as: List of colloquial expressions or words most used in the educational context or Dictionary of synonyms and antonyms where they could also find the meaning of idioms or the different uses or tones that the same word could adopt in different contexts.

In general, more personalised approaches should be developed in training programmes, since studies show that the age at which they arrived in the host country, the proficiency in the language of the host country, or the country of origin are factors that affect educational performance among those who are formally of the same level:

- Escape from indiscriminate training without taking into account entrepreneurial motivations. Much training in entrepreneurship fails because of the lack of interest or initial risk aversion.
- It is advisable to attend to men and women differently in entrepreneurial training, both because of cultural differences and because of the different characteristics of the entrepreneurial character and the type of business between them.
- Establish segments for training, such as in the case of groups like immigrants of African and Asian origin who seem to come with less training.

## 1.7. References

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## 2. Questionnaire for migrant entrepreneurs

### 2.1. Sociodemographic characteristics of the sample.

In relation to the sample obtained from migrant entrepreneurs, we identified the main sociodemographic data:

- Men accounted for 64.7% of the participation and women for 35.3%. (See graph nº 1).
- Regarding age, it should be noted that the group with the highest weight corresponds to individuals between 36 and 50 years old -52.9%-, although those between 26 and 35 years old are also represented -17.6%-, the same percentage as for those over 50 years old. Those under 25 years old represent 11.8%. (See graph nº 2).
- The most representative family unit is that formed by between 3 and 4 people, specifically 47.1%, followed by the family unit formed between 1 and 2 people, who represents 29.4% of the sample. (See graph nº 3).
- With regard to the number of members who receive economic income, the most common is to receive a single income, 41.2% of cases (see graph nº 4).
- Among the surveyed, the most common is not having any children in the family unit (41.2%), and in, second place, having two children in the family unit for 23.5% of cases (see graph nº5).



- The countries with the largest weight in the sample are distributed between Europe, Latin America, and Africa, represented with 29.4% and to a lesser extent Asian countries with 11.8%. (See graph nº 6).
- At the level of practicing religion, Catholic predominates with 52.9% of the sample. (See graph nº 7).
- Finally, the majority of the sample currently resides in Spain, and 64.7% have been doing so for more than 10 years. (See graph nº8).

## 2.2. Characterization of businesses started by migrants

- The main representative sector in the sample is that related to professional services -35%-, followed by retail trade and hospitality with 18% and 17% respectively. Other activities, once analysed, they have been added to the blocks of the aforementioned sectors. (See graph nº 9).
- The majority do not belong to any business association, specifically 76.5%. (See graph nº 10)
- The 41.2% of the sample argues that their business has been active for less than 1 year, although 35.3% indicates that they have been active between 3 and 5 years, and 23.5% between 5 and 10 years. (See graph nº 11).
- A similar percentage can be found regarding the number of employees, and thus 41.2% indicate that they do not have any employee, compared to a similar percentage that exposes has only one employee, in front of the 11.2% and 5.9% who respond that they have two employees or three, respectively. (See graph nº 12).
- Regarding the type of clients, the majority - 45.5% - indicate that they are national, although the next weight would be migrant population of different origins, specifically 22.7%. (See graph nº 13).

## 2.3. Evaluation of the experienced entrepreneurial process

- It is distributed almost equally those who have received some type of training before creating their business -52.9%- or those who have not received any type of training -47.1%-. Those who have received it argue that it has been related to topics of beauty/aesthetics, restoration/food handling, pest management, business management and marketing, as well as web design. (See graph nº 14).

- Most of the surveyed argue to have work experience in their country of origin, specifically 76.5%. (See graph n° 15).
- In relation to the difficulties currently facing their business, those related to digital/technical, financial and logistics stand out for their importance for approximately 1 out of 3 interviewees (see graphs n° 17 and 19).
- The aspects in which they have less difficulties at the moment correspond to production according to 1 in 2 interviewees (see graph n° 16), as well as those related to rejection, administrative issues, employees, and licenses (see graphs from n° 16 to n° 19)
- In relation to the main reasons why they decided to create their own business, the fact of having found a business opportunity -26%, as well as because they liked to do so, or for wanting to be independent, representing both cases the 19% of the sample. (See graph n° 20)
- Regarding the challenges that they had to face when creating his business, the most important is to find financial resources, for approximately 1 out of 3 interviewees (see graph n° 23), although on the opposite side, what represented to be less challenging were problems with the language, cultural differences or feeling social rejection (see graphs from 21 to 23). Other challenges have been identified such as aspects related to online commerce and competition with larger companies.
- Among the aspects to be highlighted in the start-up of their entrepreneurship, the ability to establish contacts and the capacity for observation are highlighted as key elements in the creation of the company, while on the other hand, coming from cultures that promote entrepreneurship is not important (see graphs 24 and 25).
- Finally, according to those interviewed, the most important thing for starting a business is to receive specialised advice, as stated by 47.1% of the interviewees, compared to those who consider it essential to be accompanied by an experienced mentor -35.3%, or to receive specialised training -17.6%. (See graph no. 26)
- As for the contents that they would have appreciated having at the time of starting the business, those related to bureaucratic and legal issues, online commerce, marketing, financial and accounting, and related to their activity such as catering, or audio-visual stand out.

## 2.4. Conclusions: Key aspects

With regard to the main conclusions that can be drawn from the sample obtained, the following should be highlighted:

- Most of the ventures are related to the service sector and are small businesses that are most likely single-person and are the main sustenance of family units.
- In terms of training, which is what we are focusing on, it is not identified as a crucial element to highlight in order to start a business, although there is a lack of technical areas of management such as sales and finance and commerce, specifically in the online or digital model.
- The main difficulties they encountered focused mainly on financial issues, while the lack of problems or threats with regard to cultural issues or rejection was highlighted.
- The main strengths they had for the development of their business were their networking skills and observation abilities.

## 3. Focus groups with migrants

### 3.1. Description

The group dynamics with migrants with low qualifications took place in the facilities of the Loyola Andalucía University at its Cordoba campus on Wednesday 13 July in two working groups, one of women at 10:00 AM and the other of men at 11:30 AM. As we will see in the 02-FG Attendance list of the Focus group with MALQS, we find women from Latin America, specifically from Colombia and Venezuela, as well as from the African continent, in this case from Angola, aged between 23 and 45. In the case of men, they aged between 23 and 33 from Europe, specifically from Georgia, and from Africa, in this case from Morocco, Angola and Senegal. The duration of the group dynamics was 56" and 49" respectively.

Most of them were currently undergoing training in different courses, aimed at future business development, and related to local service sectors such as catering, food or electrical or bicycle repair services, or in some specific cases, in the development of a business in the agricultural and livestock sector. The vast majority of them have not been in our country for long, and their objective is their full insertion in Spain or, in any case, in Europe, although there are also those who wish to get training in our country in order to return to their place of origin to start a business taking advantage of the training they have acquired here. Some of them were currently working, although the rest were either awaiting the necessary documents to obtain their residency status or had been in our country for a relatively brief time and were without a stable job. All of them belonged to a foundation or aid institution, so their economic situation was generally highly vulnerable. Most of them were poorly educated, and apart from those from Latin America with certain language problems, although some of them had acquired an acceptable level of understanding and speaking of our language precisely through the groups to which they belonged.

### 3.2. Main results

#### 3.2.1. Migration and entrepreneurship

In each of the cases, it has been observed that they are interested in entrepreneurship as a way to achieve full integration and personal and professional projection in their current country of residence, which is why most of them have been training for some time in a variety of courses,

although, as a result of the support they receive from the foundations or organisations that tutor them, these also focus on language training and integration in our country, in addition to those that may be related to their entrepreneurial aspirations. On the one hand, these organisations help them to meet other people with identical desires and aspirations, as well as entities or companies that can offer them their first work experiences in our country.

The reasons for the migration to our country were the lack of expectations in their countries of origin, as well as the desire to have greater opportunities for personal and professional progress. It has become clear in most of them, how fundamental training is, a door that opens the possibility of achieving their aspirations.

Most of them find support for their entrepreneurial ideas in their family members, in some cases counting on these members as a fundamental part of the development of their project. Although they sometimes receive advice arguing that it is better to work for others, the desire to work for oneself, even knowing that it involves a possible greater risk, weighs much more heavily in the decision to carry out a business than working for others. They are convinced that their results will depend on the effort they put in, as well as some luck.

### 3.2.2. Barriers

Although in general they recognise that in our country there is greater security and protection for setting up a business, the main handicap identified is the bureaucracy and lack of knowledge about it. In addition to this, there is the current Immigration Law, with its conditions for the residence of migrants. In addition to these barriers, there are aspects related to the financing of the project, as well as the location of the business and procedures or permits for renting premises.

Finally, they identified the need to find suitable staff who have the same desire and ambition to succeed as they have in their business idea.

Most of them feel prepared and understand that, in those fields in which they are not trained, they will look for people to help them with these responsibilities in their business. In any case, knowing certain weaknesses does not represent an insurmountable barrier for them to abandon their desire for entrepreneurship, understanding that the desire to carry it out and enthusiasm is stronger than these barriers.

### 3.2.3. Formation

On the one hand, they identify technical training on the project they want to set up, and on the other, project management training. For the former, they feel more confident, as many have either been trained in our country in the areas or sectors they want to start a business in, or come from their

countries of origin with a certain amount of knowledge. For the second, they recognise gaps, which they believe would be filled with trained personnel or some advisory support, or also by training themselves.

In any case, they recognise training as a key aspect in their future, and some of them plan to pass it on to others in the future in their countries of origin, if they eventually return.

As for the training model, they prefer face-to-face training, as they understand that this system allows for a more proactive exchange between teachers and colleagues, although they also recognise that digital training allows for greater freedom in terms of timetables, and to make it compatible with the work or responsibilities they have at the time. Nonetheless, most of them have no difficulties in terms of having a certain digital education to be able to receive this training through this model, although they are concerned that perhaps not everyone can access this training system, either due to lack of digital knowledge or lack of equipment or internet access due to economic circumstances.

In any case, they are requesting training that is more adapted to their needs; most of them define the training they currently receive as very generalist and of little use, except to obtain another certificate. Therefore, in the case of training for entrepreneurship, this should be adapted to their diverse needs, at the time of starting, but also as they evolve in their business.

For their entrepreneurship, they have been relying on associations or collectives that are helping them at the moment, as they tutor them, teach them how to make business plans and a certain entrepreneurial culture, which is obviously necessary.

Generally speaking, they see themselves as entrepreneurs in the immediate future, firstly out of conviction, but also out of necessity.

### 3.3. Conclusions: Key aspects

Different approaches from **the point of view of gender** are not perceived, although the fact that they have not been expressed in the dynamics does not mean that they could not exist, although it should be underlined that in both sexes, these people have previous experiences of personal improvement, where possible gender discrimination is not seen as one of the important obstacles for entrepreneurship and the achievement of their goal of integration and prosperity.

It can be affirmed that they understand that **training is necessary for their entrepreneurship**, although so far, they consider that the training they receive is either not entirely adequate for this goal, or it is very generalised, which discourages them. With regard to the **digital training model**, they consider the technical and access difficulties that some people with limited resources and digital education may have, but **they generally understand the suitability of the system**, although they do not rule out that this type of training could be complemented with face-to-face modules, where the

experiences and comments of colleagues and teachers can be an interesting training background to take advantage of.

It is necessary to underline the need to receive **more specific training to the groups to which it is addressed**, avoiding what is usually common at this time, that is, a very generalist training aimed at groups that may be clearly heterogeneous in terms of needs and learning for entrepreneurship.

The difficulties described at a general level are the same at the beginning of any entrepreneurship project: financial, location, bureaucratic and adequate personnel, to which it would be added specifically those related to the administrative level due to their situation of foreigners and language, along with insecurities in the necessary training in business management.

In summary, the following conclusions are established:

- 1) No notable differences in approach are initially identified in relation to the gender of the migrant in terms of difficulties and needs.
- 2) They understand training as a fundamental element for their development and professional growth.
- 3) They accept digital training, although they interpret the face-to-face model as necessary in order to know and interact with teachers and other students.
- 4) They disagree with the current generalist and impractical training models with regard to their training for entrepreneurship.
- 5) Their desire for entrepreneurship is greater than the possible difficulties in carrying it out, although these are enhanced by the problems of being foreigners, language, and a certain insecurity in their training in business management.

## 4. Focus group with educators/professionals/volunteers working with migrants

### 4.1. Description

The group dynamics aimed at educators, professionals and volunteers took place like the previous ones at the Loyola Andalucía University, in this case on 7 July at 11:30 AM. The group was made up of a very heterogeneous group of members of volunteer groups and educators, some of them with a remarkable experience with migrants both in terms of training and accompaniment, as well as in terms of administrative management and residency procedures. That provided an enriching working meeting with interesting conclusions that we will detail below. The group was made up of 10 people -3M/7F- aged between 24 and 60, which allowed to the group to have a valuable reflection of experiences in dealing and relating with these groups with whom they are in constant contact on a daily basis, knowing perfectly well their reality and most pressing needs. The meeting lasted approximately 96 minutes.

### 4.2. Main results

#### 4.2.1. Experience with MALQs

One of the aspects that are underlined in this regard of the experience with MALQs is the need *for face to face*, that is the presence of volunteers and educators in many aspects of the day-to-day life with these groups, especially in the beginnings where the lack and ignorance of the language of the country is a major obstacle to their development.

These difficulties are compounded by the loneliness of some of them at family level, and significant economic difficulties that lead them to seek their sustenance on an almost daily basis. This aspect is their main priority that is meeting their most basic needs, specifically food and shelter.

Most of them have major problems from the administrative point of view to be able to regulate their residence situation in our country, so that in addition to the above needs, there is the uncertainty of their legal situation so they can access any service and also to be able to be hired.

At the training level, after the first phase where basic aspects of language and introduction to the customs and habits of the country are covered, it is possible to move on to other types of training that are somewhat more specific and aimed as far as possible at training needs in order to find a job, which is what can provide them with a certain degree of stability. In any case, it is emphasised that



most of the training or courses offered by the public administrations are very general or poorly adapted to the reality of the needs of these groups, especially when we are talking about MALQS, where we find people with great difficulties in terms of minimal training, even in their own language. These courses are very restricted in terms of timetables, syllabuses, and assessment processes, which in any case require a lot of time, making it difficult for them to attend to their most basic needs, as mentioned above.

Therefore, it is stressed that formation must be continuous, and must help people to discern, to find their best capacities to be able to enhance them. Although we can find on many occasions, a greater predisposition to the training of Although we can often find a greater predisposition to training among migrants than among nationals who are in need of it, we must be prepared for the frustration and instability that may arise when they face with the need to attend more pressing difficulties than the training they are receiving at that moment, even when they understand and recognise that this is the tool and the way to dignify their situation in the future. It is also evident the individuality of each migrant and, therefore, the need to seek, at least in the initial moments, an adaptability and individual attention that brings them closer to the reality of their current situation as a starting point from which they can continue advancing.

If we talk about digital training specifically in these groups, we identify a significant digital gap that is undoubtedly a major obstacle to their possible development. Additionally, we also recognise the difficulties of access to the network and technological resources, which most of them have basically due to economic aspects.

In some cases we can find people who come from going through traumatic situations that reduce their cognitive abilities, attention, understanding of the environment where they are at the moment, memory and even their ability to communicate, aspects in which volunteers and educators have to work initially and where it is essential that they are cared for person by person, in a dignified and respectful way and, as far as possible, with teams that are not replaced assiduously. In the first moments, trust between these people and the teams that look after them is fundamental in order to be able to progress in new challenges, such as education and training in order to find a job that dignifies them.

It is true that it could be said that migrants are born entrepreneurs from the moment they decide to leave their country and seek the migratory dream in another place with greater expectations of personal development, but we cannot approach all people in the same way and fall into protocolising a capacity for training or entrepreneurship that not everyone is capable of and has the potential to develop.

#### 4.2.2. Work methodologies: what works and what does not?

It is essential to identify where to start from, and to recognise the basic and urgent needs to be addressed first, before going deeper and looking at other needs such as training or finding a job. This aspect is fundamental and is strongly emphasised in the different interventions. Each group or organisation has its own protocols, which evolve with the migrant from a starting point to move forward after this in the possible challenges and defined goals.

In any case, in the majority of cases, the individual who accepts this relationship is monitored, and without a doubt, between moments of failure and success, the aim is to advance in the progression of the relationship.

For this reason, some of the aspects mentioned above, such as empathy, trust and, as far as possible, a face-to-face relationship between volunteers and educators, are fundamental to continue progressing and to enter into the subsequent challenge of training, which will provide them with the necessary skills to work or, in any case, why not, to start up a business.

Specifically, most of the methodologies that have been applied to these groups are based on intervention focused on the individual, assessing their competences and then, designing a specific programme that can be used for growth and progress, as well as for monitoring the goals that have been set for them.

Finally, some collective entrepreneurship actions are recognized. Those are supported by institutions or organizations which, tutored by them, are a first approach to the professional or business development of these groups.

#### 4.2.3. How to develop training sessions with migrants

It should be taken into account that we are talking about very heterogeneous groups of migrants, but focusing on the so-called MALQS, we must be especially sensitive to achieving the progress and goals that they themselves set and wish to reach for their full integration in the country that is currently hosting them.

It is again identified the importance that, firstly, they must have their basic needs covered so that they attend to training as a pathway for their future integration Without first addressing their needs any attempt to do so will fail.

As mentioned above, face-to-face attendance is an important feature of training for these groups, not only because it connects them with other people in similar circumstances, but also because they need to be treated with dignity and sincere attention.

Undoubtedly, moments of adversity and frustration will be present on more than one occasion throughout the training process, but this must be taken into account from the beginning by both the volunteers/educators and the migrants themselves, bearing in mind the adversities that each of these individuals may have at any given moment.

In terms of digital training, it is necessary to take into account the barriers to access that these people may face, which would undoubtedly mean discrimination for them. Therefore, the necessary resources and spaces must be provided for those people who do not have the economic or technical resources, or digital skills, in order to train in these abilities, which are in themselves a specific training. Even more, for some groups will most probably have to be carried out in person. In any case, as a consequence of the pandemic, it is clear that a giant step has been taken in the introduction of the society in general into the digital communication model, obtaining important and interesting results also in training that was previously almost entirely face-to-face, now moving towards mixed models that have generally been well received, reaching a greater number of users than through eminently face-to-face models.

Finally, emphasis is placed on the need to develop more specific training programmes designed to meet the heterogeneity of the group and their needs, both from the point of view of content, timetables, and assessment as the current offer is difficult to attract MALQs.

### 4.3. Conclusions: Key aspects

On a general level, the idea is expressed that a training programme identified as DIBS will be a selective programme and will probably not cover a large part of the migrant population, and more specifically if we refer to MALQs. This does not imply that it is not interesting and that it does not create a path of training in entrepreneurship for other types of migrants, probably with more success in the so-called 2nd generation, children of migrants who are already established, who have certain skills already learned and who can be the object of training for their entrepreneurship in the development of their own businesses, as well as for other migrants who come with academic or learning skills already acquired in their countries of origin and who have the desire to create their own business project.

In order to achieve the goals pursued by this training programme, it must not be forgotten that these groups must have their basic needs covered, which also go through the administrative residence in the country in which they have emigrated and that such training and subsequent entrepreneurship can help them to improve.

In any case, it is clear that there is a need to provide meeting places for training and for sharing their experiences, places that are already available through the different NGOs or institutions that help

these groups, places equipped with technological equipment for training in digital education, as well as in other fields where training for entrepreneurship would have a great impact.

It is also essential to involve migrant groups in common projects that help collective development, projects that in the future can foster the possible spirit of individual entrepreneurship. It is also necessary for the success of training, the need to link these courses with the motivation and usefulness of their completion, though, for example, the development of internships in companies where they can put into practice the knowledge learned, which would necessarily entail the involvement of business sectors or public administrations. This action provides an interesting motivation for them to access this training that will enable them to work and/or to be an entrepreneur later on.

It is made clear that not all migrant support associations have staff prepared and trained to foster entrepreneurship, so the interest of this platform could also be for the training and introduction to entrepreneurship of the staff of these organisations. At the same focus group, the need to share experiences and success stories was identified, and this meeting was a good example of how to get to know each other.

In conclusion, the following ideas can be extracted:

- 1) While recognising the potential of the DIBS platform, the demand to address the pressing needs of migrants, especially basic and administrative ones, is emphasised, as these are the first steps towards further integration, and the platform is an interesting tool for the future.
- 2) A fundamental key factor will be the size of the project and its scope in relation to the distinct groups that it will serve, as well as the involvement of sectors such as business, finance, and the public administration itself. Therefore, we are talking about a broader entrepreneurial environment than the merely formative one in order for the project's objective to be successful.
- 3) It also establishes the need for flexibility in the programmes, allowing them to adapt to the diverse groups of migrants that may exist, and ensuring that these programmes also help to facilitate the administrative procedures for residence.
- 4) It is recognised that migrant organisations or collectives themselves are meeting points where spaces for experiences and motivation towards entrepreneurship can be concentrated on the basis of experiences that are already up and running, training meeting places for migrants and for providing skills also to volunteers or educators in the world of entrepreneurship through this platform.

## 5. Focus group with entrepreneurship experts

### 5.1. Description

The group dynamic aimed at experts in entrepreneurship took place on July 7 at 10:00 AM at the Córdoba campus of the Loyola Andalusia University, with the participation of 12 members -5M/7F-, and a duration of about 85 minutes, belonging to different foundations and collectives with extensive experience supporting and tutoring for entrepreneurship and employment to these groups.

### 5.2. Main results

#### 5.2.1. Experience with migrant entrepreneurs or vulnerable groups

The experiences of the participants have been very enriching, since we meet managers or technicians of institutions and organizations with many years of experience in supporting these vulnerable groups for their integration into society through work.

According to their perception, there are basically two extreme groups to which they normally relate: migrants with training but who cannot have their academic or training qualifications recognised, or people with little or no training. Although the treatment is different, in both cases we can find serious situations of vulnerability that prevent the full development of the person in our country. It is quite common that these people come from Latin America, so language is not an obstacle in principle, but increasingly we find people from the African continent, as well as from Eastern Europe.

Most of them, before considering entrepreneurship, have to face the problem of documentation, although the start-up of business projects developed by them can partly facilitate the attainment of residency documentation, although it is later found that not all projects are developed, and these people, once they have obtained their regularisation, find work in other activities or sectors different from the entrepreneurship projects they have designed.

The majority of the experiences of entrepreneurship have to do with the service sector, related to food, hairdressers, home repairs or transport and handicrafts. Exceptionally, we find ventures in areas of specialization such as design, software and some activities related to import and export.

On a general level, the lack of training of many future entrepreneurs is recognised, to which is added the need to have knowledge of the bureaucracy involved in the start-up of a business project, which they also lack, together with little or no training in business management, fundamental aspects for accompanying the start-up and subsequent development of the projects of these groups.

Likewise, the experts find that they are also an instrument of psychological support in the face of the difficulties that these groups have, being equally useful to introducing them to the new culture in which they want to integrate.

It is also clear that in the case of more vulnerable groups require a much closer approach and presence. In most of the cases, experts must adapt to their circumstances and peculiarities if they want to achieve positive results with these people. That includes aspects such as time, schedule and mode of consultation and tutoring, since we usually find people who are combining this tutoring for entrepreneurship with a job that serves them to survive, or attending various training courses, with very inflexible schedules.

It has been recognised that, as a consequence of the effects of the pandemic, there has been a revitalization in digital contacts for tutoring, and although there is a regulation in this respect for the control of tutoring, the permissiveness on the part of tutors and those being tutored allows for greater freedom of schedules and adapting to the circumstances that these people may have.

### **5.2.2. Pros and Cons of working with migrants or vulnerable groups**

According to experts, the skills that anyone who wants to become an entrepreneur should have are: initiative, proactivity, communication skills and empathy to transmit positive and strong emotions about their projects, and finally to have developed their own model for achieving success, but not all people have these aspects, regardless of whether they are migrants or not, so it is sometimes difficult to demonstrate to future entrepreneurs that without these skills, among other things, it will be difficult to succeed in the entrepreneurial project.

To this end, it is essential to have previous information sessions that help to narrow down the migrant's intentions, whether in terms of entrepreneurship or the search for employability. That requires very direct and individualised contact with each of them, although teamwork with other migrants helps to discover whether or not these aforementioned skills, as well as the true interest or attitude and aptitudes for entrepreneurship, are present or not. It is important to help them to recognise these circumstances, while, at the same time, teaching them to have a flexible spirit in the face of criticism or advice. It is also essential to collaborate with other people, without neglecting the perseverance necessary to achieve their main objective, which is their full integration in our country, and to make them understand that entrepreneurship is not in itself the objective, but one way among others to achieve it. At the end of these informative and training sessions and before starting any project projection, they should be able to recognise their limits and capacities to develop an enterprise, an aspect that is not very easy to achieve as some understand this development as the only way out for their insertion in our country.

In summary, it can be observed at a general level that the work of tutoring for the entrepreneurship of these vulnerable people requires above all, a very close treatment that makes these people feel accompanied and understood in their circumstances and particularities, in addition to technical support. An accompaniment in all the phases, from the reception to finally the entrepreneurship in the cases that are achieved, but it is evident that if the first phases are not attended to, it will be difficult to reach the final phases of possible entrepreneurship or employability of these people.

### 5.2.3. Working methodologies, what works and what does not?

Regardless of the methodology to be applied, and following with the idea of a relationship that is certainly personalised, it is necessary to add above all the need for the person who wishes to be an entrepreneur to really allow themselves to be advised and helped. If these circumstances do not exist, the success of the project itself could be jeopardised, a relationship that in the case of the type of groups we are referring to requires closer and more personal attention.

The mentor must also be someone who is identified with the project itself and with the entrepreneur and his or her circumstances and aspirations. It is essential that the entrepreneur recognises the mentor's involvement in accompanying her or his closeness. For this reason, a distinction is made between a tutor, where the relationship focuses mainly on the necessary aptitude, which are equally important, and a mentor, whose involvement also includes accompaniment and being a trusted advisor to the potential entrepreneur throughout the entrepreneurial process.

It is gratifying to see the evolution and transformation that people have with the support of the mentor, an aspect that rewards the time and dedication that is given to an entrepreneur.

It is therefore important to have, in addition to the skills and experiences that a mentor has, a methodology or protocol of action, which helps in the orientation and accompaniment that is directed to the potential entrepreneur, so it is convenient and fundamental that the mentors have previously received some type of training in this regard.

Most of the interviewees identified that, although the conditions described above must be met, the first steps in relations with these groups require a methodology that begins with their immersion in aspects of language, culture, and perhaps digital education before moving on to other aspects. It should be noted, as commented in other working groups, that most of the training models that have been taught are excessively strict and not very adaptable to the circumstances of these groups, which makes them little or no attractive at all.

#### 5.2.4. Facilitation/mentoring. Pain points and good points

As we have been saying, the requirements of these groups are more related to the need for accompaniment, an aspect which in any case is better reflected in mentoring. It is not possible to distinguish between positive and negative aspects of both types of relationship with entrepreneurs with low qualifications. They will need support in terms of training or skills, which are necessary conditions for progressing in their integration process, as well as support in more attitudinal aspects that require greater personalisation of the relationship, which, as we have indicated, is more the object of mentoring.

It should be noted that there are many mentoring processes that have failed, and this can be due to both, the person who intended to be an entrepreneur and the mentor himself or herself. In recent times there has been a generalized boom in the number of mentors, not all of whom have sufficient skills and successful experiences be mentors for other projects nor have sufficient training, learning and outstanding experience.

#### 5.2.5. Experience with online facilitation/mentoring

It is necessary to take into account the digital gap that may exist in these vulnerable groups, which undoubtedly represents a major handicap for progress in terms of both, tutoring and mentoring. Although in both cases, and after the pandemic, there has been a great impulse in online relations, we must not forget the need for personalization, more specifically in these vulnerable groups. Perhaps, as a consequence of a greater need for understanding of theoretical/academic aspects, according to experts, tutoring requires greater presence, as opposed to other mentoring actions which can be carried out with online models.

Undoubtedly, it must be considered that we are likely to find distinct groups of people with regard to their technological skills, so that, in any case, these should be elements to be recognised in the first work sessions held with these people. We cannot and should not generalise any situation regarding these skills.

It is also clear that behind any online relationship with these groups there must be an identification with a person who acts as a tutor or mentor, a fundamental aspect to guarantee a successful integration process.

Finally, it is important to recognise the most appropriate online communication channels and adapt mainly to the digital channels that these groups use the most or feel more confident about, not only to trendy channels. We are seeing how, lately, basic channels such as e-mail or certain applications are not a reference point for these people. Now, the most used channel or platform among these groups is WhatsApp.



### **5.2.6. Mechanism for detecting entrepreneurship skills among migrants or vulnerable groups**

Because of having very heterogeneous groups as argued above, it is essential to develop prior workshops to homogenise groups. That would probably help to identify similar needs among them. Most organisations have protocols for the identification and targeting of groups, where in the case of employment they try to detect desires for employability as an employee or for self-entrepreneurship, also recognising skills and attitudes already learned or necessary. It is true that these workshops must be carried out face-to-face in order to detect the possible needs of all kinds that these people may have.

Some of these workshops are carried out over a period of time, through personal interviews, as well as through group meetings where ideas are also shared among all, being an important channel for projects, as well as for identifying likely or non-entrepreneurs or to see each other reflected with other people with similar conditions and circumstances.

### **5.2.7. Ideal or adverse environments for entrepreneurship projects**

Before doing so, we must remember that on many occasions these groups have to attend to much more basic needs in their day-to-day. Sometimes we find that their problems include not knowing where they are going to sleep that day or next week, and that if they spend more than 2 hours on a possible training course, they feel it is time that they have stolen from the possibility of having tried to look for the economic needs of that day. In other words, at a general level, they have a problem of immediacy in the face of an almost permanent lack of stability and security.

Therefore, when talking about ideal environments or not, the first thing to do is to try to attend or remedy their basic needs, to develop environments where the first thing would be to identify homogeneous groups in relation to their aptitudes and attitude. From there it should be developed a protocol where the entrepreneurial aspirations of each individual are assessed and diagnosed, looking for the most appropriate tools or instruments to achieve the desired goal. It is important to recognise in each individual the entrepreneurial journey they wish to start, their desire and motivations, as well as the necessary skills to carry it out.

It is important to stress that it is not a one-size-fits-all journey, and therefore the environments that are facilitated are in themselves also intended to determine the skills and true interest of entrepreneurship. It is a serious mistake to focus on entrepreneurship as a solution for everyone.

With regard to the DIBS platform itself, once explained, aspects such as the fact that it responds to the real needs of potential entrepreneurs are argued. From the point of view of specific training, areas such as finance or sales are identified, as well as learning communication skills. In any case, it has been established the idea that the platform should not be strict and regulated in order to be eligible for it, and that it should be adapted to the profile and training needs of each student, being a platform easy to use.

It is argued the need that in addition to being used in digital mode, it can also be used in paper format, and even in *responsive* format in order to have it in devices such as smartphone.

### 5.3. Conclusions: Key aspects

Perhaps the following conclusions are a summary of many of the ideas previously discussed in other working groups, although with a greater emphasis on the close relationship between potential entrepreneurs and tutors or mentors. At a general level, we highlight the following:

- 1) Before identifying favourable environments for entrepreneurship, it should be borne in mind that, for the groups that are the main target of this study, the basic and daily needs that they have to face must be addressed. In other words, the first facilitating environment for potential entrepreneurial candidates is the one that corrects their situation of insecurity and lack of stability.
- 2) Successful experiences are based on an almost personalised relationship between entrepreneur and mentor, where to a certain extent both follow the entrepreneurial path in parallel, and the success of the former means the satisfaction of the latter. This type of vulnerable group requires a closer and more customised approach from the experts in order to ultimately achieve their goals.
- 3) With regard to the digital environment of the training platform, it is worth mentioning the need to adapt it to the current or future models of digital communication that are the most used by these groups. It is important that they consider the platform a familiar digital environment -easy to understand and access- and adapted to the profiles and the training they already have or the training needs, that is, that the model adapts to them, and not the other way around.
- 4) As mentioned above, this possible training should contain elements that motivate its use, and not become just one more of those available on the market.
- 5) It is necessary to identify previously the profiles to which this training platform will probably best fit, although it is understood that if it is fully customized to the training needs of the

possible entrepreneurs, the system must respond as an evolutionary model in relation to the training that the student acquires.

- 6) In any case, the model should be seen as a complementary accompaniment to the work carried out particularly by the mentor.

## 6. Conclusions and recommendations

### 6.1. Assessment of identified needs, problems, and gaps

After the field analysis carried out, it is possible to extract as a first assessment that, if training is indeed recognised as a fundamental tool for carrying out a successful enterprise, -it is more evident in the group dynamics of migrants who have already started a business, although among the latter they recognise training areas in which they would have needed some help-, this action must be carried out as long as their most basic needs are covered or at least ensured, otherwise the training action, regardless of the implementation model and its contents, will not make sense and will not serve the intended purpose. This conditioning would be a starting point, and even more so if we take into account that we are talking about MALQS.

At a particular level, the following problems or gaps have been identified for the implementation of a training initiative such as DIBS:

- Most of the training contents are considered to be very generalist and unattractive, as well as very restrictive, which means that on occasions, the migrant has to choose between training and covering his or her daily needs, the latter being logically the one chosen.
- Precisely if we focus on entrepreneurship, we must recognise that most of the businesses started are very small in structure, so it must be understood that the training for their initial development, as well as for their introduction, growth and maturity, must be identified with these business models, and those that are identified with larger business models are not valid, hence the argument that most of the existing training content is inadequate.
- If we refer to aspects of training areas, some basic needs have been identified such as those related to financial/accounting/taxes, human resources management, and marketing/commercial, although a weakness in aspects of online commerce has been found too.
- Precisely when referring to the digital field, the digital gap that we probably find in the MALQS collectives has been underlined, a situation that will entail the need for its

introduction, just as immersions in the language, culture, and habits of our country, to also achieve a full insertion of these people.

- It will also be necessary to adapt the digital training channels that are used to the models most used by this type of group, otherwise we will find a new gap to add to the educational and technological in the digital field.
- Similarly, the need for training in these groups requires a more face-to-face model as a result of their conceptual gaps, but also psychosocial support, which must obviously be covered in person by volunteers/educators or tutors/mentors. For this, the existing support organisations are fundamental, instruments that we believe should be used for any development of this training model.
- Finally, it is reflected in the conclusions of the study that the present DIBS model will most probably be for a part of the migrant group, unless a very precise adaptation is made to adapt it to the MALQS groups, where their characteristics will require a very specific definition in terms of training development models (face-to-face-digital), contents, timetables, tutoring and assessment.

## 6.2. Suggestions for the development of training and orientation plans in entrepreneurship for migrants

### 6.2.1. Main topics/themes/skills to be covered in training

As has been argued in the previous sections, the generality and restrictiveness of the currently existing training does not make it attractive to take it, although it is carried out for other reasons more related to aspects of administrative regulation than to the desire to receive it or that it is really useful for labour insertion or for future entrepreneurship.

It is therefore necessary to stress the need to define and design training from the point of view of the target groups, otherwise we run the risk of finding ourselves with another training platform, albeit perhaps more specific to entrepreneurship, but with the same gaps and shortcomings as other platforms aimed at these groups.

It is identified that, although the main basis of the DIBS training is carried out digitally, -through a platform that must be designed for an easy and logical use-, after it, each migrant must have the tutoring of a specific person, who is their guide through it, that is, it is established the need for a certain personalisation even in the platform itself, regardless of the face-to-face support that the migrant has from volunteers/educators when they use it.

### **6.2.2. Needs and methodologies more appropriate to train migrants according to their perception**

Before starting a course, it would be interesting to determine the student's training in the competences he/she wishes to receive, through the protocols considered appropriate, trying to develop a training programme adapted as much as possible to the student, and not the other way around, where students are sought and fitted in for programmes that have already been designed.

Any training, and even more so with this type of group, requires an attraction beyond the training content that is acquired, and in the case of training related to entrepreneurship, it has been considered interesting to combine it with the encouragement of working experience in companies, which would probably lead to greater interest from the participants, an aspect that would entail the support of business sectors as well as the public administration itself.

### **6.2.3. Needs and most appropriate methodologies to train migrants according to educators, volunteers, professionals, and experts in entrepreneurship.**

The blended model of training approach is determined to be probably the most effective among this type of MALQS group, as evidenced by educators and volunteers, as well as entrepreneurship experts.

The need for accompaniment is stipulated as fundamental for the final achievement of the pursued goal of training for entrepreneurship.

It is also established that the models of face-to-face entrepreneurship training is an interesting experience by putting in contact the migrants with other individuals with similar problems and desires, which will also serve to improve not only the projects but also the migrant's desire to become an entrepreneur.

### **6.2.4. Conclusions and recommendations for future research. Implications for national and European policy-making practices**

It has been recognised that the training for entrepreneurship through the present DIBS platform is based on the premise that it will be aimed at a public that is most probably at a higher stage of social integration, and that most probably has their basic needs resolved, and with this training they will

acquire the contents and skills necessary to take an important step towards full integration, if they finally manage to materialise their business idea.

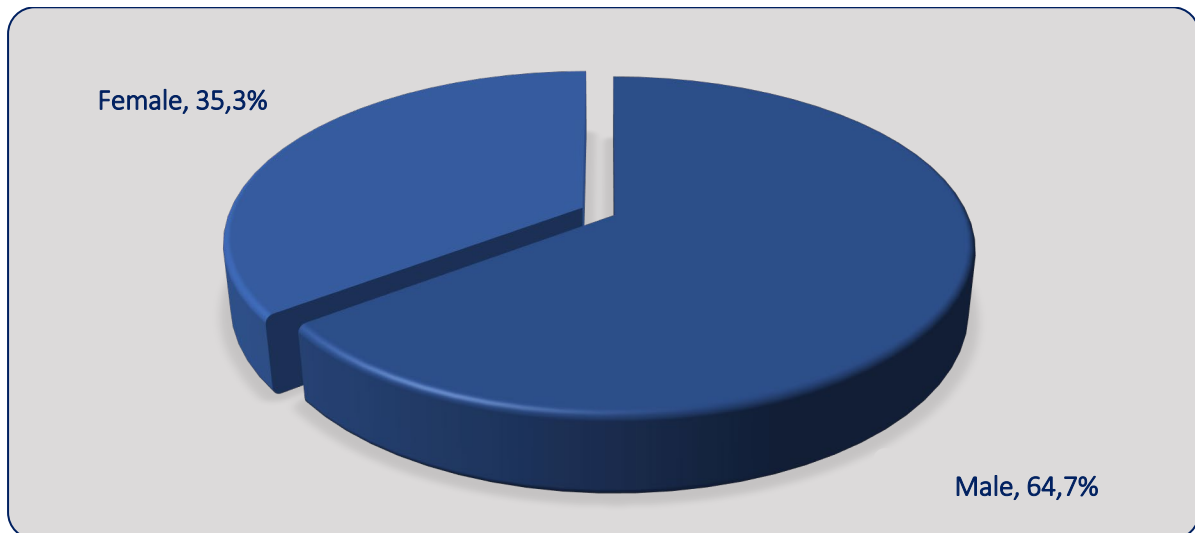
It may therefore be necessary to define different fields of DIBS training depending on the target audiences, fully adapting not only to the individual capabilities of each migrant, but also to their circumstances at the time of their desire for training, with personal accompaniment throughout all stages of the process.

## 7. Annexes

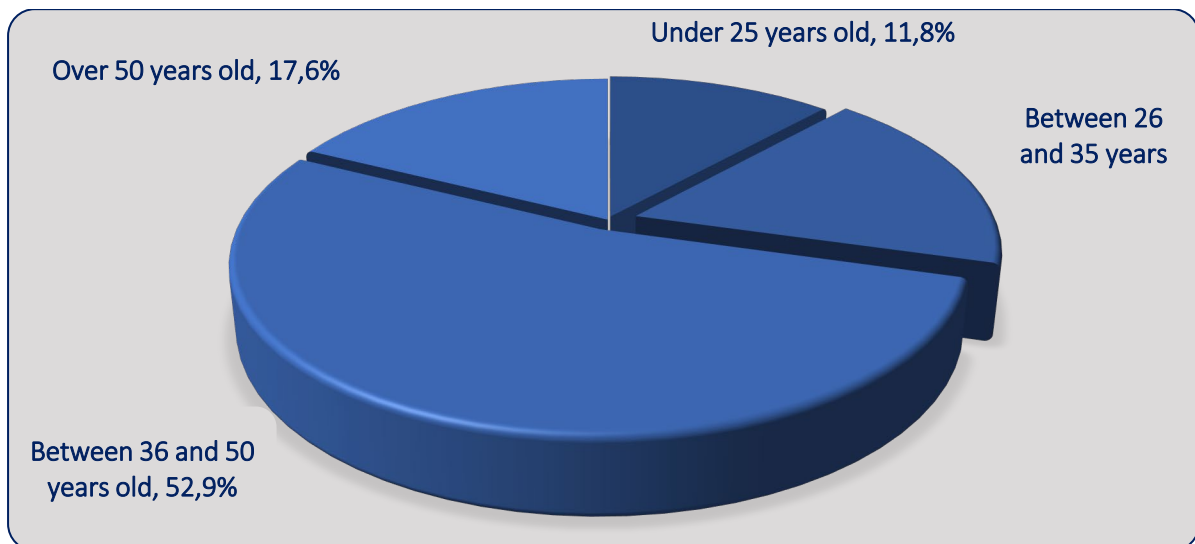
- A. Excel questionnaire generated by Google Forms
- B. Report for each of the Focus groups
- C. List of attendees to each of the Focus groups
- D. Informed consents
- E. Quantitative study charts

## E. Quantitative study charts

Graph 7. Gender

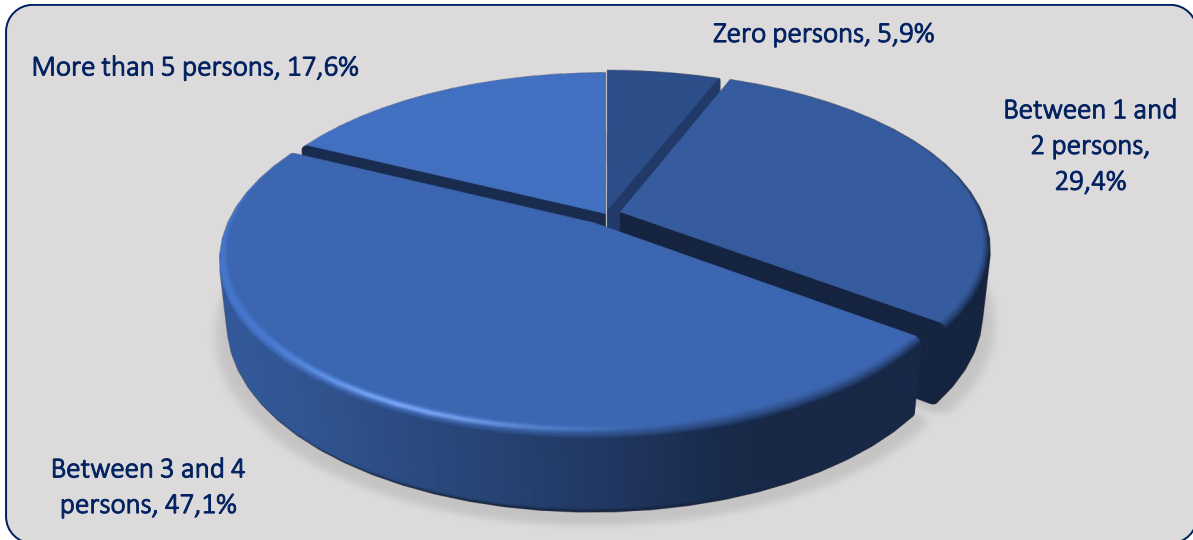


Graph 8. Age

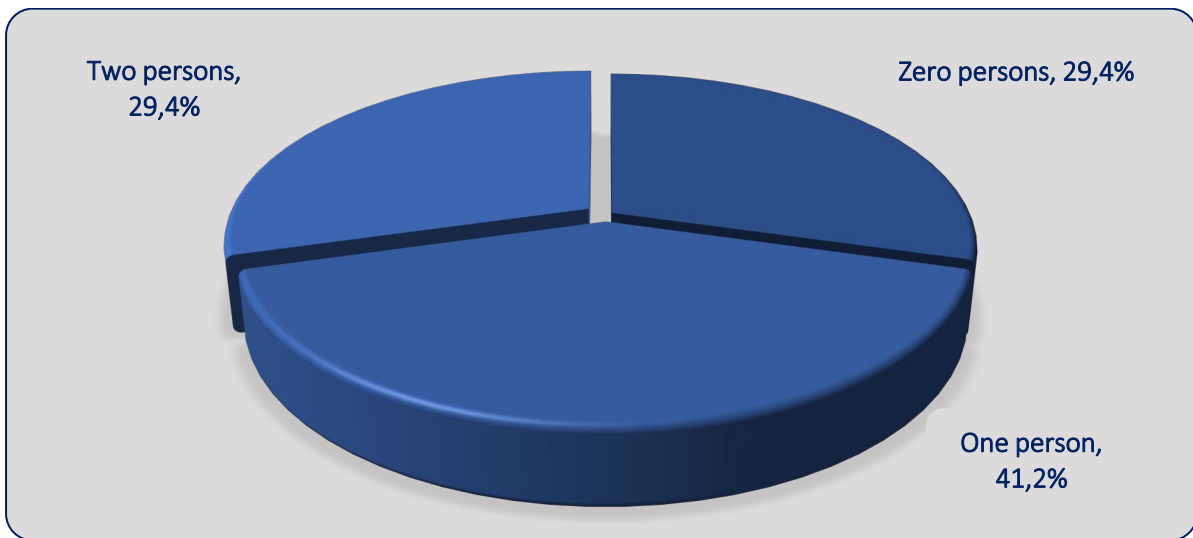




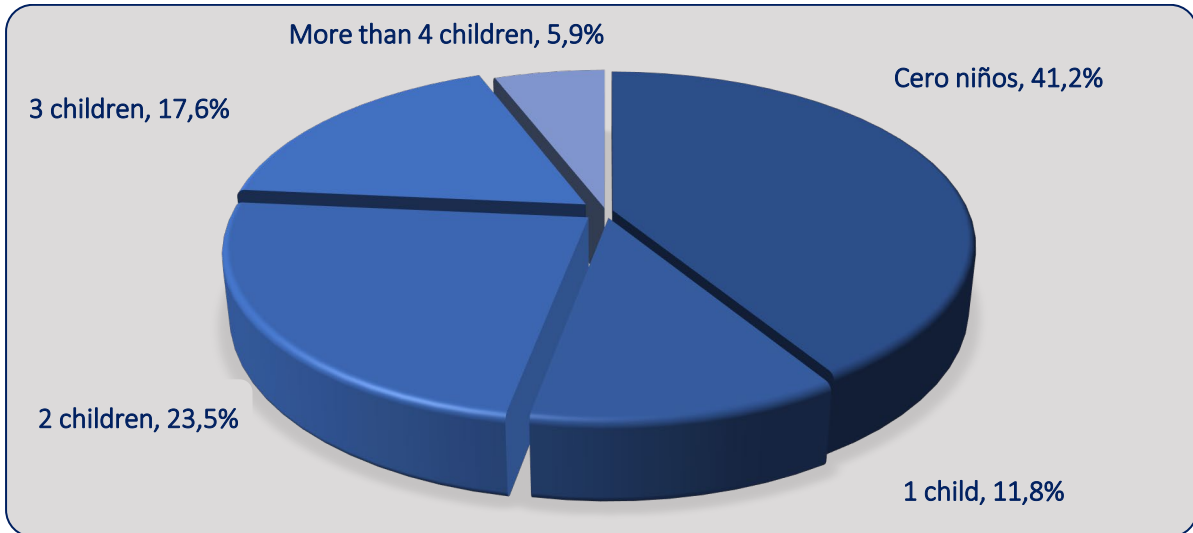
Graph 9. Number of members belonging to the family unit



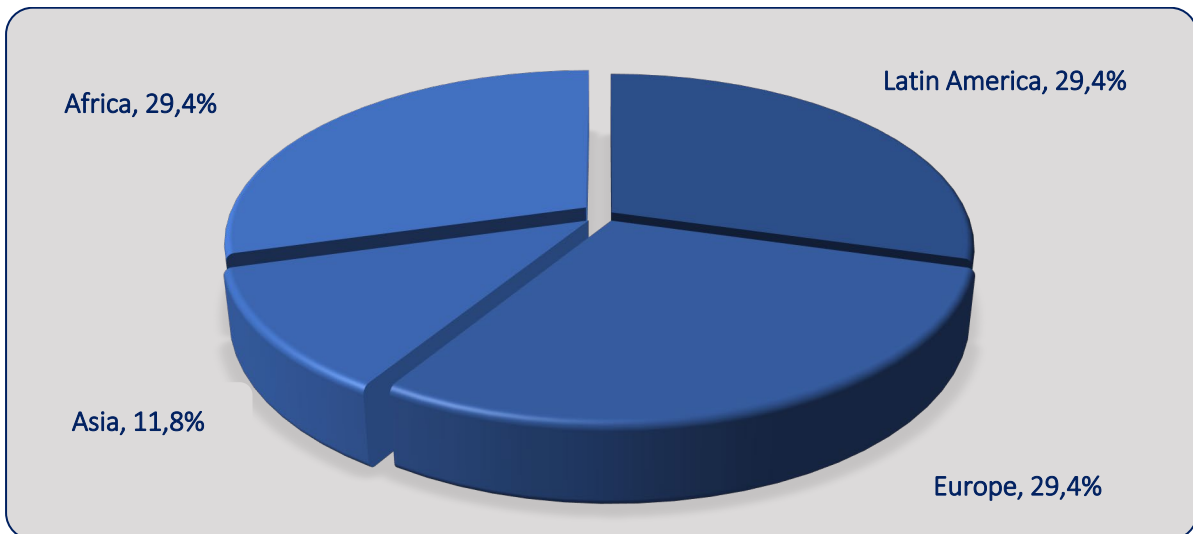
Graph 10. Members of the family unit with income



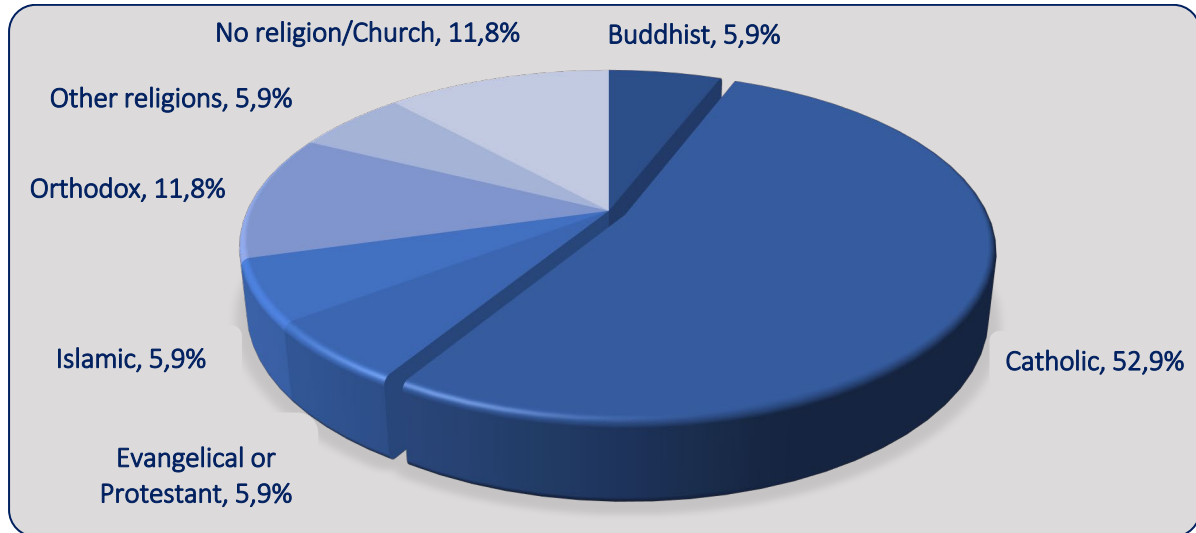
Graph 11. Children in the family unit



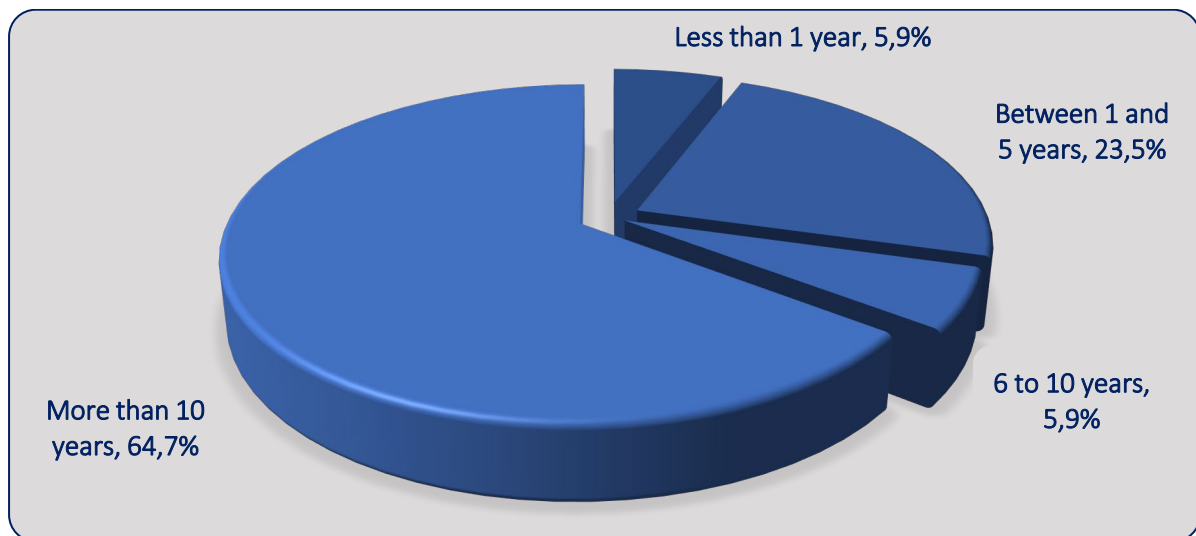
Graph 12. Country of origin



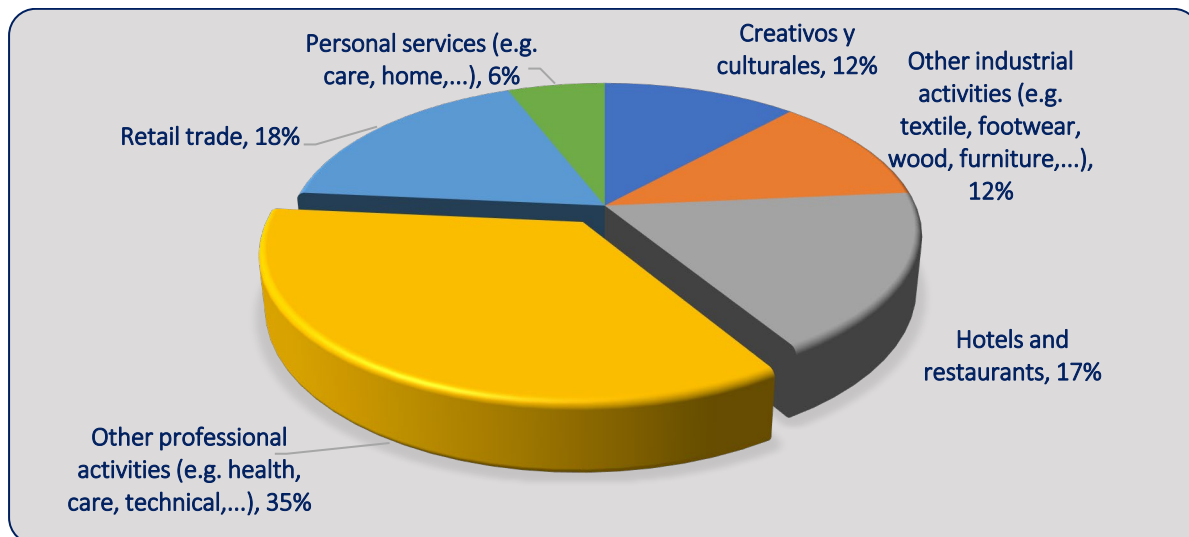
Graph 13. Practicing religion



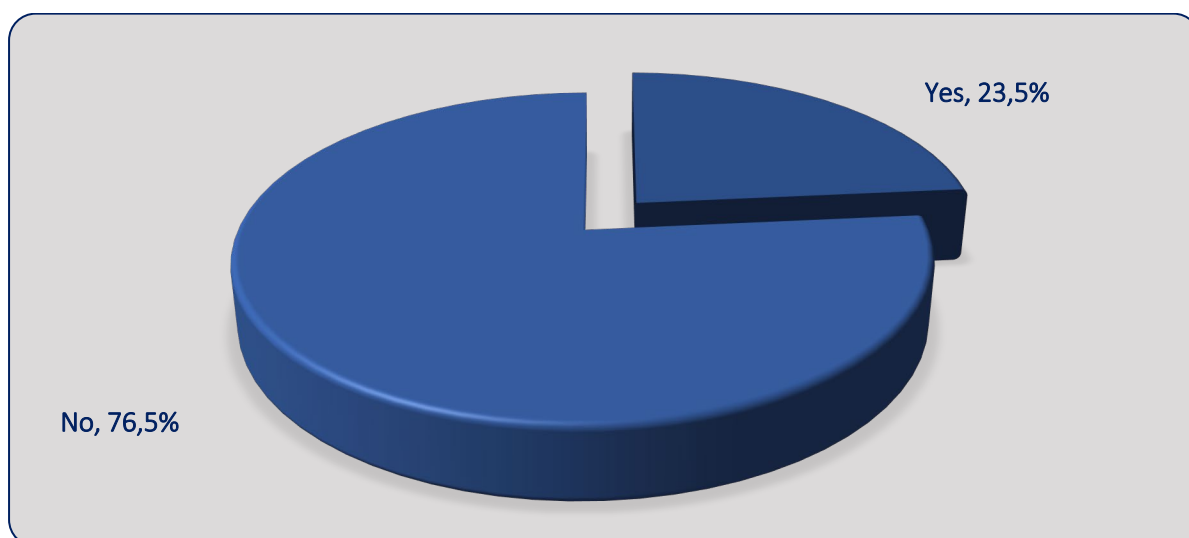
Graph 14. Years of residence



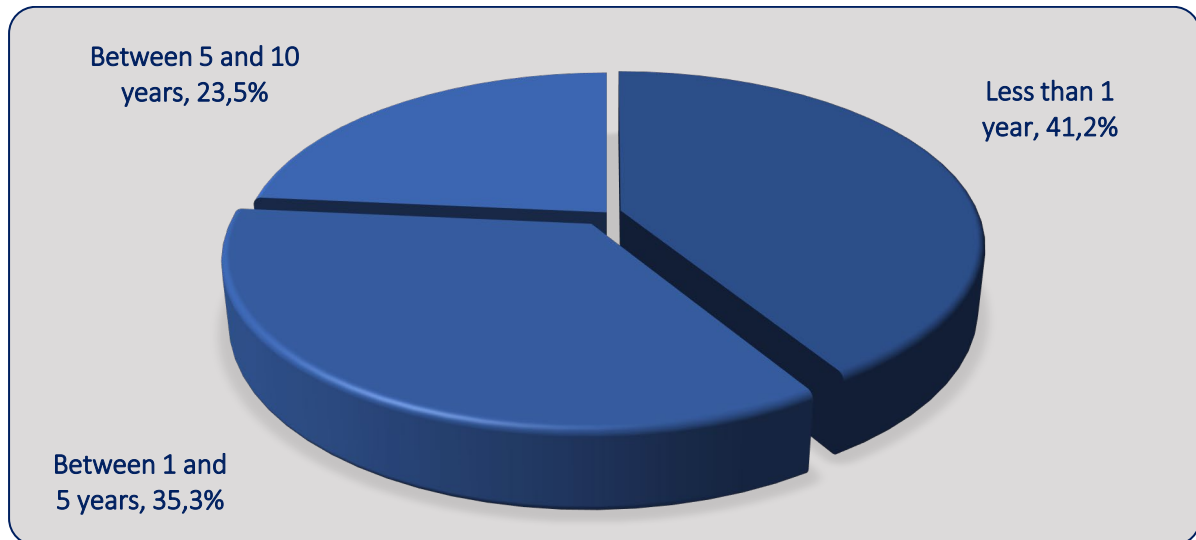
Graph 15. Sector where they carry out their activity



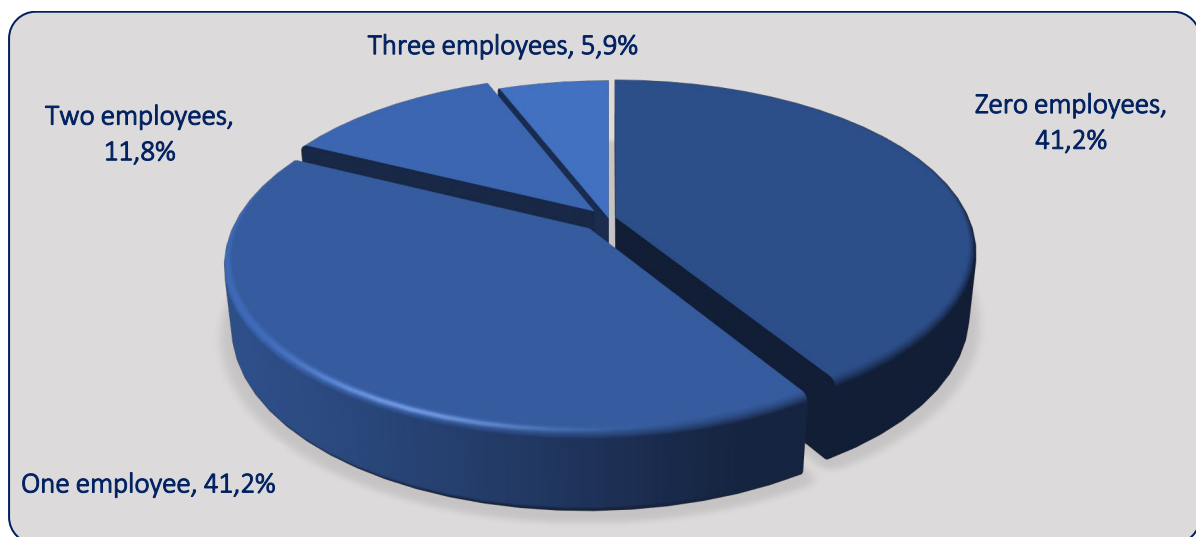
Graph 16. Membership of a business association



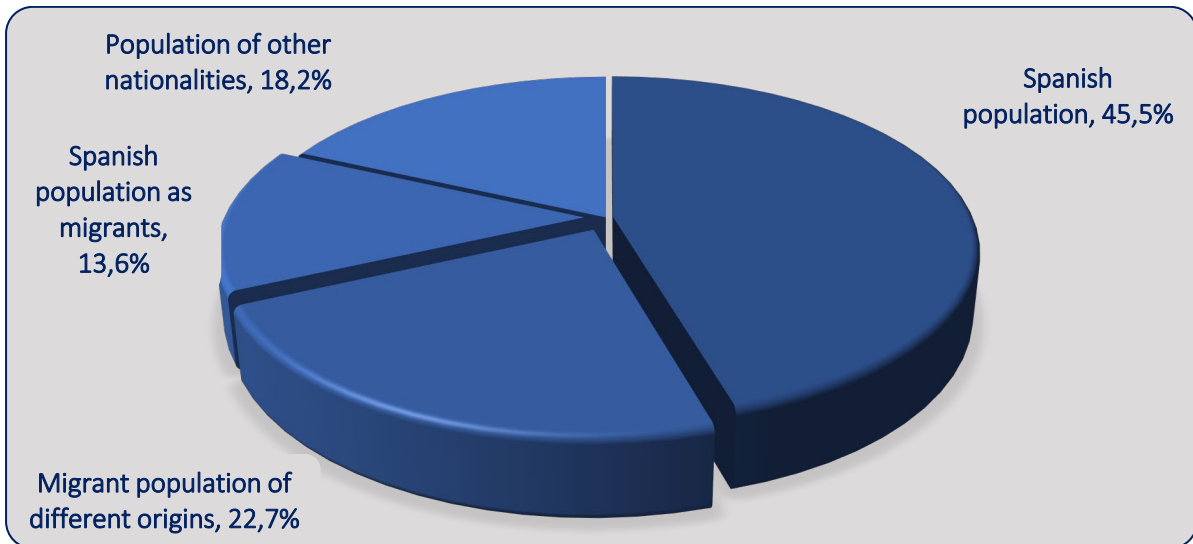
Graph 17. Years of business activity



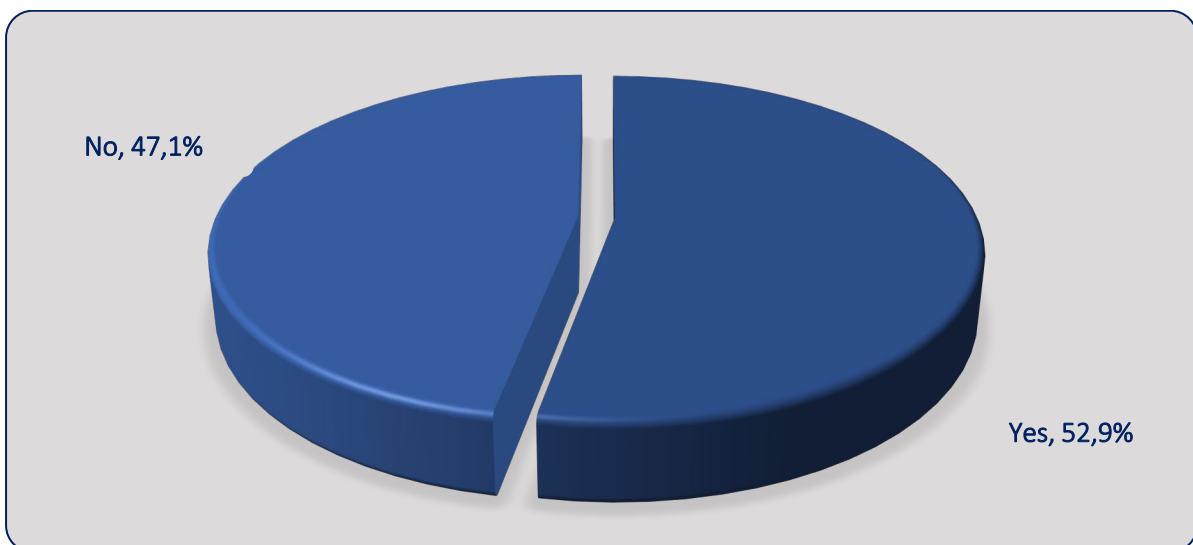
Graph 18. Number of employees



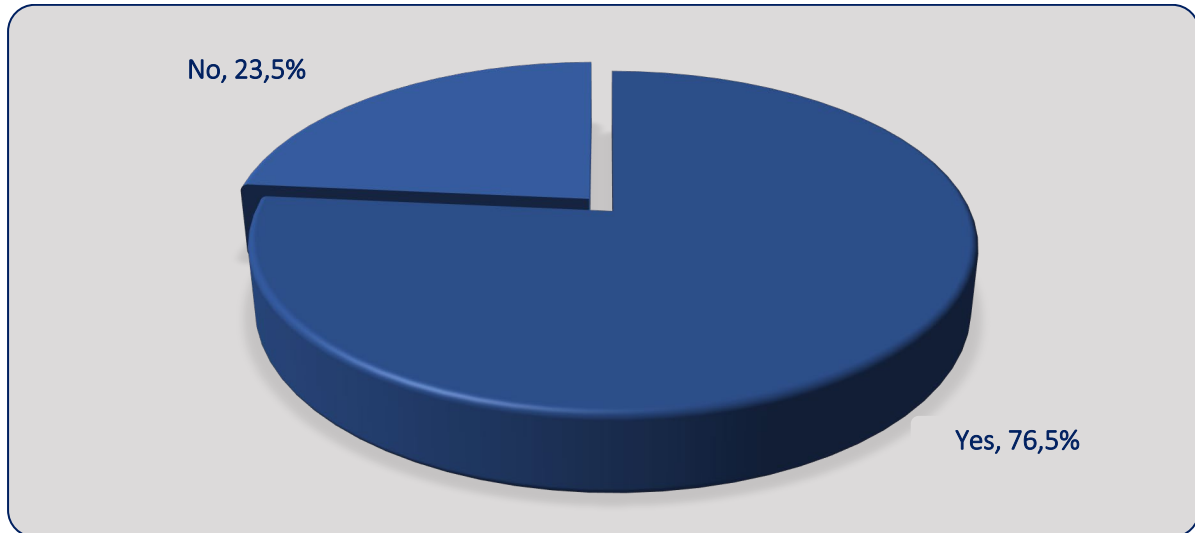
Graph 19. Type of customers



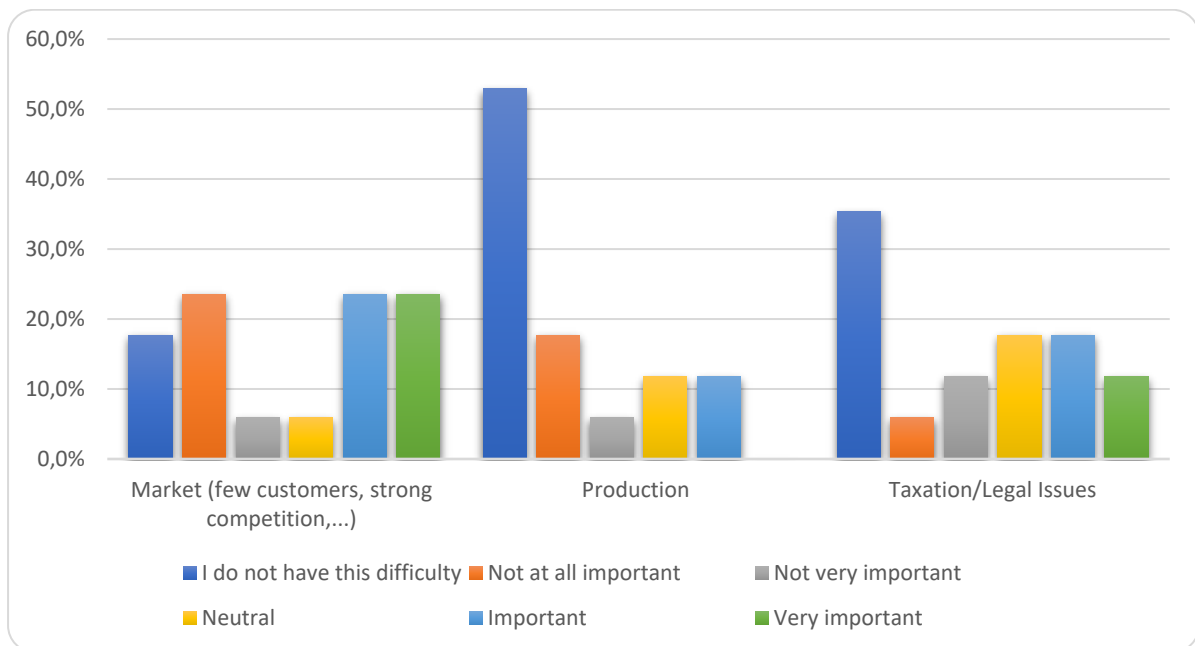
Graph 20. Received training



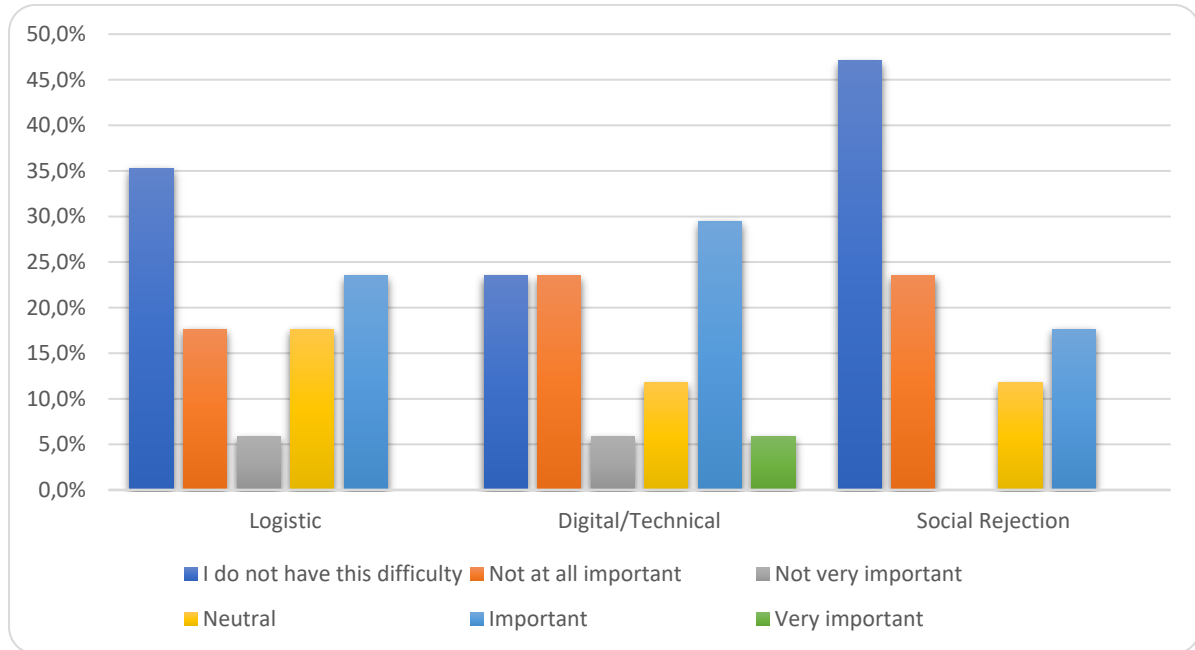
Graph 21. Work experience in their country of origin



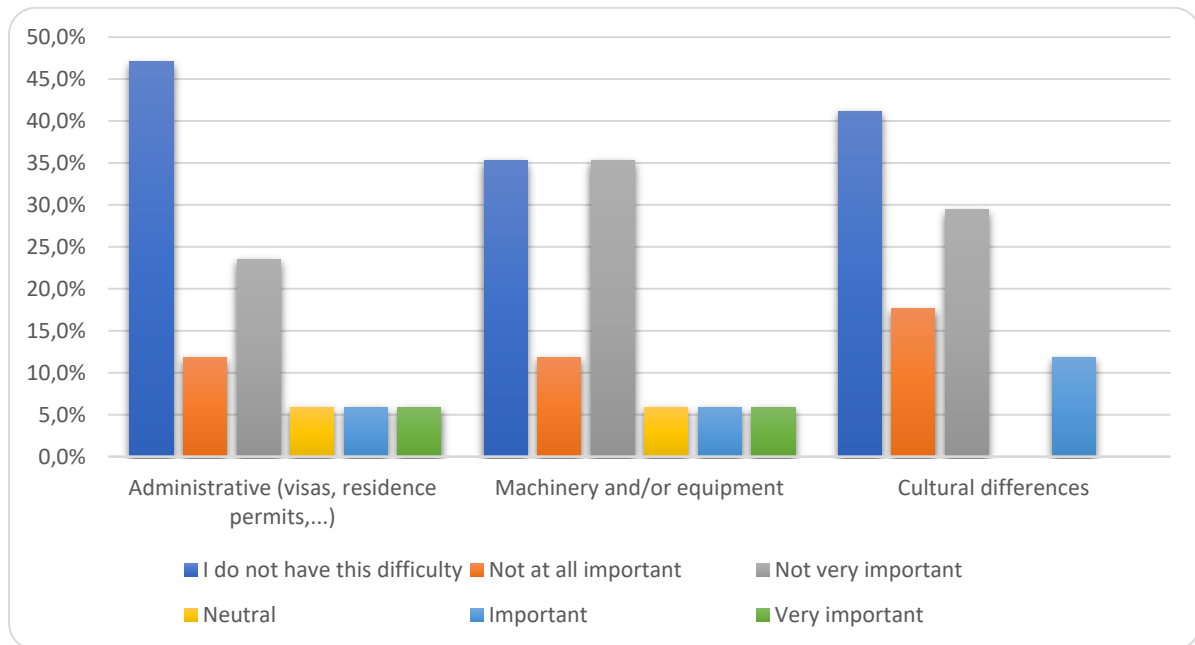
Graph 22. Main difficulties at the moment (I)



Graph 23. Main difficulties at the moment (II)

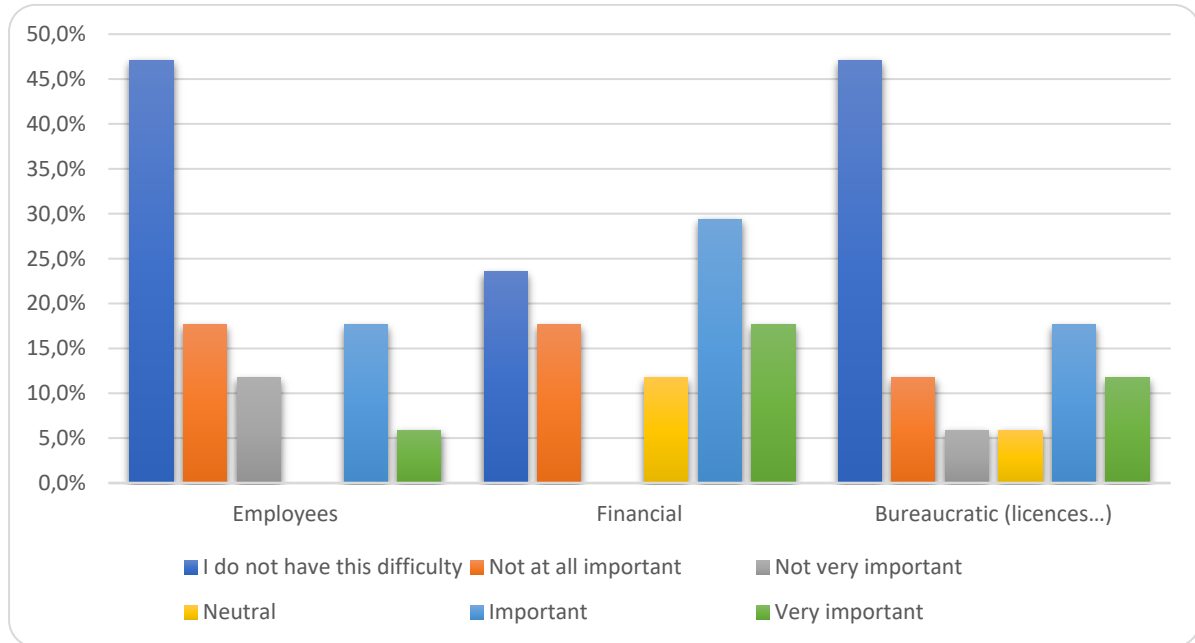


Graph 24. Main difficulties at the moment (III)

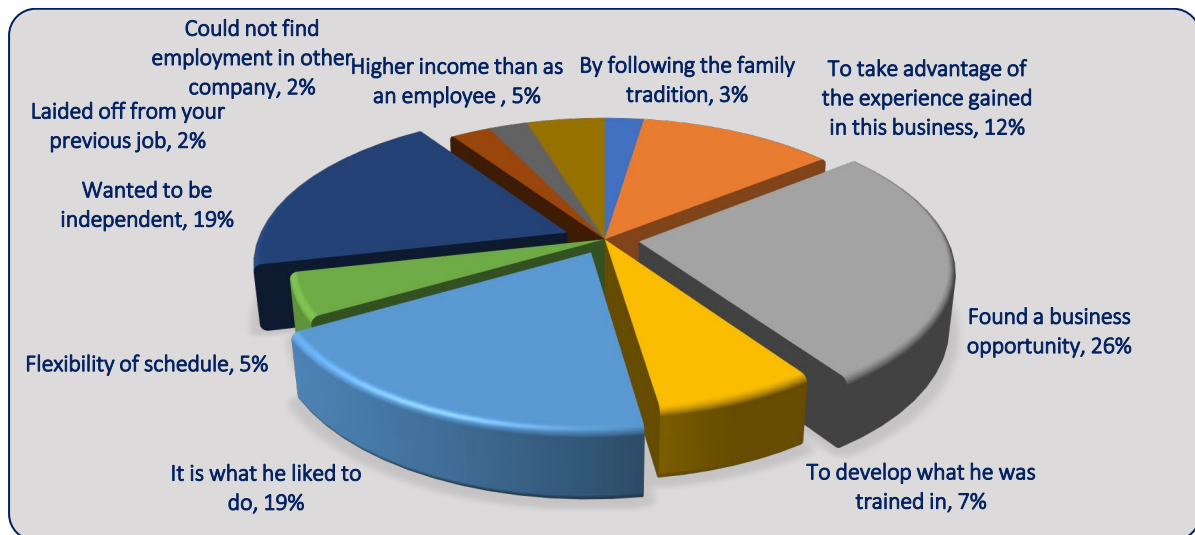




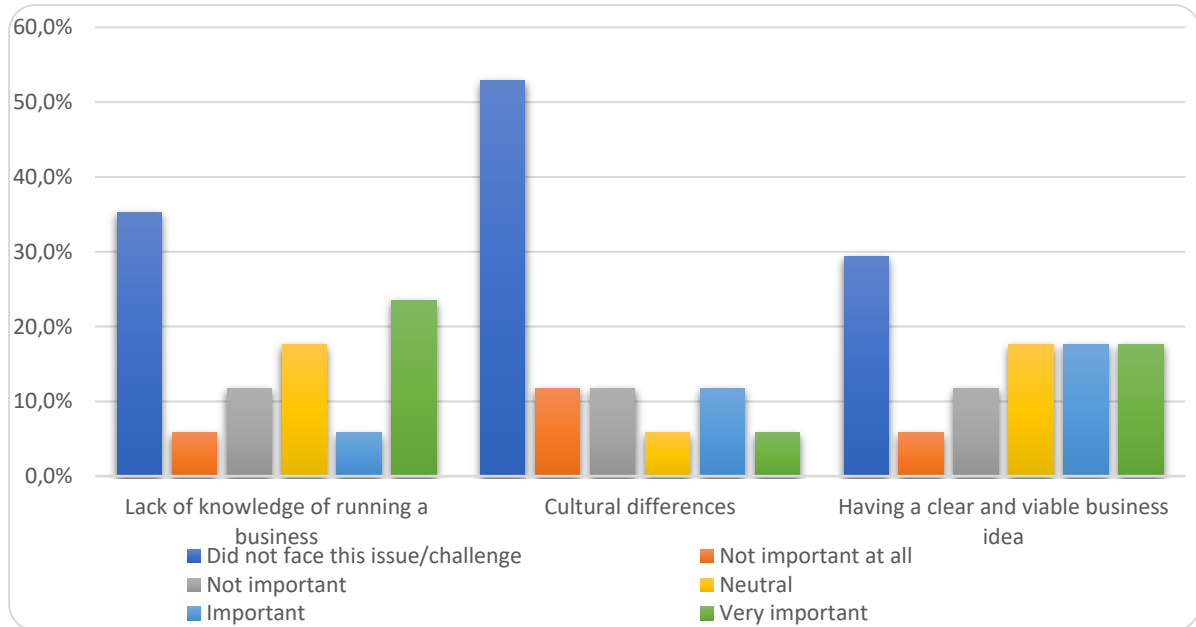
Graph 25. Main difficulties at the moment (IV)



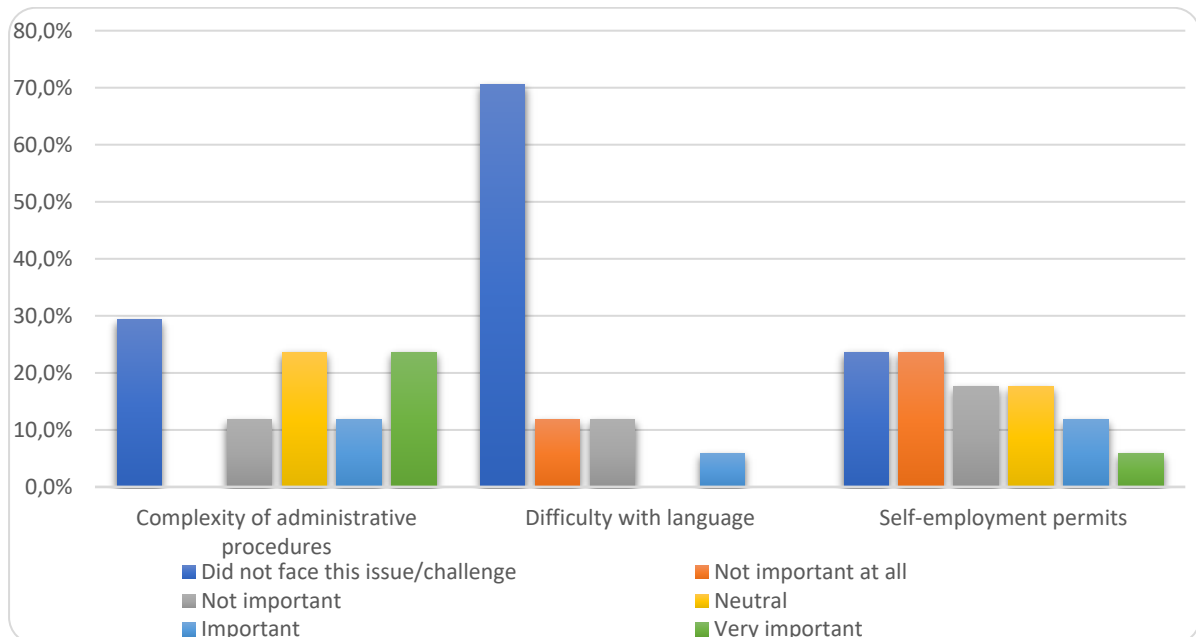
Graph 26. Reasons for entrepreneurship



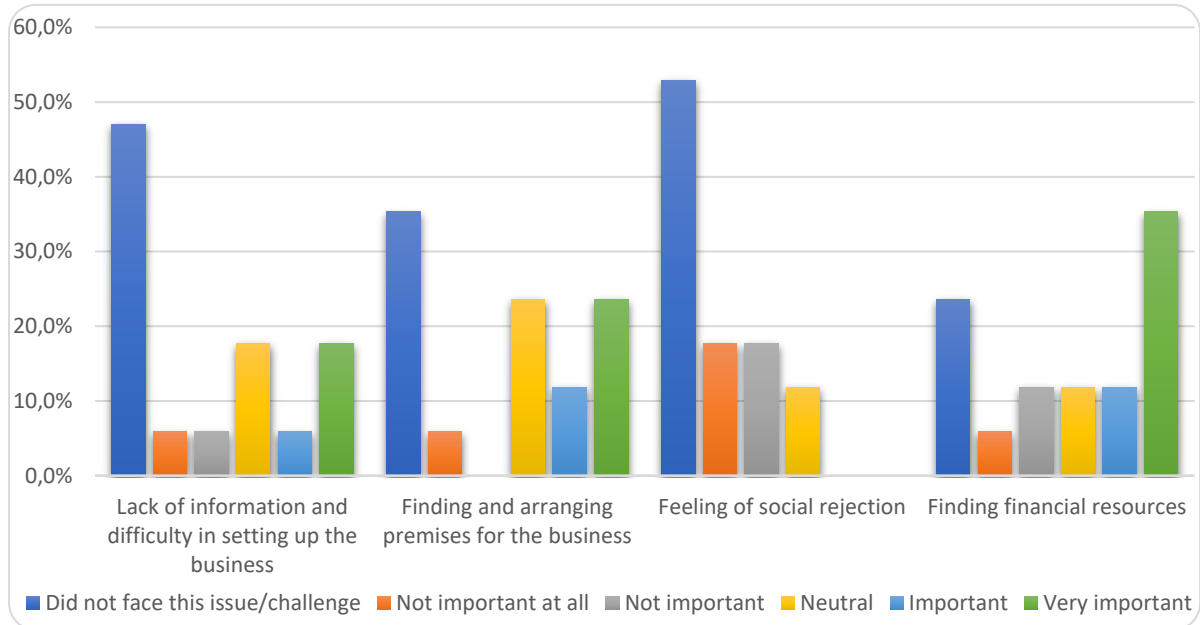
Graph 27. Difficulties and challenges (I)



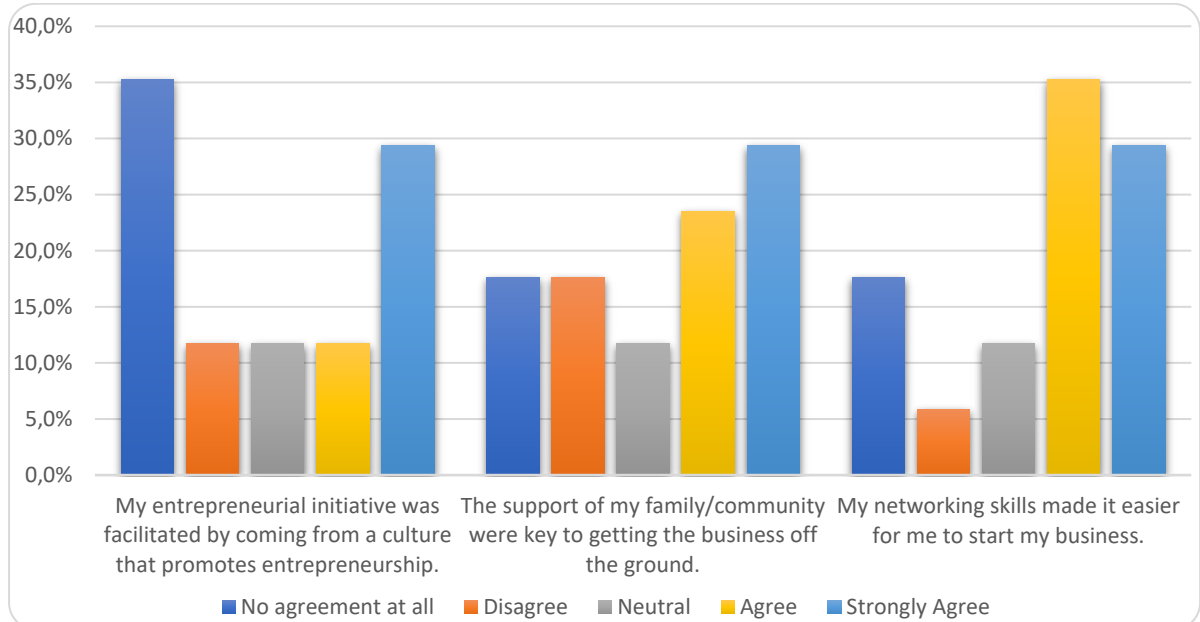
Graph 28. Difficulties and challenges (II)



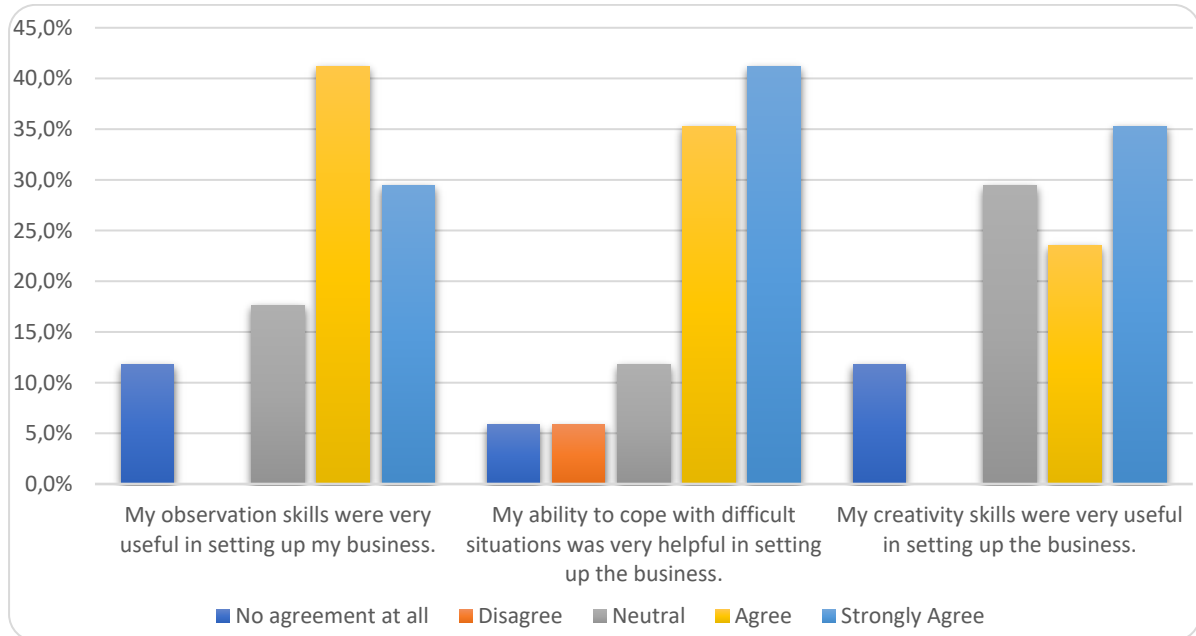
Graph 29. Difficulties and challenges (III)



Graph 30. Degree of opinion towards entrepreneurship



Graph 31. Degree of opinion towards entrepreneurship



Graph 32. Affirmation towards entrepreneurship

