

COUNTRY STUDIES AND TRAINING NEEDS FOR MIGRANT ENTREPRENEURS

in Denmark, Italy, Greece, Spain and Poland

FAMET PROJECT



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SECTION 1: AIM OF THE REPORT.

This report presents an overview of the opportunities, challenges and training needs of migrants/refugee entrepreneurs within the EU. The synthesis is derived from the individual national migrant/refugee entrepreneurial needs identified in country studies conducted by FAMET Project partners from Denmark, Greece, Spain, Poland and Italy. The country studies were part of a wider study of the Fostering Adult Migrant Entrepreneurial Training and Qualification (FAMET) project. The focus of the project is on migrant/refugee entrepreneurship education and lifelong learning. The project aims at removing discrimination barriers and obstacles using education and training. The project hopes to achieve this aim by creating, developing and enhancing the knowledge, skills, competencies and capacity of migrants and refugees.

The first task, in the bid is to develop the entrepreneurial capacity of migrants and refugees, was to understand the needs and competences required by migrant groups in the EU represented by the FAMET partners. To achieve this task, each FAMET partner conducted country studies that highlighted opportunities, challenges and competences needed by migrants and refugees in order for them to become entrepreneurs. Entrepreneurship is an avenue by which migrants and refugees can establish themselves economically as well as provide employment opportunities. Furthermore, migrant entrepreneurship will contribute positively to the GDP of EU member states. As highlighted in the Entrepreneurship 2020 action plan, 52% of start-ups in Silicon Valley are created by immigrants. Hence, migrant/refugee entrepreneurship in the EU is an important initiative that deserves attention.

In the EU, Migrant, entrepreneurship is being promoted. Such initiatives include the entrepreneurship 2020 action plan, EU networks for exchange of best practice in migrant entrepreneurship, and EU projects on entrepreneurial capacity building for young migrants¹. However, at the national level the initiatives vary. Some national level initiatives are available only to immigrants than refugees. In other cases, the initiatives are available for both. Despite the existence of these initiatives, most migrants are either unaware of the opportunities available for them, face market entry barriers that discourages their participation in the national entrepreneurship landscape or lack the competences to become an entrepreneur. As a result, there is the need for a study that will provide an insight into the entrepreneurship related needs of migrants in EU member states. This was achieved in the country studies that can be accessed using this link to the FAMET website (<https://famet.erasmus.site/national-case-studies-the-migrants-and-refugees-needs/>). This report is a synthesis of the country studies.

The report is based on the outcomes of focus groups conducted by FAMET partners in the individual country studies. The FAMET partners are namely, Aalborg University Denmark, Crossing Borders Denmark, Euronet Italy, MEUS Spain, Danmar Poland and Kainotomia Greece. Each partner conducted focus group interviews with 10 migrants/refugees, 5 organizations dealing with migrants and 2 migrants that currently have their own

¹ https://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/migrants_en

businesses. All insights from 51 respondents have been gathered. The interviews have been transcribed and analyzed to extract insights on the opportunities, challenges and competence needs of Migrants. The outcome of the individual interviews are represented in the individual country studies (see <https://famet.erasmus.site/national-case-studies-the-migrants-and-refugees-needs/>).

SECTION 2: STATE OF THE ART BASED ON INDICATORS ON MIGRANT ENTREPRENEURSHIP PER FAMET PARTNER COUNTRY

This section provides an overview of some indicators for migrants and refugees in Denmark, Greece, Spain, Poland and Italy. There is a low number of legal immigrants in the countries studied. As indicated in table 1, Spain and Greece record highest number of legal immigrants/refugees with the legal immigrant/refugees population constituting about 12% of the total population. They are followed by Denmark (11%) and Italy (8.7%). Poland has the least number of legal immigrants/refugees. Refugees and Immigrants constitute 2% of the population. In general, the education level of a large portion of migrants and refugees in these countries could be characterized between medium and low. Medium here implying that they possess at least Secondary education. A smaller size of the migrant population possess higher educational qualifications. In the case of Poland, although there is no precise data on the subject, other adhoc studies mentioned in the Polish Country studies point towards the same trend.

Table 1: Overview on the state of migrant entrepreneurship per FAMET country

Indicators	Spain	Denmark	Italy	Poland	Greece
Number of migrants	6.104.203 (12.96% of the total population) ²	614835 ³ (11% of population)	5.255.503 ⁴ (8.7% of the population)	423 000 ⁵ (1.1% of the population)	1.363.514 ⁶ (12.7% of the total population)
Educational level for migrants	Migrants studying university Degrees 69.346	Ph.D (29211) LVU (117037)	Higher level education (12.6%)	There is no precise data on this subject.	Tertiary (11%) Secondary (35%)

² ONU data

³ <https://www.dst.dk/en/Statistik/emner/befolkning-og-valg/indvandrere-og-efterkommere>

⁴ ITALIA- Dati ISTAT 1*gennaio 2019- Elaborazione TUTTITALIA.IT

⁵ <https://udsc.gov.pl/legalizacja-pobytu-w-2019-r-podsumowanie/>

⁶ Greece Immigration Statistics 1960-2020. Retrieved from <https://www.macrotrends.net/countries/GRC/greece/immigration-statistics>

UNHCR Fact Sheet_Greece. Retrieved from <https://data2.unhcr.org/en/documents/download/77120>

	Migrant studying rest of educational levels: 751.390	Bachelor (18. 872) MVU (163 102) KVU(72598) Vocational education (196006) Gymnasium (105974) Grundskole education (227 737) no education (15145) Source: Highest education ⁷ (2019)	Low level education that does not exceed secondary education (49.9%)		Primary (54%) Source: <u>Education level</u> ⁸
Income level for migrants	Spaniards earn an average of 23 606 Euros. Migrants from the EU earn 79,9% of 23 606 Euros. Migrants from the the rest of the world earn an average of 67,9% of 23,606 Euros. Source: <u>Level of Migrants' income compared to Spanish citizens</u> ⁹	The national average salary and wages earned by immigrants in Denmark in 2018 was 262,165DKK ¹⁰ . The average income in Denmark is 326048 DKK ¹¹ .	A median net income of € 14,469.00 for Italian families against € 24,631 for migrant families	There is no precise data on this subject.	US\$25 3331 ¹² (2013 figures)
Number of migrant entrepreneurs compared	326.529 migrants entrepreneurs, representing about 10% of the total	313 331 Danish companies were	447.422 business owners born abroad (81.1% of whom come from a non-EU	19 400 on the average ¹⁵	Only 2.8% are employers and barely 8.2% are self-employed or

⁷ <https://www.statistikbanken.dk/statbank5a/SelectVarVal/Define.asp?MainTable=HFUDD10&PLanguage=0&PXSid=0&wsid=cftree>

⁸ Migration Profile_Greece. Retrieved from <http://www.southeasteurope.net/document.cmt?id=967>

⁹ <http://www.ces.es/documents/10180/5209150/Inf0219.pdf>

¹⁰ <https://www.statbank.dk/statbank5a/default.asp?w=1280>

¹¹ <https://www.dst.dk/en/Statistik/Publikationer/gennemsnitsdanskeren>

¹² Migration Profiles Greece. Retrieved from <https://esa.un.org/migmgprofiles/indicators/files/Greece.pdf>

¹⁵ <https://businessinsider.com.pl/firmy/coraz-wiecej-cudzoziemcow-prowadzi-w-polsce-dzialalnosc-gospodarcza/e1czm57>

to the rest of the population.	number of self-employed according to the figures from the Ministry of Labour, Migration and Social Security 169,274 non EU freelancers came from non-EU countries 157,255 freelancers from the EU.	established in 2017¹³ 7665 foreign owned business existed in Denmark in 2017¹⁴	country), which represent about 14.6% of the total of 3.062.199 active owners.	(0,05 of population)	work in a family business, while the actual share of migrant entrepreneurs should be lower: non-wage earners are found mostly among developed country nationals, thus making the participation of nationals of the countries that immigrants come from, even lower¹⁶.
Number of migrant entrepreneurs with 10 employees and more	No specific data is available on the number of migrants' entrepreneurs with more than 10 employees in Spain. However, according to the EESC, in 2007 and 2008 immigrant entrepreneurs hired more than 1,000,000 employees in Spain¹⁷	There is no precise data on this subject.	60% are sole proprietorships. The average number of workers per enterprise is around 3-4 employees per enterprise.	There is no precise data on this subject.	There are no specific data on the personnel of the migrant businesses. However, it is estimated that the 52,4% of the total businesses do not have officially employed staff.¹⁸

¹³ <https://www.dst.dk/en/Statistik/emner/erhvervslivet-paa-tvaers/virksomheder-generelt/firmastatistik>

¹⁴ <https://www.dst.dk/en/Statistik/emner/erhvervslivet-paa-tvaers/globalisering/udenlandske-firmaer-i-danmark>

¹⁶ Labrianidis, L., & Hatziprokopiou, P. (2010). Migrant Entrepreneurship in Greece: Diversity of Pathways for Emerging Ethnic Business Communities in Thessaloniki. Journal Of International Migration And Integration / Revue De L'integration Et De La Migration Internationale, 11(2), 193-217.

¹⁷ <https://www.eesc.europa.eu/our-work/opinions-information-reports/opinions/contribution-migrant-entrepreneurs-economy>

¹⁸ Hatziprokopiou, P., & Fragkopoulou, G. (2016). ANTIMETΩΠΟΙ ΜΕ ΤΗΝ ΚΡΙΣΗ: ΠΡΟΚΛΗΣΕΙΣ ΓΙΑ ΤΗ ΜΕΤΑΝΑΣΤΕΥΤΙΚΗ ΕΠΙΧΕΙΡΗΜΑΤΙΚΟΤΗΤΑ ΣΤΗΝ ΑΘΗΝΑ ΣΕ ΜΙΑ ΕΠΟΧΗ ΥΦΕΣΗΣ ΚΑΙ ΛΙΤΟΤΗΤΑΣ (Dealing with Crisis: challenges for migrant entrepreneurship in Athens on a time of recession and austerity). Greek Review Of Social Research, 145(145).

Number of new migrant entrepreneurs per year.	Again, there is no exact number of new migrant entrepreneurs per year. However, it is possible to say that the part of foreign entrepreneurs over the total amount of entrepreneurs in Spain grows. According to the figures from the Ministry of Labour, Migration and Social Security , the percentage of Spain has represented around 10% of total self-employed workers in October 2018, a percentage that has grown compared to the end of 2017, when it was 9.7%.	EU-28 excluding Denmark (5062) EU-15 excluding Denmark (4768) USA (755) Source: Danish statistics 2017 ¹⁴	Since the 90s of the twentieth century, foreign entrepreneurs have always increased, maintaining a positive trend even in the years of the crisis: from 2010 to 2018, while Italian entrepreneurs decreased by 12.2%, foreign entrepreneurs grew by 31.7% .	There is no precise data on this subject.	3000 migrant entrepreneurs per year. This is based on the last estimate made between 2001 - 2003 ¹⁹
Number of policies aimed at promoting migrant entrepreneurship	<u>National level</u> The Law 14/2013 <u>Local level:</u> The Barcelona City Council Development Agency initiative.	Danish Globalization strategy Start-up Denmark programme The Establishment card	<u>Until the entry into force of Law 40 of 1998, the so-called "Turkish-Napolitano Law", access to self-employment was allowed, through a series of international agreements.</u>	<u>The Act on Freedom of Economic Activity (for both foreign and local)</u> <u>Przedsiębiorczy imigrant” - Under the "Entrepreneurial Immigrant" project.</u> <u>“Hello Entrepreneurship”</u>	(Law 4605/2019 and 4608/2019) Law 4608/2019 (Government Gazette 66 A / 25.4.2019) The National Integration Strategy Solidarity Now (SN) TOPEKO

¹⁹ Publishing, O. (2011). International Migration Outlook 2011. Paris: Organisation for Economic Co-operation and Development.

					The Trend Project,
Amount or number of financial instruments and credits for migrant entrepreneurs	The guide “Financing for entrepreneurs in the Community of Madrid²⁰” «Comprehensive Itinerary of entrepreneurship for immigrants”, The Impuls@ Project The Tomillo Foundation²¹ The Association of Self-Financed Communities (ACAF).	Immigrants have access to the same financial instruments as Danish citizens.	The financial instruments and access to credit are, in general, the same available to the companies managed by the "natives", but there are some specific projects which have as their objective that of incentivizing the businesses managed by migrants.	There are many programmes and organisations that support migrants in Poland. European Social Fund Habza Finance Bank Gospodarstwa Krajowego	The Regional Operation Program The COSME Program. The European Progress Microfinance Facility (Progress Microfinance)
% measure of Success rate of Migrant entrepreneurs	Despite of the lack of statistical data on this aspect, several sources appoint that migrants’ entrepreneurs are keener to be successful than other entrepreneurs. ²²	An average of 62% success rate within 5 years for non-western male migrant. An average of 56.98% success rate within 5 years for	71.9% of the entrepreneurs have employees, 60.0% have been in business for more than three years, 53.3% in the last three years have had a stable turnover and 20.5% growth, while 76.6% are fully	There is no specific data that would determine % measure of Success rate of Migrant entrepreneurs	Migrant businesses have an average operating time of about 5.7 years, significantly lower than the natives (14.2 years) ²³

²⁰ https://www.accioncontraelhambre.org/sites/default/files/documents/guia_vives_proyecto_financiacion_emprendedores.pdf

²¹ <https://www.parainmigrantes.info/programas-de-emprendimiento-para-inmigrantes-fundacion-tomillo/>

²² <https://byzness.elperiodico.com/es/emprendedores/20181218/negocios-lanzados-inmigrantes-tienen-exito-7207383>; <https://www.telemundo.com/lifestyle/2017/08/16/ser-emprendedor-inmigrante-tiene-sus-ventajas-descubrelas-tmna1476798?image=8323484>; <https://www.emprendedores.es/crear-una-empresa/a72381/inmigrantes-autonomos/>; <https://www.eleconomista.es/emprendedores/noticias/4425937/11/12/El-emprendedor-es-inmigrante-y-crece-con-la-crisis.html>

²³ Hatziprokopiou, P., & Fragkopoulou, G. (2016). ANTIMETΩΠΟΙ ΜΕ ΤΗΝ ΚΡΙΣΗ: ΠΡΟΚΛΗΣΕΙΣ ΓΙΑ ΤΗ ΜΕΤΑΝΑΣΤΕΥΤΙΚΗ ΕΠΙΧΕΙΡΗΜΑΤΙΚΟΤΗΤΑ ΣΤΗΝ ΑΘΗΝΑ ΣΕ ΜΙΑ ΕΠΟΧΗ ΥΦΕΣΗΣ ΚΑΙ ΛΙΤΟΤΗΤΑΣ (Dealing with Crisis: challenges for migrant entrepreneurship in Athens on a time of recession and austerity). Greek Review Of Social

		non-western female migrant.	(21.3%) or partially (55.3%) satisfied with the performance of their business.		
Contribution of migrant entrepreneurs to GDP		There is no precise data on this subject.	According to the most recent calculations of the Leone Moressa Foundation - an institute of studies that since 2002 has been researching the economy of immigration - in 2017 the approximately 2.4 million foreign workers contributed to 8.7 percent of Italian GDP, with a generated added value of approximately 131 billion euros.	Since 2014, the contribution of immigrants to GDP growth has been an average of 0.5 percentage points per year.	The contribution of migrant entrepreneurs in economic to the GDP is estimated between 2.3% and 2.8% ²⁴

One implication of the low level of education of majority of the migrant/refugee population is their low earning power as compared to average citizens of those countries. The situation is bad in Italy where foreign workers in the country earn 31% less than Italians do. In the country studies, there are indications that certain foreign nationalities fare badly compared to others with respect to their income earnings. Still, they earn less than Italians do. In Denmark, high skilled migrants earn the same wages as their Danish peers. However, since most migrants/refugees are not highly skilled professionals their wages could be lower if they earn hourly wages and work relatively less hours than the standard 37 hours per week. As indicated in table 1, the trend of migrants/refugees earning less is also evident in Spain.

The positive, which makes this project relevant, is that some migrants are entrepreneurs. Still as revealed in table 1, the number of entrepreneurs in each country is very low. However, there are more migrant entrepreneurs per population of businesses in both Spain and Italy than in Denmark, Poland and Greece respectively. The irony however is that, aside Spain, Greece and Poland possess more entrepreneurship policies and financing mechanisms than Italy as seen in table 1. Although this is the case, it is noted in Italian country

Research, 145(145)

²⁴ Mitrakos, T. (2013). Η συμβολή των μεταναστών στην ελληνική οικονομία: Μετά-ανάλυση των εμπειρικών ευρημάτων (The contribution of migrants to the Greek economy: A meta-analysis of empirical findings). Social Cohesion And Development, 8(2), 87-106.

studies that there have been efforts to promote migrant entrepreneurship by the Italian Government. However, these efforts had restrictions on the type of business migrants could embark on.

However, the success rate of migrant entrepreneurship in the five countries are modest. There are indications from Greece that the long-term sustainability of businesses owned by migrants is a problem. The average life span of some immigrant entrepreneurs seems to be about 5 years. In the Danish country study, a similar observation was recorded from a study on the economic profitability and long-term sustainability of businesses owned by a select group of migrants.

When it comes to the issue of promoting migrant entrepreneurship, the different countries have different approaches. In the country studies, the issues investigated were that of financial instruments and policies. In Spain, Greece and Poland, there are tailor made financial initiatives for prospective immigrant entrepreneurs. In Italy, and Denmark, there are tailor made financial initiatives for immigrants. Immigrants except for refugees (in the case of Denmark) have the same access to financial instruments designed for entrepreneurs. In the case of Denmark, however immigrants need the right resident permit to access these financial instruments. When it comes to relevant policies, Poland has tailor made policy initiatives aimed at promoting immigrant entrepreneurs. In the case of Spain, Italy, Greece and Denmark, the policies are universal – implying that they cover both citizens and qualified immigrants.

Overall based on the indicators, it could be surmised that there is room for improvement in the further development of the opportunities for migrant entrepreneurship in the various countries. Such improvements should be geared towards the development of more conducive policy, financial and capacity building environment that would result in more migrant entrepreneurs. This will have a positive impact on GDP. If one takes, the example from table 1, the existing migrant entrepreneurs contributes to 2.8% of the GDP of Greece. Hence enabling more migrants to become entrepreneurs will have a positive impact on the national GDP.

SECTION 3: OPPORTUNITIES AVAILABLE FOR MIGRANTS

In this section, feedback from migrants, migrant organizations and existing entrepreneurs on the opportunities available in their country of residence is presented.

SUBSECTION 1: A1 – FEEDBACK FROM MIGRANTS PER PARTNER COUNTRY

In each of the country studies, the FAMET partners interviewed 10 migrants. The migrants were from South America, Europe (EU/non-EU), Asia and Africa. They provided feedback on the opportunities available for

them as migrants in their country of residence. The thematic feedback from each country study is presented in table 2.

Table 2. Migrant perception of opportunities available for migrants' entrepreneurship in their country

Poland	Spain	Denmark	Italy	Greece
Economic stability	Low opportunity due to low earning ability of the migrant	The possibility of registering a business online and within 6 minutes	Low opportunities due to language barriers	Opportunity made possible by Cultural assimilation
Political stability	Perception of discrimination due to current experiences at their job	There are knowledge and mentorship support provided by the municipality, and other information centers	Low opportunities due to raise finance due to lowly paid jobs	Opportunity made possible by partnering with a Greek to establish their business in order to avoid the bureaucracy
The opportunity to develop professionally		The possibility for EU immigrants to establish a business in Denmark due to EU rules	Low opportunities due to low schooling,	Working in Greece enables them to make money to establish business
Polish universities willingly accept foreign students, give them internships and treat them as potential future employees		The existence of two resident permit schemes that are aimed at enabling non-EU migrants develop start-ups in Denmark	Low opportunities due to regulatory gaps	
There are also many programs that support migrants		The possibility for non-EU immigrants that are permanent residents in Denmark to establish business in Denmark without restrictions.	Low opportunities due to poor economic-working.	
		The opportunity for Refugees in Denmark to enhance their vocational and language skills at the municipality	Lack of capacity building opportunities that can integrate linguistic, cultural, social and professional elements	

Migrant views on the opportunities for migrant entrepreneurs in the case countries were varied. As expressed in table 2, some respondents in Poland and Denmark were positive about the opportunities for migrant entrepreneurs in their countries. In Denmark, one of the respondents was a refugee who also identified similar opportunities as the other migrants. The possibilities found in Denmark were related to the business registration process, assistance from organizations that provide informational support to migrant entrepreneurs. However, there were respondents from Denmark who indicated that they did not know where to access the relevant information they needed and how to access the financial instruments that would help them. In other cases, language barrier was a problem towards knowing where to access the information. They have to know about the opportunities from their friends. Furthermore, although the respondents identified these opportunities. Only three migrants and one refugee were able to take advantage of the possibilities. However, due to COVID and other challenges none of them was an active entrepreneur at the time of the Interview. The refugee was unable to continue due to legal restrictions. Two of the three migrants were naturalized migrants. One of them was a migrant from Europe. These set of migrants faced relatively lower restrictions towards becoming entrepreneurs in Denmark. The other respondents had another immigration status in Denmark and were not eligible to operate a business in Denmark. They saw the opportunities but were legally restricted.

The opportunities identified in Poland were not on market entry but the suitability of the Polish economy for migrants to set up a business. The migrant respondents in Poland mentioned economic stability, political stability, the possibility for professional development and the existence of initiatives that support migrants as the opportunities they saw. None of the respondents were refugees. Nevertheless, as indicated in the country studies, these migrants have identified the opportunity towards integrating into the Polish society. This is an asset to their becoming entrepreneurs as they can possibly identify the market opportunities via their Interaction with Polish citizens. What the migrants however did not point out was if they themselves see these factors as opportunities towards them themselves becoming migrant entrepreneurs.

Feedback from the migrants living in Greece revealed neither clear opportunities nor the lack thereof towards becoming migrant entrepreneurs. Nevertheless, the respondents did indicate that there are issues with respect to bureaucracy and their need to assimilate into the Greek culture in order to access the opportunities in Greece. Based on the feedback from the country studies, the respondents see the possibility to raise money, by saving money from their jobs, to start business in Greece. They also see the opportunity to overcome barriers that would impede the establishment of their business by collaborating with Greeks. They also realize that their chances of succeeding in the Greek society is higher if they assimilate.

The migrants interviewed in Spain and Italy were unable to identify the opportunities towards becoming migrant entrepreneurs. In the case of Italy, the migrants interviewed experienced had low educational and income background respectively. However, the greater challenge was that their language skills were poor. That excludes them from having access to the relevant information, the services and help they would need to become

entrepreneurs. In Spain, the respondents interviewed had challenges in their assimilation into the Spanish Society and low earning ability. Their inability to assimilate hampers their ability to identify the possibilities available in Spain. Furthermore, the current COVID crises makes the situation worse as most of them are uncertain about the future, hence they are unable to see the opportunities.

Based on these outcomes, it is evident that some migrants in the different countries still have the challenges of either identifying or accessing the opportunities for migrant entrepreneurship in their country of residence. Some are unable to do so because of legal restrictions, while others are unable to do so because of their social and economic situation. The situation is worse for refugees who, in some jurisdictions, are legally restricted from becoming entrepreneurs. As a result, some migrants are left out of the national efforts (identified in section 2) aimed at promoting entrepreneurship. Nevertheless, the response provided by the migrants interviewed and as presented in this report does not represent the situation nationally but as it pertains to the respondents. The responses also present the need for the training modules developed in the FAMET project.

SUBSECTION 2: A2 – FEEDBACK FROM ORGANIZATIONS WORKING WITH MIGRANTS.

In each country, there are organizations working with migrants in different capacities. One of such capacities is the provision of support in terms of capacity building and information services to migrants who want to become entrepreneurs. Other capacities include that of promoting initiatives that will enable migrants/refugees integrate into the countries of residence. The organizations promoting the integration initiatives are mentioned in table 3. In SPAIN, CEPAIM and “Pasa la bola” are NGOs that create initiatives aimed at enabling the social inclusion of migrants and refugees in Spain. In the case of CAPAIM, such initiatives include the reception and settlement of immigrants, delivery of employment and training courses to immigrants and refugees and the promotion of activities aimed at interculturality and community development among other initiatives. “Pasa la bola” promotes social integration through sport. In Denmark, Trampolinhuset, Kompasset, YesCPH, ExitCircles and Transaction. Trampolinhuset serves as mediators between 3 communes and refugees. Trampolinhuset closed shop at the end of 2020 due to lack of funds. They provided counselling services for refugees and also help them get jobs Kompasset serve migrants from the EU. They provide shelter for these migrants as well as help them develop their CVs, order their bank account, tax id and social registration. YESCPH provides active opportunity for refugees by actively creating jobs and employing refugees to access these jobs. EXITCircle and TransAktion are NGOS that provide for the psychological and cultural need of the refugees.

Table 3: identified migrant organizations per country

Spain	Denmark	Greece
Cruz Roja (Red Cross – Spain),	Trampolinehuset	The Changemakers Lab
CEPAIM (NGO)	Kompasset	FAIE,
Pasa la bola (NGO)	YESCPH	Ruta CECE
	EXITCircle	Singa
	TransAktion	

Nevertheless, aside organizations that develop different initiatives for migrant and refugees, there were others that were focused on supporting migrants to become entrepreneurs. For example, In Spain, CEPAIM and the Spanish Red Cross (Cruz Roja) do offer support to migrant entrepreneurs. CEPAIM helps 39 to get registered at self-employed in 2019, while accompanying other 218 in their journey. Red Cross supported 60 people in Valencia to become entrepreneurs in 2019, and 10 so far for 2020. Both CEPAIM and the Spanish Red cross offer the following services. The services are, assessment / assessment on business ideas; Accompaniment-Analysis of entrepreneurial skills; Design and preparation of the business plan and feasibility; Vocational and occupational training (qualifications); Training on entrepreneurial soft skills; Access to funding; Follow-up and referrals to other internal and external services; Advice on active businesses. In Denmark, Trampolinhuset provided legal counselling to migrants that needed information on how to start their business in Denmark. In Greece the Changemakers Lab platform, a start-up hub is open to refugees as well. The lab makes it easier for refugees to implement their tech enabled business ideas. Also in Greece, there are organizations such as Singa, FAIE and Ruta CECE who organize networking events for migrant entrepreneurs as well. The networking events enables migrant entrepreneur entrepreneurs to build networks as well as establish contact with policy makers and industry stakeholders. In Poland, organizations that supported migrant entrepreneurship provided the following services to migrants. The activities were namely,

- active business consultancy;
- assistance in the preparation of business plan;
- assistance in completing the necessary documents;
- delivery of language courses;
- access to funding; support for the development of skills needed by entrepreneurs (e.g., soft skills development);
- Care for foreigners also outside working hours, e.g., in case of illness; help them to contact the health service;
- Legal aid;
- cultural events;
- Free legal advice; and integration and translation assistance.

While in Italy, the activities of organizations dealing with migrants provided training and career orientation for migrants. However, due to the politicization of migrations and the complexity in the process of settling migrants in Italy, the focus is mostly now on welcoming and settling of migrants.

In a nutshell based on the activities of these organizations, the opportunities presented by the migrant organizations interviewed vary per country. In Greece, and Spain and Poland, the organizations interviewed provide greater support and opportunities for migrant entrepreneurs. In Greece, migrants and refugees have the possibility of developing and testing of their ideas in start-up clusters. What was not that clear from the research in the Greek context was whether this opportunity is open to all migrant and refugees or just to migrants with a certain residence permit. However, in Denmark and Italy the opportunities provided by the organizations interviewed towards migrant entrepreneurs are limited. In Denmark, the assistance provided by one (Trampolinhuset) of the organizations relates to information and where to access legal aid. Whereas in Italy, the opportunities are very limited due to the politicization of migration.

Furthermore, in comparison to feedback on the perception of migrants as presented in table 2, In Poland, the individual migrants interviewed were of some generic opportunities available for them in Poland. However, they were not aware of the opportunities presented by the migrant organizations. In Spain the individual respondents were neither aware of the national opportunities toward becoming migrant entrepreneurs nor opportunities provided by the migrant organization. In Denmark, only one respondent (a refugee) was aware of the opportunities at Trampolinhuset. However, the rest were not aware of the migrant organizations interviewed nor other migrant organizations. In Italy and Greece, the respondents did not mention the migrant organizations. Therefore, in general, it could be assumed that some portion of the migrant and refugee population are not aware of the opportunities presented for them by the migrant organizations. This obviously has an impact in potential migrant entrepreneurs not knowing where to access information and help when needed. Furthermore, it also seems that some potential migrant entrepreneurs may not be familiar with some of the national initiatives highlighted in section 2. This problem needs to be solved via policy initiatives and by the migrant organizations becoming more visible to migrants.

SUBSECTION 3: A3 – FEEDBACK FOR MIGRANTS THAT HAVE STARTED BUSINESS IN THE LAST THREE YEARS

In the final bid to understand the opportunities available for migrant entrepreneurs in Spain, Poland, Denmark, Italy and Greece, 2 migrant entrepreneurs from each various country were interviewed. The criterion for their selection was that they had been in business for at least three years. The migrants were from South America,

Europe (EU/non-EU), Asia and Africa. Each of them highlighted either the opportunities that were available for them. Furthermore, they also mentioned the factors that led to their success in business.

According to the respondents, in Greece migrant entrepreneurs have access to state aid in form of a grant. This was of assistance to the respondents. However, in order to succeed, understanding of the Greek culture, language and the legal framework for running businesses in Greece were important. In Denmark the opportunities identified include, easy business registration process, low corporate taxation (22%), the potential for 25% tax back for annual expenses up to 5 million DKK and the possibility of applying for state funds such as innovation funds. The innovation funds enable prototyping and the go-to market process. However, in order to succeed, self-determination, networking and understanding the Danish language and culture. In Poland, opportunities identified include private financing; however, one must identify the right financing option. In order to succeed, self-determination and self-motivation were identified as the criteria for success. In Spain, the respondents indicate a more relaxed environment where migrants with creative ideas can start their business. However, in order to succeed in business, they indicate that creativity, knowledge of the Spanish language and knowledge of the legal framework for businesses in Spain is crucial. In Italy, the opportunities are becoming dimmer. Before the current dispensation, there was the opportunity for creative migrant minds to establish businesses. However, recently there has been a substantial absence of support both from the government and from migrant associations. Hence, the opportunities for migrant entrepreneurs are becoming slimmer.

SUMMARY OF THE PERCEPTION ON OPPORTUNITIES

The feedback from the existing migrant entrepreneurs provides an additional perspective, to those provided by migrants and organizations helping migrants, on the opportunities that are available for migrant entrepreneurs in Denmark, Italy, Spain, Greece, and Poland. Their perspective aligns with the indicators pertaining to migrant entrepreneurs in the selected countries. However, it tends to highlight the point that, aside, migrant respondents from Denmark, there is a disconnect between the perception of opportunities for migrant opportunities and the opportunities that exist (as highlighted in section 2). It is evident that some migrants are not aware of the national opportunities for migrant entrepreneurship in their country of residence. Therefore, it is difficult to access if the different national initiatives are effective or otherwise. Obviously, there are obvious challenges in Italy with respect to the opportunities, but in Spain, Denmark, Poland and Greece, the challenges that has more to do with the ignorance of the migrant and refugee towards understanding the opportunities available for them.

Nevertheless, feedback from this section indicates that there are challenges that makes it possible for migrants to access the opportunities that exist in each country. In the next section, these challenges will be discussed.

SECTION 4: CHALLENGES AVAILABLE FOR MIGRANTS

In the previous section, an attempt was made to identify the perspectives of migrants, organizations that deal with migrants and existing migrant entrepreneurs on the opportunity for migrant entrepreneurship in their countries of residence. Obviously, the opportunities in each FAMET country varied and one of the reasons for the variance were challenges faced by migrants at various degrees. Nevertheless, a separate effort was made by FAMET partners to identify the challenges experienced by Migrants in their country of residence as well as how these challenges affect migrant entrepreneurship. Migrant experience between different culture and race were not distinct in the feedback, hence it is difficult to split the responses along racial lines and geography. Nevertheless, just as in the previous section, the same set of migrants, organizations dealing with migrants and migrant entrepreneurs were interviewed. Their perspectives are provided in the following subsections.

SUBSECTION 1: A1 - FEEDBACK FROM MIGRANTS PER PARTNER COUNTRIES

The challenges mentioned by the migrant respondents are presented in table 4 below. These are challenges experienced by the migrants in general and challenges they experience when they intend to start businesses.

Table 4. Migrant perspective on challenges they encounter in each FAMET countries.

	Denmark	Italy	Spain	Poland	Greece
Lack of work permits		x	x		
Lack of the right resident permit	x				
Difficulty of updating their legal situation		x	x		
Inability to find jobs		x	x		
Language barrier	x	x	x	x	x
Lack of entrepreneurial skills	x				
Low education		x	x		
Racial/Ethnic discrimination			x		x
Cultural challenges	x	x	x	x	
Ideological challenges			x		
Lack of understanding of the laws	x		x	x	
Lack of local networks	x		x		
Lack of knowledge of the market			x		
Differences in perception of migrants, refugees and foreign entrepreneurs			x		
Unequal access to financial resources	x		x		x
Lack of information transfer regarding legal and financial procedures	x				x

A lot of documentation when setting up your own business				x	
Complicated tax system				x	
Bureaucracy					x
Lack of sustainable inclusion strategy and utilization of migrants' skills, background and Entrepreneurial potentiality		x			x
Migrants often work in positions below their qualifications				x	
There are situations where migrants work without a contract				x	
Complicated procedures that hinder legal work				x	
The available information is rarely presented in an attractive, comprehensible form	x			x	
Lack of mentorship	x				

The most common challenge experienced by the respondents were that of language and cultural barrier. These are challenges faced by migrants in general but have adverse implications to their desire to become migrant entrepreneurs. The existence of these challenges implies that some migrants actually have the challenge with respect to settling in their country of residence. It is difficult to settle mentally and physically if one is unable to understand and adapt to the culture. One way of doing so is by speaking the language to some extent. This also makes it difficult for migrant entrepreneurs to identify the opportunities available for him or her and to take advantage of such opportunities.

Other set of challenges mentioned from respondents from at least three countries but they are not insignificant challenges. These are challenges that pertain to migrant entrepreneurship. In Denmark, Spain and Poland, some of the respondents mentioned that the lack of awareness of the legal framework for doing business in these countries is a problem. This makes it impossible for anyone to think of becoming a migrant entrepreneur. Furthermore, respondents from Denmark, Greece and Spain indicated that there was unequal access to financial resources. In Denmark, the limitation had to do with the restrictions behind certain resident permits and the lack of adequate collaterals to go for bank loans.

Aside these common challenges, the other challenges exist in either one or two countries. That does not make the challenge insignificant as well. Nevertheless, these are challenges pertaining to migrants and refugees in general and migrant entrepreneurship respectively. Challenges facing migrants in general include:

- the lack of work permits/resident permits,
- difficulty in qualifying for an upgrade from one residence status to the other,
- the inability to find jobs,
- racial/ethnic discrimination,

- challenges in adapting to the ideology of their country of residence,
- low educational status
- the differences in the treatment of migrants and refugees by national agencies.

Most of these are challenges encountered, apart from the last point are often experienced by migrants with either low educational background or migrants from a different culture. However, highly skilled migrants do face resident permit challenges, difficulty in upgrading their permits and the inability to find jobs. They are to some extent more likely to adapt to the ideology of their country of residence. However, as seen in table 4, migrants from different countries experience some or none of these challenges.

Challenges that migrants in some countries encounter when they desire to start their business include:

- Lack of the right resident permit,
- Lack of local networks,
- Lack of knowledge of the market,
- Lack of information transfer regarding legal and financial procedures,
- Complex requirements,
- Complex tax systems,
- Insufficient information on the rules and procedures for opening and running a business,
- Bureaucracy
- Lack of sustainable inclusion strategy and utilization of migrants' skills, background and entrepreneurial potentiality

Although these points do not provide an overall picture of the challenges that migrants face in the FAMET countries, it does highlight some of the problems worth noting. It also provides insights into some of the challenges that migrants face in general and when they intend to start a business enterprise.

SUBSECTION 2: A2 – FEEDBACK FROM ORGANIZATIONS WORKING WITH MIGRANTS.

Organizations working with migrants also identified challenges encountered by migrants in general as well as challenges pertaining to migrant entrepreneurship. Their feedback is presented, per country in table 5.

Table 5: Perspective from migrant organizations on challenges migrants encounter in each FAMET countries.

	Denmark	Italy	Spain	Poland	Greece
Lack of economic resources and financing alternatives	X	X	X	X	
Lack of skills and abilities (reading, writing, tics, economic-administrative management)	X	X	X		
Barriers of mistrust and prejudice			X	X	

Cultural differences	X				
The absence of a network of support, family, friends, and contacts			X	X	
Lack of knowledge of the legal and administrative environment.			X	X	
Lack of training and skills in own business management.			X	X	
The high dependency on labor-intensive and family/ethnic work practices					X
Ownership of companies with small market shares					X
The limited profitability and expansion potential					X
The higher failure rates					X
Ignorance of language, difficulties in speaking and writing				X	
Foreigners hardly know institutions supporting entrepreneurs, such as chambers of commerce, OCRG or local action groups				X	
Legal barriers encountered by foreigners when establishing and conducting business activity in Poland				X	
Legal barriers encountered by foreigners in the process of legalizing their stay on the basis of Conducting business activity in Poland				X	
Limited availability of information about running a business in Poland				X	
Refugees not permitted to be entrepreneurs	X				
Lack of ability to use the Internet	X				
Refugees are not allowed to take jobs, where the salary is below 30000 DKK	X				
Cultural perception of refugees	X				

A summary of the challenges identified by migrant organizations include, that associated with cultural assimilation, lack of socio- economic resources and in some cases legal exclusion of refugees from becoming entrepreneurs. These challenges, similarly to those identified by the migrant respondents, can also be categorized as generic challenges faced by migrants and those faced by migrants that aspire to become entrepreneurs. The general challenges faced by some of the selected migrants in the some of the FAMET countries relate more to challenges pertaining to cultural assimilation. These challenges include:

- Lack of skills and abilities (reading, writing, tics, economic-administrative management)
- Barriers related to perceptions, mistrust and prejudice,
- Differences in culture,
- Absence of familiar network of family, friends, and contacts,
- The high dependency on labor-intensive and family/ethnic work practices
- Language barrier
- Lack of the ability to use the Internet.

Although all the barriers are of importance, the lack of skills and abilities is the major challenge. The possession of formal and informal skills grants the migrant the potential possibility to regularize his or her permit. This then enables the migrant to embark on capacity building initiatives to improve upon the language, build new networks, understand the new culture as well as find a job. The absence of formal skills magnifies the other challenges, since the migrant has to learn a skill in order to earn income.

However, challenges relate to migrant entrepreneurship, as mentioned by the respective respondents in each country, points to challenges posed by the socio-economic situation of the migrant and legal exclusion. In order for migrants to consider becoming entrepreneurs, they have to be confident that they either possess or have access to the resources they need for this endeavor. These resources will assist the migrant in accessing the relevant information and training (if necessary) needed to become an entrepreneur. However, often times the status of the migrant resulting from low wages and the inability to assimilate effectively into his or her new environment makes it challenging for the migrant to become and entrepreneurs. In light of this, the respondents have identified the following socio-economic challenges.

- Lack of economic resources and financing alternatives,
- Lack of knowledge of the legal and administrative environment,
- Lack of training and skills in own business management,
- The high dependency on labor-intensive and family/ethnic work practices,
- Legal barriers encountered by foreigners when establishing and conducting business activity (polish specific)
- Limited availability of information about running a business in Poland.

For some migrants who push through the cultural and socio-economic challenges via self-determination, without requisite training, they encounter secondary challenges when they start up. For example, in Greece, where migrants have access to certain opportunities, they face the challenge of expanding their enterprise. Hence, they end up owning enterprises that cater to a small market share. This in turn results in limited profitability and higher rate of failure. Hence, projects like FAMET come in handy to assist such migrants in equipping them with resources that will help them overcome some of the barrier they experience.

As mentioned earlier, legal exclusion is a challenge faced by migrants and refugees. Earlier in this report, it was mentioned that some migrants in some countries are excluded from becoming entrepreneurs based on the restrictions placed on their resident permits. In section, it was evident that in countries like Denmark, there are transition resident permits that could help foreign students transit to become entrepreneurs. Nevertheless, the case is different for refugees, as refugees in Denmark are excluded from becoming entrepreneurs. However, it should be noted that the Danish policy is to equip refugees with skills that will be useful when they return to their country. Hence, Denmark is taking a different approach to migrant entrepreneurship.

In conclusion, to this section, it is evident that organizations dealing with migrants share the same sentiments concerning the barriers to migrant entrepreneurship, as the migrants. Nevertheless, as stakeholders in the middle, they also feel that migrants ought to upgrade their competences, skill and become culturally integrated in order access the opportunities for migrant entrepreneurs.

SUBSECTION 3: A3 – FEEDBACK FROM MIGRANTS THAT HAVE STARTED BUSINESS IN THE LAST THREE YEARS

Migrants who have operated a commercial enterprise in the las three years were also asked to provide their perspective on the challenges they have encountered as migrant entrepreneurs.

Table 6: Perspective from existing entrepreneurs on challenges they encounter in each FAMET countries.

	Denmark	Italy	Spain	Poland	Greece
Lack of knowledge of the competences they need to hire	x	x	x		
Fiscal and financial management			x	x	
Filing tax returns			x		
Lack of financial resources		x	x		
Challenges with adaptation to the local culture	x		x		
Lack of understanding of legal environment	x				
Language			x	x	x
Fund raising challenges	x	x			x
Lack of knowledge of information agencies	x				
Bureaucracy					x*

*related to resident permits and property titles

Some of the challenges faced by established entrepreneurs are similar to those identified by migrants and organizations dealing with migrants. Examples of such challenges include, lack of financial resources, challenges with adaptation to the local culture, lack of understanding of the legal environment, lack of knowledge of the various information agencies and Bureaucracy. This indicates that these challenges are challenges potential migrant entrepreneurs have to pay attention. This is because some of these challenges affect various aspect of the business such as marketing, product development, financial management and relationship with external stakeholders. The challenges that cannot be solved by the migrant are access to funding and bureaucracy (in case of Greece). These requires public interventions through that will dismantle bureaucracy as well as provide financing possibilities for migrant entrepreneurs.

However, the other challenges are those that are also crucial for the survival of the business. This included the hiring of competent labor force, fiscal and financial management, fund raising and the filling of tax returns.

These are challenges that require skilled knowledge to solve. There are also challenges that can be solved by outsourcing. However, the former rather than the latter would be ideal for a prospective migrant entrepreneur.

The lesson though one can learn, from the challenges highlighted by the various respondents in the different FAMET countries, is that cultural assimilation and knowledge on how to manage the company is important. In order to assimilate the migrant entrepreneur must be able to work with natives to understand how they think, how they see things, what they value and how to address that value.

SUMMARY OF THE MIGRANT PERCEPTION ON THE CHALLENGES – CATEGORIZATIONS OF THE CHALLENGES.

In the bid to put the aforementioned challenges into perspective, a categorization of all the challenges was made. The challenges facing potential and existing migrant entrepreneurs in the FAMET countries can be classified into seven as shown in table 7.

Table 7: Categorization of the challenges facing migrants and migrant entrepreneurs

	Migrants	Migrant organizations	Migrant entrepreneurs
Legal challenges	Lack of work permits		
	Lack of the right resident permit		
	Lack of understanding of the laws		
	Complicated tax system		
	Bureaucracy		Bureaucracy
	Difficulty of updating their legal situation		
	Complicated procedures that hinder legal work	Legal barriers encountered by foreigners in the process of legalizing their stay on the basis of conducting business activity in Poland	Lack of understanding of legal environment
	A lot of documentation when setting up your own business	Legal barriers encountered by foreigners when establishing and conducting business activity in Poland	
	Lack of information transfer regarding legal and financial procedures		
Political	The available information is rarely presented in an attractive, comprehensible form		
	Lack of sustainable inclusion strategy and utilization of migrants'	Limited availability of information about running a business in Poland	

	skills, background and Entrepreneurial potentiality		
		Refugees not permitted to be entrepreneurs	
		Refugees are not allowed to take jobs, where the salary is below 30000 DKK	
Cultural	Language barrier	Ignorance of language, difficulties in speaking and writing	Challenges with adaptation to the local culture
	Cultural challenges	Cultural differences	
	Racial/Ethnic discrimination	Barriers of mistrust and prejudice	
	Ideological challenges		
	Differences in perception of migrants, refugees and foreign entrepreneurs	Cultural perception of refugees	
Social	Inability to find jobs		
	Lack of local networks	The absence of a network of support, family, friends, and contacts	
	Lack of knowledge of the market		
Economic	Unequal access to financial resources	Lack of economic resources and financing alternatives	Lack of financial resources
	There are situations where migrants work without a contract		
	Migrants often work in positions below their qualifications		
Educational/Skill	Low education	Lack of skills and abilities (reading, writing, tics, economic-administrative management)	
	Lack of entrepreneurial skills	Lack of training and skills in own business management.	Lack of knowledge of information agencies
	Lack of mentorship	Lack of knowledge of the legal and administrative environment.	
		Foreigners hardly know institutions supporting entrepreneurs, such as chambers of commerce, OCRG or local action groups	
		Lack of ability to use the Internet	
Management/operations		Ownership of companies with small market shares	Lack of knowledge of the competences they need to hire
		The high dependency on labor-intensive and	Challenges with fiscal and financial management

		family/ethnic work practices	
		The limited profitability and expansion potential	Challenges with filing tax returns
		The higher failure rates	Fund raising challenges

These are legal, political, cultural, social, economic, management/operations and educational/skill related challenges. In all the Five FAMET countries, the challenges the only category of challenge not identified are those related to management and operations of a business concern. This is because the set of migrants interviewed are potential business owners, with non-owning one yet. However, feedback from migrant organizations and established entrepreneurs covered all categories as each country has challenges that fall under these categories.

However, if one examines the challenges closely, it is obvious that the legal and political challenges pose as the biggest barrier. As noted in the previous sub-section, these challenges vary from country to country. In some countries, the legal barriers limit the number of immigrants that could become entrepreneurs. In other countries where there is no restriction in numbers, there are bureaucratic and regulatory bottlenecks that inadvertently create high entry barrier for migrant entrepreneurs. The situation is not better for refugees, as their legal status permits temporary abode in their current country of residence.

The next set of high barriers (but not the biggest) are those that pertain to the migrant and refugee. These are cultural challenges, social and educational challenges. These are challenges that hinder cultural and societal assimilation. Often time's migrants and refugees forget that they live in a culture that is different from theirs. Hence, in order to live successfully in their new country of residence, they have to adapt to that culture and not the other way around. To solve these challenges, countries such as Greece, Denmark and Spain do have migrant integration initiatives. However, as some migrants could either be uninformed or uneducated enough to know about these initiatives, this is where migrant organizations come in to help. Migrant organizations service as the cultural bridge between migrants and the integration initiatives. It is these types of integration initiatives that foster cultural and societal assimilation. However, migrant organizations can help as far as their resources and the law permits. Hence, the empowerment and capacity building of migrant organizations should be more pronounced in national migrant entrepreneurship policies.

The next set of barriers are economic and for existing migrant entrepreneurs, challenges related to management and operation of their business. The economic barrier as seen in the cases mentioned are as a result of either the migrant's inability to find a well-paying job or the migrants' inability to raise funds to start a business. The problem is greater in Italy, Greece, and Poland and to an extent Spain. In Denmark, there are regulatory measures to ensure that migrants earn the same wages as Danes. These measures are needed in other EU countries. However, concerning fundraising, this is a challenge for migrants in the five countries studied. In the current funding set-up migrants are often disadvantaged by either not knowing where to access funding, or

lack the collateral to access loans. Improving the dissemination of information on how qualified migrant can access funding for their ideas would of great help. This is where associations dealing with migrants could be of help as well. This is because they are closer to the migrant and can advise them on where they could get information they need and if possible, which industry cluster or innovation hub they could join to help their entrepreneurial ambitions.

When it comes to how to handle the management and operations of their business concern, which is a challenge that does not affect all migrant entrepreneurs. However, for migrants who have no idea of how-to set-up and run a business, capacity building initiatives aimed at management and operations of companies is important. There are institutes and organizations that provide such services in all countries. However, the cost may not be affordable for either low earning or jobless migrants. Here specialized organizations dealing with migrants would be the best option for such capacity building initiatives.

Hence in solving these challenges there is the need for a cohesive partnership between policy makers and the migrant organizations equipped to handle these challenges. The cohesive partnership should be an integral part of the migrant entrepreneurs' strategy in each country. The cohesive partnership should support information flow between the stakeholders on the state of immigrants, provision of financial schemes, that will support the assimilation of the migrant culturally; that can support the activities of migrant organizations training entrepreneurs; and that can support the migrant entrepreneurs with loans, grants and subsidies to help them operate their business.

In this project, the focus is on the challenges related to the management and operations of a business by migrants. As mentioned earlier, modules will be developed to support the lifelong learning activities of migrant entrepreneurs in this regard. In order to develop the modules, an attempt was made to identify the entrepreneurial training needs of migrants and refugees. Feedback from the same set of migrants, migrant organizations and existing migrant entrepreneurs are discussed next in this report.

SECTION 5: OVERVIEW OF CONDENSED MIGRANT AND REFUGEE NEEDS

In this section, the training needs required by potential migrant entrepreneurs and existing migrant entrepreneurs would be extracted. These needs will serve as input to FAMET partners who will select 12 needs to develop 6 modules each for potential and existing entrepreneurs. The modules will provide practical tools on how to solve specific tasks related to the need.

SUBSECTION 1: A1 - MIGRANTS TRAINING NEEDS PER PARTNER COUNTRIES

The migrant respondent was asked to provide insight into skills where they would prefer further training or capacity building. They were provided with the list of skills to choose from. The comprehensive list of skills identified by the migrants and their respective training needs are presented in table 8 below.

Table 8: Training needs required by migrants

	Greece	Poland	Denmark	Italy	Spain
Training Legal aspects		x			x
Language skills		x			
Communication		x			
Culture and Language skills					x
Leadership skills		x			
Problem-solving.	x				
Financial & Economy Literacy	x	x			
Entrepreneurial skills	x	x			x
Planning and management		x			
Working with others (Teamwork)		x	x		
Self-awareness and self-efficacy		x	x		
Networking skills	x		x		x
Ability to cope with ambiguity, uncertainty and risk	x		x		x
Ability to take initiative			x		
Learning through experience			x		
Mobilizing others			x		
Ability to spotting opportunities and ideation skills			x	x	
Mobilizing of resources			x		
Motivation and perseverance			x		x

As seen in table 8, there is interest for different skill sets in each country. The identified needs were for soft and hard skills. Some of the Skill set are identified as training needs in more than one country.

SUBSECTION 2: A2 – PERSPECTIVES FOR ORGANIZATIONS WORKING WITH MIGRANTS.

Organizations dealing with migrants identified training need relevant for potential migrant entrepreneurs. The training needs for migrants are presented in table 9 below.

Table 9: Migrant training needs proposed by migrant organizations

	Spain	Poland
Training in the law		x
Proactivity	x	
Communication	x	x
Creativity	x	
Management training	x	x
Marketing	x	x
Perseverance	x	x
Initiative		x
Risk management		x
Responsibility training on various tasks	x	x

Danish organizations were dealing with mostly refugees.

Although the migrant respondents selected diverse skills, they would prefer to receive training for, organizations dealing with migrants focused more on hard skills and less on soft skills. Most of the feedback were from migrant organizations from Poland and Spain as mentioned earlier. The training needs requested for migrants in both countries were focused on the management and operations of a business entity.

In addition to the training needs for migrants, migrant organizations also mentioned needs that will support their organization and the migrants themselves. These were needs that do not require migrant training but worth mentioning. The needs are presented in the table 10 below.

Table 10: Training needs required by Migrant organizations

	Spain	Poland	Denmark	Greece	Italy
Need for mentorship			x	x	
Need for information accessibility			x	x	
Funding for migrant entrepreneur	x		x	x	x
Capacity building for organizations dealing with migrants				x	x
Legal reforms needed to enable more migrant entrepreneurs	x		x	x	x

The respondents mentioned the need for legal reforms, mentorship of migrants, funding for migrant entrepreneurs and information accessibility. However, as these needs do not require training, hence they were not added to the training needs. However, they are worth mentioning to support the discussion on the challenges faced by migrants.

SUBSECTION 3: A3 – PERSPECTIVES FOR MIGRANTS THAT HAVE STARTED BUSINESS IN THE LAST THREE YEARS

Existing migrant entrepreneurs from Spain, Poland and Denmark, provided also their thoughts on training needs for migrant entrepreneurs. Different migrant entrepreneur had different outlook as to the training needs. In Denmark, the feeling was that the entrepreneur does not need to be possess every skill. Rather the entrepreneur should identify the skills they possess, partner with persons who possess other skills and outsource skills they do not have. In Spain and Poland, bearing on their experience and needs the migrant entrepreneurs listed some of the training needs they felt were relevant. The training needs are presented in table 11.

Table 11: Training needs required by existing entrepreneurs

	Spain	Poland
Ethical and Sustainable thinking		x

Solving technical problems (problem solving)		x
Planning and management	x	x
Financial and Economical Literacy	x	x
Copyright and licenses		x
Creatively using digital technologies (creativity)		x
Motivation and perseverance	x	
Spotting opportunities	x	
Self-Awareness and Self-Efficacy	x	
Mobilizing resources	x	
Learning through experience	x	
Coping with ambiguity, uncertainty and risk	x	
Cultural knowledge about the hosting country	x	
learn how to play the game according to the country rules	x	

The needs common to some respondents from both countries were, planning and management, financial and economic and economic literacy. The other needs were only relevant to the migrant respondents in either Poland or Spain. It is important to note that unlike the feedback from migrants and organizations dealing with migrants, the needs outlines here relate to the type of enterprise operated by the migrant entrepreneurs. All migrant entrepreneur operated in the service sector of the economy.

COMPILATION OF SELECTED TRAINING NEEDS.

The table 12 below highlights the needs extracted from the list of needs expressed by the three classes of respondents.

Table 12. Aggregated Migrant Training needs

	Migrant needs	Migrant organizations	Migrant entrepreneur
Training on Legal aspects (Training in the law)	X	x	
Language skills	X		
Communication	X	x	
Culture and Language skills (incl. (Cultural knowledge about the hosting country)	x		x
Leadership skills	X		
Problem-solving.	X		x
Financial & Economy Literacy	X		x
Entrepreneurial skills	X		
Planning and management (Management training)	X	x	x
Working with others (Teamwork)	X		
Self-awareness and self-efficacy	X		x
Networking skills	X		

Ability to cope with ambiguity, uncertainty and risk	X	x	x
Ability to take initiative	X	x	
Learning through experience	X		x
Mobilizing others	X		
Ability to spotting opportunities and ideation skills	X		x
Mobilizing of resources	X		x
Motivation and perseverance	x	x	x
Proactivity		x	
Creativity (incl. Creatively using digital technologies)		x	x
Marketing		x	
Responsibility training on various tasks		x	
Ethical and Sustainable thinking			x
Copyright and licenses			x
learn how to play the game according to the country rules			x

The table provides an overview of the similarities and differences in the proposition of migrant training needs by the three classes of respondent. There are few common training needs selected by the three class of respondents. However, other needs are not common but are generally important for migrant entrepreneurs. An example includes the ability to spot opportunities, ethical sustainability and problem solving to mention a few. Hence, FAMET partners will deliberate on the importance of these needs. Based on the outcome of the deliberation, FAMET partners will select 6 needs for migrants and 6 for experienced entrepreneurs. Modules will be developed for these needs.

SECTION 6: CONCLUSION/RECOMMENDATIONS

The various country studies have provided insight into the state of migrant entrepreneurship in the FAMET countries. In synthesizing the country studies, it is clear there are opportunities for, and challenges facing migrants and potential migrant entrepreneurs. The most revealing aspect of the report is the divide between policies related to migrant entrepreneurship and its implementation. Here we see that the recipients of these policies are not aware of the measures put in place for them to become migrant entrepreneurs. There is also a paradox in some countries like Italy, where there is a liberalized policy but migrants are not made aware of the policies and the migrant organizations who can help are unable to due to the current economic situation in the country. Hence there is the need for monitoring and assessing how the policies and implemented and the level of help these policies actually provide for potential immigrant entrepreneurs.

There is also the problem of an information gap. This challenge pertains more with the migrant and refugee than with public agencies. Potential migrants are unable to access relevant information on the possibilities and

potential towards becoming migrant entrepreneurs. This is mostly because the information exists in the lingua franca of the host nation. Hence, there is the need for cultural assimilation programs that will enable the migrant become enlightened about the culture and lingua franca of the host country. This enables the migrant to know where to source for information and organizations to contact for help. On the other hand, where feasible, public agencies could also present relevant information in the language of the migrant. This is a costly solution, hence the “where necessary” recommendation.

However, an input from the national country studies that has been useful to this report are the migrant entrepreneurial training needs. This enables the project to become proactive in solving at least an aspect of one category of the challenges faced by migrants. The training needs as elicited here also helps the readers of this report with a starting point on how to assess the migrant entrepreneurial training needs in their countries. The identification of training needs is critical as it can assist organizations dealing with migrants and policy makers to understand the entrepreneurial readiness of migrants. It would be a waste to invest in an idea where the owners of the idea do not have the skill to bring it to fruition. It also aids policy makers in understanding where to target their capacity building initiatives.

In discussion on the training needs, there were recommendations towards policy makers towards facilitating capacity-training initiatives for organizations dealing with migrants and refugees. These organizations have volunteered to mentor migrants and refugees. They need to be integrated in national cultural assimilation schemes for potential migrant entrepreneurs. The framework could vary per country, but it is relevant. As mentioned earlier in the report, including these organizations in the current assimilation framework will enable them effectively partner with policy makers to promote migrant entrepreneurship.

Finally, there is the need for the reduction of market entry barriers for potential migrant entrepreneurs. These include legal barriers that does not enable a prospective entrepreneur to shift resident permit easily, lack of credit facility for low-income immigrants who intend to become entrepreneurs, and the limited trial periods that is insufficient for a migrant entrepreneur to break even before the permit is withdrawn.

Migrant entrepreneurship as mentioned earlier in the report has the potential of improving the GDP of a country. It is also an avenue for creating jobs not only within a country but also outside the country (if they have branches). Experiences from the UK, Canada and Singapore to name a few where migrant entrepreneurs contribute significantly to the economy can attest to this fact. However, to reap these benefits, the policies aimed at promoting migrant entrepreneurship should be encouraging.