REPORT ON THE 1ST THEMATIC NETWORK FORUM

“Identifying common issues and challenges of Migrant Entrepreneurship Support and the role of entrepreneurial skills”

Editorial team: Anna Faustmann, Magdalena Filipova-Rivers, Isabella Skrivanek
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1. Introduction

This report is the result of the 1st Thematic Network Forum on Migrant Entrepreneurship Support, which was held in Austria at Danube University Krems on February 20th 2018 as the first public networking event within the framework of the “Migrant Acceleration for Growth Network for Entrepreneurship Training” (MAGNET) project. The MAGNET project is funded under the European Union’s COSME programme, which is the Programme for the Competitiveness of Enterprises and Small and Medium-sized Enterprises, specifically under the Migrants Entrepreneurship Support Scheme Call.

It is needless to say that we live in a so-called “age of migration”. European countries in particular are becoming increasingly diverse, in part due to immigration from outside the European Union, but also due to intra-European movements. It is also well known that migrants – or at least specific groups of migrants – tend to face disadvantages when integrating into new communities, especially within the labour market. This has several root causes: low qualifications, problems with the accreditation of qualifications, de-qualification and ethnic segmentation of the labour market or discrimination.

Setting up a business and becoming self-employed could be one strategy to tackle these issues and overcome labour market barriers. Furthermore, it is possible that cultural capital and the migration experience itself might be drivers for innovation and entrepreneurship.

In addition, it is often stated that through entrepreneurship migrants can create their own jobs. Migrant entrepreneurship provides goods and services that might not exist or be limited in their absence. Migrant entrepreneurs may generate additional employment and they can even promote trade with their countries of origin. Hence, migrant entrepreneurship might be seen as driver for integration.

These are just some of the reasons why migrant entrepreneurship is increasingly a feature on the agenda of national and international policy-makers and is gaining the attention of researchers. We must consider that people who move to and settle in another country have different backgrounds – both culturally, educationally and linguistically, but also in terms of their migration reasons and decisions. They migrate because of education, family reunification, work or as refugees.

Migration and migrant populations are extremely diverse and so is migrant entrepreneurship. In addition to the factors mentioned above, there are different motivations for becoming an entrepreneur, as an alternative to employment on the formal labour market or to use cultural capital as driver for innovation and growth.

As diverse as migrants and especially migrant entrepreneurs are, their opportunities and challenges are equally diverse. They might bring high qualifications and transfer their cultural capital, but they might also face language barriers. Migrant entrepreneurs might have innovative business ideas, but they also lack knowledge of legal and structural
frameworks and the regulations of self-employment in the host country. These are just some aspects that demonstrate the importance of migrant entrepreneurship support.

1.1. The MAGNET project

The MAGNET project addresses the above mentioned issues. The main objective of the MAGNET project is to promote the improvement, further development and broader dissemination of pre-existing support schemes for migrant entrepreneurs.

The MAGNET consortium and some participants at the 1st Thematic Network Forum in Krems, Austria, 20th February 2018

The MAGNET consortium consists of eight partners from different European countries, displaying a broad diversity of stakeholders in the migrant entrepreneurship support field. The project is being coordinated by the Department for Migration and Globalization at the Danube University Krems, which brings in a scientific viewpoint on the topic. SINGA Germany already runs an entrepreneurship incubation program, the first of its kind in Berlin, that focuses on the positive potential and needs of newcomer entrepreneurs interested in starting a business or social venture in any sector. The Microfinance Centre from Warsaw is the biggest access to finance network in Europe and the countries of the
former Soviet Union, uniting 103 members representing a diverse range of institutional types along the access to finance value chain. TERN – The Entrepreneurial Refugee Network in London – is a social enterprise enabling entrepreneurial refugees to access the support they need to start a business. DELITELABS from Amsterdam is a not-for-profit Start-up School that offers entrepreneurship courses, support and mentoring to recent migrants in the Netherlands. The Greek partner institution I.A.T.A.P., the Technology & Human Resources Institute, is a not-for-profit NGO offering integrated services and training for the acquisition of high-quality entrepreneurial skills. It has been accredited as a Vocational Training Centre (VTC). The University of Finance, Business and Entrepreneurship from Bulgaria is a further academic partner who is actively supporting the innovation ecosystem. The European university continuing education network (EUCEN) aims at contributing to the economic and cultural life of Europe through the promotion and improvement of the quality of Life-Long Learning and continuing professional development within higher education institutions.

MAGNET is the acronym for “Migrant Acceleration for Growth – Network for Entrepreneurship Training” which highlights that the focus of the MAGNET project is on broad and holistic networking activities in the migrant entrepreneurship support field.

In summary, the MAGNET project aims to integrate different perspectives at academic, policy, institutional and individual levels. Thus, the main aim of the 1st Thematic Network Forum was to identify common issues and challenges to Migrant Entrepreneurship Support.

The speakers of the 1st Thematic Network Forum in Krems, Austria, 20th February 2018

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We want to thank all speakers for their extremely important contributions to the Thematic Network Forums. Their presentations are part of this report. The parallel workshops on specific aspects of migrant entrepreneurship support have been hosted by members of the MAGNET consortium. They also authored the respective workshop reports as it is indicated in chapters 7 to 11. We also want to thank Isobelle Ford (The Entrepreneurial Refugee Network) for proof-reading and Adriana Harm (Danube University Krems) for layouting.

1.2. Background and Landscape

At the end of the Second World War, post-war adjustment led to increased migration as millions of people were displaced. Through the late 1940s mass refugee flows were caused by those seeking new lives and work opportunities following the conflict and disruption. The early 1950s were then characterized by a period of decolonization. In 1956 Morocco and Tunisia gained independence from France and throughout the late 1950s colonial rule continued to weaken in Africa. This created an influx of former colonial subjects to Europe, as they relocated to work and study.

In 1957 this was compounded by the decision of European governments to encourage labour migration, with the hope of bringing in external help to rebuild a war-shattered continent. However, from the early 1970s an economic recession began in Europe and many migrant labourers were left unemployed, culminating in a halt in recruitment in 1973. At this point many Western European governments began to implement restrictive ‘immigration stop’ policies, leading to a period of limited migration that lasted until the mid-1980s.

The 1985 Schengen Agreement permitted free movement within Europe, with EU citizenship therefore providing the right to work in other member states. In 1989 the Berlin wall fell, and migration movements have since increased in European countries, including dynamic intra-EU mobility, humanitarian migration flows, family and educational migrants as well as migrants in irregular situations. This pattern continued up until recent years, whereby the arrival of more than a million asylum-seekers in 2015 has represented a major policy concern in several European countries.

According to several published reports, the most prominent impact of migration from a socio-economic perspective has been the increasing rate of self-employed immigrants in the labour market. The entrepreneurial behaviour of many migrant groups has led to the rise of the new phenomenon of ‘migrant entrepreneurship’ or ‘ethnic entrepreneurship’. Migrant entrepreneurship has played a crucial role in increasing the employment opportunities for ethnic segments in the urban population and in resolving social tensions. These reports also agree that overall, immigrants are more likely to be self-employed
than similarly skilled native-born workers, with self-employment rates of immigrants exceeding, in many countries, those of native-born.¹

Furthermore, the findings of the above reports suggest that “migrant entrepreneurship [has] become one of the driving forces for the growth of national and regional economies, particularly in the USA and in many European countries.”² In terms of social and cultural benefits, the above reports equally state that “migrant entrepreneurship has played a crucial role in increasing the employment opportunities for ethnic segments in the urban population and in resolving social tensions and problems, throughout Europe”.³

However, this innovative solution does not come without challenges, and these in turn are not homogenous throughout Europe. Success factors have been shown to vary depending on the country context, as seen below:

<table>
<thead>
<tr>
<th>Country</th>
<th>Success Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Denmark</td>
<td>Lower income level of self-employed immigrants than employed immigrants.</td>
</tr>
<tr>
<td>Germany</td>
<td>Lower shares of self-employed immigrants than self-employed natives.</td>
</tr>
<tr>
<td>Greece</td>
<td>Informal work in labour intensive sectors and small business firms.</td>
</tr>
<tr>
<td>Italy</td>
<td>Informal sector, informal economy.</td>
</tr>
<tr>
<td>The Netherlands</td>
<td>Mixed embeddedness.</td>
</tr>
<tr>
<td>Portugal</td>
<td>Informal sector, informal economy.</td>
</tr>
<tr>
<td>Sweden</td>
<td>Lower income level of self-employed immigrants than employed immigrants.</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>High unemployment rates, low participation rates and low status employment, creating ‘push’ and ‘pull’ factors for different ethnic groups.</td>
</tr>
</tbody>
</table>

² Pyka, Andreas; Hartmann, Dominik; Kustepeli, Yesim; Balkir, Canan (2017) International Innovation Networks and Knowledge Migration, Routledge/Lisbon Civic Forum Studies in Innovation
³ Pyka, Andreas; Hartmann, Dominik; Kustepeli, Yesim; Balkir, Canan (2017) International Innovation Networks and Knowledge Migration, Routledge/Lisbon Civic Forum Studies in Innovation
2. ‘Policy guidelines for facilitating Migrant Entrepreneurship: Lessons from good practices’

Speaker: Fulvia Farinelli (UNCTAD)

Speaker introduction: Fulvia Farinelli is Senior Economic Officer at the United Nations Conference on Trade and Development (UNCTAD) in Switzerland. She has worked at the United Nations Conference on Trade and Development since 1998. Her academic background focuses on issues related to entrepreneurship and Small and Medium-sized Enterprise development, including social innovation, business linkages and inclusive value chains. She holds a PhD in Economic and Policy Studies on Innovation and Technical Change from Maastricht University in the Netherlands.

Presentation:
Policy Advocacy/1: the UN General Assembly recognizes ‘positive role’ of entrepreneurship

The UN General Assembly recognizes “the important contribution entrepreneurship can make to sustainable development by creating jobs and driving economic growth and innovation, improving social conditions and contributing to addressing social and environmental challenges”.

(RES/67/202)
Policy Advocacy/2: the UNCTAD Entrepreneurship Policy Framework

1. Formulating National Entrepreneurship Strategy
2. Optimizing the Regulatory Environment
3. Enhancing Entrepreneurship Education and Skills Development
4. Facilitating Technology Exchange and Innovation
5. Improving Access to Finance
6. Promoting Awareness and Networking

Technical assistance: Empretec network in 40 countries (+29 new requests)

Empretec promotes the diffusion of soft entrepreneurial skills and supports entrepreneurs to build innovative and internationally competitive SMEs.

Four Empretec centers involved in entrepreneurship development for migrants and refugees: Uganda, the Gambia, Malaysia, Jordan
Title of the project:
Policy Guide on Entrepreneurship for Migrants and Refugees

Supporting the socio-economic inclusion of migrants and refugees, and maximizing their contribution to host economies through entrepreneurial activities

- Three-way partnership between UNCTAD, the IOM and UNHCR
- The policy guide is the main deliverable of a broader project, which also aims to formulate and implement an effective dissemination strategy, as well as to provide technical assistance
- E.g. training programs for various stakeholder groups and/or online information portals.

The rationale

- The 2030 Agenda for Sustainable Development adopted in 2015 recommends to:
  - Enhance the positive contributions that migrants make to inclusive growth and sustainable development
  - Reduce inequalities within and among countries (SDG10)

- The UN Summit for Refugees and Migrants held in 2016 encourages to:
  - Facilitate safe, orderly and regular migration
  - Transform migration from a failure of development into an instrument of prosperity
### Case studies

<table>
<thead>
<tr>
<th>Region</th>
<th>Country</th>
<th>Project/Program</th>
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<tbody>
<tr>
<td>Africa</td>
<td>Burkina Faso</td>
<td>Sahel Milk</td>
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<td></td>
<td>Burkina Faso</td>
<td>Design for Peace</td>
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<td>Ethiopia</td>
<td>Livelihood Assistance</td>
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<td>Liberia</td>
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<td>Nepal</td>
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<td>Middle East</td>
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<td>IMECEE</td>
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<td>Lebanon</td>
<td>Livelihood (IOM)</td>
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<td>Jordan</td>
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<td>Oceania</td>
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| Europe          | Finland    | Startup Refugees                                     |
|                 | Germany    | JUMPPP                                               |
|                 | Greece     | Changemakers Lab                                     |
|                 | Italy      | Migraventure                                         |
|                 | Netherlands| SPARK MEP                                            |
|                 | Portugal   | PEI ACM                                              |
|                 | Sweden     | Ester                                                |
|                 | Switzerland| SINGA                                                |
|                 | Switzerland| Capacity Zurich                                      |
|                 | France/Germany| Human Safety Network                      |

### Main challenges of programs (in order of priority):

1. **Funding**: securing sufficient funding is a major challenge for many programs, which need to find ways to become more self-sustaining. Insecure funding makes it hard to attract qualified staff.

2. **Facilities, logistics and security**: Especially in conflict zones, it is a challenge to address large distances between refugee camps, unstable security situations, geographical dispersion of refugees or inadequate workspace to house large groups of participants.

3. **Recruitment of participants**: Due to the limited capacity of local counterparts to attract participants and assess their needs, some programs had to actively engage in local events or establish information points to recruit the participants.

4. **Commitment of local stakeholders**: Some program managers found it crucial, but challenging to obtain active participation of local businesses and institutions. There are often limited resources and infrastructure available at national and local levels to facilitate integration of refugee or migrant entrepreneurs in host communities.

5. **Market demand**: In some cases it was challenging to identify products or services with enough market demand to successfully start and operate a business. Market needs analysis was often lacking, but needed to identify the services that can be offered without saturating local markets.

6. **Fulfillment of basic needs**: There was often no budget allocated to provide meals to the participants during the training, but this turned out to be a key obstacle for many programs. Most of them had to first win refugees’ trust and then move forward step by step.
Main challenges of participants (in order of priority):

1. **Poverty and vulnerability**: Many asylum seekers, refugees and migrants are socially and economically vulnerable. They are in urgent need to generate income and find it difficult to arrange adequate housing. They do not have enough time available because they need to organize daily life, care for the family, deal with traumas, participate in integration courses and meet the requirements of authorities in host countries.

2. **Mindset and culture**: Sometimes asylum seekers, refugees and migrants find it difficult to see themselves as entrepreneurs and would often depend on donor assistance rather than start a business to generate profits. Some participants have insufficient motivation and quit too early.

3. **Legal requirements**: The lack of a visa, a work permit and/or a refugee status is a challenge for most families. As long as refugees have no asylum status granted and residential permit cleared, they have no certainty how long they can stay, which makes it difficult for them to imagine a business plan, let alone to commit to one. Uncertainty about the residence status is also an obstacle to access finance.

4. **Lack of knowledge or skills**: Language problems are common everywhere. Participants are often unaware of local cultural habits and business ecosystem. Women may need additional training on basic literacy and numeracy because their schooling level is often lower than that of men.

5. **Recognition of qualifications**: It is difficult for refugees to get their educational and work experience from their home country certified in the host country. Recognition of qualifications often takes too long. There are sometimes negative customer perceptions on products or services offered by refugees or migrant entrepreneurs.

Main success factors/1 (in order of priority):

1. **Partnerships and networks**: Good relations with public and private partners is the key success factor for most programs. Contacts with donors and sponsors provide program funding. Contacts with businesses provide information about market needs and opportunities. Universities and schools provide technological knowledge and training options. Local NGO’s help to attract participants. Banks and other financial institutions facilitate access to finance.

2. **Involvement of local authorities**: The involvement of local authorities is extremely important. Support from the government helps participants navigating the process of obtaining visa and residence permits. Central or local authorities may provide seed capital for start-ups. Strategic actors at local levels can provide complementary services to improve livelihoods.

3. **Program content and approach**: Designing and delivering a program that meets the needs of the participants is key to success. There is no one size fits all. Interventions must be adapted to the local context. Factors such as whether refugees or migrants reside among the local population or stay in camps, whether they live in urban centres or rural areas, fundamentally change the way livelihood interventions should be designed.

4. **Follow up to training**: Successful training packages are highly customized. The post-training commitment to support the beneficiaries is an important success factor, e.g. by providing affordable credit and financial education or assisting them with purchase orders, design instructions, quality control, payments, inventory control and overseas product shipment.

5. **Friendly legal and regulatory framework**: The successful implementation of some programs (such as the VST programme in Uganda) has been facilitated by the host country’s liberal refugee protection environment (e.g. freedom of movement, the right to work and establish business, access to social services and allocation of land for agricultural production).
Main success factors/2 (in order of priority):

6. **Publicity and communication**: Positive international media exposure e.g. through media campaigns or digital platforms enhances visibility of the programs and their products. This makes it easier to attract private partners and host communities and to make fundraising campaigns succeed.

7. **Professionalism of staff and relations with participants**: The technical expertise of staff of implementing partners is key to success. In some cases staff members are migrants themselves and able to communicate with beneficiaries in their native languages, creating a family like atmosphere and a group feeling among the participants.

8. **Provision of stipends in cash**: Providing unconditional cash instead of in-kind assistance to migrants or refugees may contribute to increasing demand and consumption in the camps, creating more jobs and economic growth. Providing cash assistance for basic needs and food to participants is often indispensable, as poverty and food insecurity inhibit households from adopting any meaningful longer-term livelihood strategy.

9. **Demand for products/services**: Identifying and producing products/services that satisfy market demand contributes to the success of the program. Sometimes, producing high-quality products with designs appealing to international markets is key. In other cases, offering an effective solution to local urgent needs is a better option.

10. **Monitoring and feedback**: Successful programs are rigorously monitored and apply adaptive management, with a multifunctional team meeting regularly to review challenges, difficulties and best practices and decide on actions in the field. This is especially true for those programs that are meant to be replicated to other regions or countries.

Recommendations provided by program managers/1:

- **Establish partnerships, in order to**:
  - reach the target audience and involve local organizations in the process of business creation;
  - reflect on common challenges and share good practice initiatives among partners;
  - recognize and shape good business ideas;
  - ease the access to financial resources and to a larger pool of investors;
  - facilitate immediate business or job opportunities for graduates;
  - obtain technological know-how and IT connectivity through research institutes and universities;
  - secure a long-term or stable flow of purchase orders by major international retailers;
  - access complementary services to improve livelihoods;

- **Carefully assess target groups and markets**:
  - connect the market needs with the capacities of refugees/migrants;
  - understand who the refugees/migrants are, what their skills and aspirations are;
  - undertake a needs assessment on the type of skills required by different vocational groups;
  - consider the market saturation of the products to be promoted;
  - carry out a detailed analysis of specific local contexts;

- **Recruit professional staff and mentors**:
  - rely on service providers who have specific knowledge of the target groups and their needs;
  - hire paid professionals when professional support and expertise are needed, instead of relying on volunteers;
  - form a multidisciplinary team and a qualified team for entrepreneurial coaching;
  - identify capable trainers who have personal experience as entrepreneurs;
  - find committed mentors that understand entrepreneurship, but also that it is different to work with this specific target group;
**Recommendations provided by program managers/2:**

- **Make training relevant:**
  - focus training on sectors with potential for economic growth;
  - training should be practical and participants should immediately see impact, e.g. an increase in revenues;
  - strengthen soft entrepreneurial skills (work on both “soft” and “hard” skills);
  - mentoring should provide sustainable, high-quality and needs-oriented advice;

- **Make it easy to do business:**
  - allow refugees/migrants to access formal jobs and open a business, even if their legal status is pending;
  - simplify and minimize the administrative costs and time needed to register public interest organizations that provide financial support to refugee and migrant entrepreneurs;
  - facilitate the establishment of NGOs and social enterprises that support migrant/refugee entrepreneurship;

- **Secure adequate funding:**
  - secure multi-year funding for implementing the project (10+ years);
  - simplify fund-raising processes, for example, by securing matching-grant agreements with government or international donors;
  - put in place a multifaceted team of professionals, pro bono experts and volunteers;

- **Create public awareness:**
  - underline the positive impact of refugees on the economy;
  - present the results of the project to the international community;
  - actively engage in local events and establish an information point to recruit beneficiaries;
  - conduct sensitization meetings with the beneficiaries about the courses and encourage enrolment;
  - build strong local awareness about the initiative (through old and new media).

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**Reference: UNCTAD’s Entrepreneurship Policy Framework (EPF)**

- **Optimizing the regulatory framework**
  - identify the main regulatory barriers for migrant/refugee entrepreneurs
  - review regulatory framework to enable migrant/refugee entrepreneurship
  - inform migrant/refugee entrepreneurs about the regulatory environment

- **Entrepreneurial education and skills**
  - adapt entrepreneurship training to migrant/refugee population
  - strengthen synergies between entrepreneurship training for migrants/refugees and integration programmes
  - promote entrepreneurship education for vocational trainers involved in livelihood programs

- **Improving access to innovation**
  - integrate highly-skilled migrants and refugees into the entrepreneurial/innovation eco-system
  - support greater diffusion of ICTs in migrant/refugee communities
  - promote social innovation and social entrepreneurship for migrants and by migrants

- **Improving access to finance**
  - promote traditional funding for refugee and migrant entrepreneurship
  - promote alternative sources of funding for refugee and migrant entrepreneurship
  - support refugee and migrant entrepreneurs to access finance and bank accounts

- **Creating awareness and networking opportunities**
  - raise awareness about the benefits of migrant/refugee entrepreneurship
  - connect/match refugee and migrant entrepreneurs with formal mentors
  - actively shift the stigma, presenting both native and foreign-born entrepreneurs as role models
Thank You

fulvia.farinelli@unctad.org

website: www.unctad.org/epf; www.Empretec.net
3. ‘Characteristics of Migrant Entrepreneurship’

Speaker: Gudrun Biffl (Danube University Krems, Austria)

Speaker introduction: Gudrun Biffl is a leading expert in migration research. She worked as a senior researcher in the Austrian Institute of Economic Research in Vienna, Austria from 1975 to 2009. In 1993, she became associate professor of the University of Economics and Business Administration in Vienna (Habilitation in labour economics). In 2008, she took up a chair in the Danube University Krems and became head of the Department for Migration and Globalisation, and then in 2010 also of the Department of Knowledge and Communications Management. Furthermore she was Dean of the Faculty of Business and Globalisation from 2010-2015. Biffl is a labour economist and business cycle analyst; her research focus is on various aspects of labour markets, education and migration, institutional change and industrial relations. She has been a consultant to the OECD on migration since 1977 (SOPEMI correspondent, expert group on migration). She is peer reviewer of EU labour market policies for the European Commission, advisor to the EC on migration as the national expert and contact point of the European Network on Migration (EMN), and finally a policy advisor on migration to various Austrian Ministries. She chairs the board of the Federal Austrian Statistical Office.

Presentation:
Characteristics of migrant entrepreneurship

Gudrun Biffl

Input to the EU-COSME-Project Magnet on ‘Migrant Entrepreneurship Support’, Thematic Network Forum 1; February 20, 2018

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Setting the scene: global trends

- The Global Entrepreneurship Monitor 2012: a majority of the 69 countries surveyed reported higher entrepreneurial activity (start-up rates) among immigrants than among natives, especially in growth-oriented ventures.
- Migrant entrepreneurship is becoming increasingly important also in Europe due to:
  1. increasing mobility and migration (economic migration, family migration, student mobility, refugee migration - due to political instability/wars, climate change).
  2. Economic and labour market restructuring in the wake of globalisation and technological change - employment away from large integrated enterprises to small and medium sized firms, many of them self-employed.
- Labour market restructuring opened up economic opportunities for migrant entrepreneurs more than proportionately.
- Self-employment per se is a poor measure of entrepreneurship. What fundamentally characterizes entrepreneurs is their innovativeness, e.g. Silicon Valley.
Setting the scene: EU position

- The EU lags behind traditional immigration countries like USA and Canada in attracting qualified entrepreneurs.
- This is why the EU wants to attract skilled and innovative entrepreneurs and help them succeed, while at the same time encouraging migrants and refugees already on EU territory to become entrepreneurs.
- In the current environment most jobs in the EU are created by SMEs, in particular micro enterprises in the first 3-5 years.
- Major obstacles to entrepreneurship for vulnerable and under-represented groups (including migrants): access to finance.
- EC is supporting micro-finance initiatives. DG Employment is responsible for the micro-finance financial instruments managed by the European Investment Fund.

Definitions...

- **ethnic economy**: immigrant or minority business and employment sector that coexists with the general economy; term derives from the middleman minorities literature; research focus on immigrants from former colonies (from Asia & Africa), later also guestworkers - focus on ethnicity and social capital.
- **ethnic enclave economy**: special case of the ethnic economy; (conceptualized by Portes - segmented econ. assimilation); derives from the labor segmentation literature; focus on relative wages-positive/negative outcome for immigrants; employment of co-ethnics, spatially bounded from main economy.
- **ethnic business**: independent businesses founded and run by migrants, often catering for migrants and their needs which are not met/satisfied by the non-ethnic sector; given regional concentrations they satisfy local demand and provide jobs for co-ethnics; not very innovative.
- **Immigrant business**: specific immigration programme - big investors on the one hand and small enterprises often labelled as ethnic - on the other.
- **Minority business**: business which is at least 51% owned, operated and controlled by one or more ethnic minority citizens.
- **middleman minorities**: minority populations (often discriminated) whose main occupations link producers and consumers: traders, money-lenders, etc. (e.g. Jews - Europe, Chinese-SE-Asia, Parsis-India, Igbos-Nigeria, Indians-E-Africa, ...).
Definitions...

- **ethnic entrepreneurship**: linkage between ethnicity and self-employment; involvement of the entrepreneur in the ethnic community. Ethnic entrepreneurs contribute to economic growth of their local areas, often rejuvenate neglected crafts and trades and increasingly provide higher value added services. They provide opportunities to more vulnerable groups (such as women or youth from specific ethnic groups) helping them to get out of the poverty trap.

- Ethnic entrepreneurship is not only about job creation. It can enhance social opportunities for migrants, create more social leadership, increase self confidence and promote social cohesion within ethnic communities by revitalising streets and neighbourhoods.

- **migrant entrepreneurship**: strategy of migrants to overcome discrimination in labour and consumer markets - hence ethnic enclaves may act as pull factors; a way to improve their socio-economic status & to overcome social exclusion (promote active participation in society) but access to finance may be difficult - in addition, remittances to source country often drain the financial resources of migrants in the host country.

Migrant entrepreneurs

- Research on migrant entrepreneurship has usually been national or local in focus, given different motivating factors for immigrant inflows and legal ramifications for settlement. It is increasingly interdisciplinary, with a focus on migrants and/or markets.

- According to the OECD the percentage of migrant entrepreneurs differs very little from native-born entrepreneurs (12.6% vs 12% across the OECD).

- Policies are put in place to support migrants already in the host country to become entrepreneurs via:
  - Education and training, enhancing social and financial capital in order to tackle the relative disadvantages they face compared with native-born entrepreneurs. A key element is to ensure equal access to finance.
  - Specific admission policies that regulate the entry and stay of foreign entrepreneurs and investors. But migrant entrepreneurs accepted through these immigration programmes/channels represent only a small fraction of all migrant entrepreneurs in OECD countries.
Percentages of self-employed by country of residence and region of origin, 2007-08

Characteristics of migrant entrepreneurs

- Migrants are more likely to start a new business in most OECD countries, but the survival rate is lower than for new businesses started by native-born entrepreneurs.

- Contribution of migrant entrepreneurs to employment creation in OECD countries is increasing. Between 1998-2008 on average, a foreign-born self-employed who owns a small or medium firm creates between 1.4 and 2.1 additional jobs, slightly less than their native-born counterparts (1.8-2.8).

- The countries where migrant entrepreneurs contribute most to overall employment are Switzerland (9.4%), Luxembourg (8.5%) and Ireland (4.9%).

- Migrant entrepreneurs’ contributions to the host-country economy affect also economic growth, innovation and trade. Migrants can lower trade-related transaction costs with their countries of origin, using their contact networks and knowledge about their countries’ markets. They reduce implicit trade barriers with their countries of origin.
Characteristics of migrant entrepreneurs

- Most migrant entrepreneurs are middle-aged and slightly younger than native entrepreneurs; but self-employed are also on average older than wage and salary workers. This result might be explained by the need to accumulate enough social and physical capital, as well as experience, before being able to start a business.
- Migrant entrepreneurs have been in the host country longer than employed migrants (majority more than 10 years).
- A low proportion of migrant women engage in entrepreneurship activities (lower entry rate and higher exit rate), also due to occupational concentrations.
- Migrant entrepreneurs have a higher average educational level than their native counterparts: but there are exceptions: some countries have a high share of low-educated migrant entrepreneurs like Portugal (50%) or Italy (40%), others have a relatively low proportion, such as Austria (13%), Poland (9%), and Hungary (6%).

Characteristics continued

- Migrants from different regions of origin have different propensities to become entrepreneurs: Asian migrants have the highest propensity, Latin-American and African migrants the lowest.
- Differences in education and wealth explain an important part of the differences in entrepreneurship behaviour between migrant groups.
- In addition, some origin countries traditionally have a higher share of entrepreneurs in their economies, and individuals that migrate from such countries are more likely to establish a business in the recipient country. Cultural (source country behaviour) vs structural (host country factors, e.g. discrimination) factors responsible for these differences - complex relationship.
Characteristics continued

- Migrant entrepreneurs move beyond ethnic businesses and work in a wide range of sectors: traditionally ethnic businesses catered to populations from their ethnic enclaves (Chinatown...), but migrants today go beyond (their) traditional sectors and also into high-value activities, due to higher education & shifts in economic structures.

- Migrant businesses
  - a. In Europe: 18% of migrant entrepreneurs work in the construction sector; around 8% work in the professional, scientific and technical sector; around 6% in manufacturing and another 6% in human health and social work.
  - b. In USA: 15% work in the construction sector; more than 12% in non-durable manufacturing goods; 8% in finance and insurance activities and 6% in the transport sector.
  - c. In Australia: 21% work in the construction sector; 9.5% in the professional, scientific and technical sector; around 8% in manufacturing and another 8% in the transport sector.

The ten main sectors of activity of self-employed and wage & salary earners by place of birth: 1998-2008

- Europe

S: EU-LFS, OECD 2011
Migrant strategies

- Entrepreneurship can be a migrant strategy to overcome discrimination or occupational downgrading in salaried work, also a response to a lack of appropriate opportunities in wage employment relative to natives.

- Skilled migrants that choose self-employment converge to natives' wage earnings earlier than employed migrants; not so for low-skilled migrants: for them it is more efficient to raise their human capital than to encourage entrepreneurship - not in every OECD-country.

- Most self-employed employ only themselves, in particular migrants. In OECD countries, between 50% to 75% of migrant entrepreneurs employ only themselves. Between 25% and 50% of migrant entrepreneurs employ other individuals in addition to themselves. Migrant entrepreneurs' average firm size is smaller than that of natives. Almost all businesses owned by entrepreneurs have fewer than fifty employees, both among migrants and natives.

Migrant entrepreneurship interaction model combines culturalist and structuralist approaches

- Opportunity Structure:
  - Market conditions (niche markets - open markets)
  - Access to ownership
  - Job market conditions
  - Legal framework

- Resources of migrants:
  - Cultural traditions
  - Ethnic social networks
  - Knowledge about source country markets and functional mechanisms
  - Education and skills...

Migrant Strategies
Lifecourse earnings trajectories of immigrants: trade-off between higher intercept (enclave) and higher slope (mainstream economy)

Option A: lower earning in the beginning but higher earnings growth as host country human capital is accumulated
Option B: higher earnings at the beginning—by reaping returns on pre-immigration human capital—but slower rate of growth after immigration.

Interaction between migrant resources & host opportunities

- Entry category counts: entry categories impact on labour market prospects and rely to different degrees on self-employment as a way to improve their situation in the host-country labour market.
- In the UK, the low-educated migrants are more likely to be entrepreneurs than highly-educated migrants. In France and Spain, the higher the level of education of the migrant the higher the probability of being self-employed.
- Markets occupied by ethnic entrepreneurs are characterized by low barriers of entry in terms of required capital and educational qualifications, small-scale production, high labour-intensity and low added value, and cutthroat competition. This leads to the emergence of a large number of start-ups and, in turn, a high rate of failure.
- Certain individuals may be ‘pushed’ into self-employment while others may be ‘pulled’ into self-employment, possibly from an employee status.
Gender issues of migrant entrepreneurship

- Women have been described as ‘silent contributors’ to male-run family businesses, providing unpaid labour while taking care of the family, and thereby making the very success of immigrant economies possible.
- Ethnic networks are male-dominated; migrant women are a minority within the minority and have little access to in-group resources.
- Unlike men, they need to develop networks outside the group to become self-employed and entrepreneurship therefore implies a different social trajectory characterised by a step back from the ethnic group.
- Entrepreneurship is a means for emancipation and autonomy of migrants in general and migrant women in particular.
- Business may enable women to fulfil personal aspirations and shape a job situation reconciling family and professional life. This may lead women to go into non-expansive types of business, as growth and profit are not the entrepreneurs’ main objective.
- Research on women entrepreneurs challenges collective ‘ethnic’ explanations of business development by (re)introducing personal factors in the analysis.

Concluding observations

- Migrant entrepreneurship is characterised by ‘double embeddedness’: the political/institutional macro-level and the social/cultural meso-level (ethnic ties, social capital, networks).
- Immigrant economies are internally structured by gender, status, generation and class.
- They have external boundaries: inter-ethnic as well as majority-minority interactions, and
- They act within regulatory frameworks and institutions.
- The increasingly interdisciplinary approach to research into migrant entrepreneurship enriches our understanding but does not provide us with a comprehensive analytical framework to capture the current trends of migrant entrepreneurship.
Thank you for your attention!

Professor em.  Gudrun Biffl
www.gudrun-biffl.at
4. ‘Contextual factors for the development of entrepreneurial competencies’

Speaker: Tina Gruber-Muecke (IMC FH Krems – University of Applied Sciences)

Speaker introduction: Tina Gruber-Muecke is professor for Entrepreneurship at IMC University of Applied Sciences Krems, where she is the project leader for the Interreg Alpine Space Project “Scale(up) Alps”. Before joining IMC she was head of the Center for Educational Technology Research at Danube University Krems (and Vice Head of the Department for Interactive Media and Educational Technologies) and responsible for the study programme Business Education (Master of Arts) at Danube University Krems. She currently teaches at the University of Applied Sciences Upper Austria, University of Applied Sciences Salzburg and at the Privatuniversität Schloss Seeburg. Her research focuses on Entrepreneurship, Design Thinking and Educational Technology, Startups and Scaleups.

Presentation:
CONTEXTUAL FACTORS FOR THE DEVELOPMENT OF ENTREPRENEURIAL COMPETENCIES

Scale(Up) Alps Project

About the Project

- The main aims of the SCALE(up)ALPS project are to foster the scaling up of Alpine Space (AS) startups and to brand the AS as a cooperative area for innovative businesses and job creation.
- The project is about improving funding opportunities, finding the talent and a skilled workforce, developing leadership and facilitating access to markets.
- We work on sharing expertise on these aspects and this is also interesting for the MAGNET project to get more knowledge about the AS.
About

• Dr. Tina Gruber-Muecke
• Professor for Entrepreneurship

• IMC University of Applied Sciences Krems, Piaristengasse 1, 3500 Krems

• Project Lead: Interreg Alpine Space Project, Scale(Up) Alps, Project Nr. 489

This presentation presents results on Ecosystem Mapping from the Project Scale(Up) Alps. Scale(up)Alps is co-financed by the European Regional Development Fund through the Interreg Alpine Space programme.
SECTION 1: ECOSYSTEMS

Contextual Factors
1. Relevance of Ecosystems

Startup Ecosystem Canvas

- Methodology – developed by Founder Institute
  https://fi.co/canvas

- Linking different phases in the startup and early stage development.

- Allows to systematically compare and analyse different startup infrastructure elements (incubators, innovation centers, pre-incubators...)

1.1 Ecosystem Mapping

Our Approach in the Scale(Up) Alps Project

- Local Ecosystem Mapping (LEM)
- Regional Ecosystem Mapping (REM)
- Alpine Space Ecosystem Mapping
1.1.1 Ecosystem Canvas as Tool

Resources listed in the same category are not necessarily competitive.

Don’t play favorites! List all resources in alphabetical order.

Resources come and go. The best canvases list reliable assets with strong local support.

Resources should only be listed in one category for the sake of clarity.

A short or empty category indicates a weakness in the community that can be improved.

Phase 2: LAUNCH

1. Start
Establish: Law firms & banks for startups
Workspace: Co-working and flexible workspaces

2. Develop
Financial: Accounting, Dev & HR
Prepare for Seed: Incubators & advanced mentorship

3. Launch
Seed Accelerators: Seed funding mentor programs
Pitch & Demo: Show startups for seed investment

https://fi.co/canvas
1.1.3 Ecosystem Canvas as Tool

Phase 3: GROWTH

3. GROWTH

<table>
<thead>
<tr>
<th>1. Recognition</th>
<th>2. Funding</th>
<th>3. Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inventor Networking: Connect founders &amp; prof. investors</td>
<td>Angel Investors / Venture Capitalists: Seed-stage investors</td>
<td>Infrastructure: Office space, HR, insurance &amp; more</td>
</tr>
</tbody>
</table>

https://fi.co/canvas

1.2 Pro`s and Con`s of Mapping

Results from Peer Learning Lab

- + Overview of different Regions
- + Overview of relevant Institutions
- + Overview of Evangelists
- + Support through different phases of development
- - needs current monitoring (People/Institutions change)
- - very general, no specific information
1.3 Implications for MAGNET?

Why is Ecosystem Mapping relevant?

It is a systematic way to identify and document Institutions and their contribution in the idea, startup and growth phases.

It is a one page information (Map) with pins for startups.
- Where are migrant Entrepreneurship support institutions?
- Where do I find specific expertise in a region/country?
- Where are innovation hubs / Maker Spaces?
- What is funding for my project / idea available?

Linkages

Ecosystems – Business Model - Competencies

Mapping Ecosystems  \[\rightarrow\]  Business Model Development  \[\leftarrow\]  Entrepreneurial Competencies
SECTION 2: BUSINESS MODEL DEVELOPMENT

Mapping and visualizing the Business Model and contextual factors in it.

Business Model Canvas Concept by Alexander Osterwalder
2.1 Canvas Dimensions
Overview

1. Key Partners:
   - Starting with the Ecosystem Canvas, you can identify relevant partners for your individual business model.

2. Key Activities and Key Resources:
   - The key activities and key resources are linked to the key partners and the Value proposition.

3. Value Proposition:
   - The center of the Business Model Canvas is the answer how and why you create value for a customer.

2.2 Instruments for Agility
Agile Instruments for Company Development

- Agile instruments for Developing your Business Model to develop the idea to a startup include:
  - (1) communication instruments (Sprint Meetings)
  - (2) rapid prototyping (e.g. use Makerspace)
  - (3) Iterative Development (Design Thinking)
  - (4) MVP Thinking (Minimum viable Product)
  - (5) Hackathons / Climathons
  - (6) Pitch Trainings
  - (7) Customer Journey Mapping
2.3 Scale(Up) Alps Instruments

Resources for Startups/Scaleups

- We have developed an open platform with relevant instruments for download:
  - (1) Technical Training on Finance
  - (2) Technical Training on Organizational Development
  - (3) Technical Training on HR / Talent Management
  - (4) Webinars on Ecosystem Mapping
  - (5) 80 Patterns for Business Development
  - (6) 24 Learning Nuggets on Startup and Scaleups
  - (7) Interactive Platform to find support in AS regions for startups and scaleups.
3.1 Resources

Competencies as Resources

- Hard Skills → Planning and Management (Business Model Canvas, Ecosystem Canvas)
- Soft Skills (Peer-Learning, Agile Instruments)

3.2 Ideas and Opportunities

Mentoring and Peer Learning

1. Identify and use networks to collaborate on your ideas.
2. Contact Evangelists.
3. Participate in Hackathons, Learning Labs.
4. Share and Collaborate.

3.3 Into Action

“LETTING GO AND TRUSTING OTHERS TO DO THINGS WELL IS ONE OF THE MORE CHALLENGING ASPECTS OF BEING A LEADER OF A GROWING ORGANIZATION.”

Verne Harnish, Scaling Up: How a Few Companies Make It...and Why the Rest Don’t
5. ‘Challenges and key success factors of Migrant Entrepreneurship: An Austrian Experience’

Speakers: Karin Melcher (co-founder, managing director CARamel)
          Ahmed Abdulkader (co-founder CARamel)
          Gerhard Heindl (CFO CARamel)
          Omar Katab (interpreter CARamel)

**Speaker introduction:** CARamel is the first mobile, social and eco-friendly car-cleaning company in Vienna, supporting labour market entry of refugees.

Presentation of CARamel, Austria

© Michael Fasching
Lange Staus vor Waschanlagen ... ... von Bürsten zerknitzten Lack ... ... und unfreundliches Personal ...

... müssen nicht sein!
... ihr Fahrzeug gepflegt und serviciert wird, während Sie ...
... ein Meeting haben ...
... ihr E-Auto laden ...

WAS WÄRE WENN...

INNEN
SERVICE-CHECK

AUSSEN

SOZIAL UND UMWELTREIUDICH

<table>
<thead>
<tr>
<th>Größe</th>
<th>Außen-Reinigung</th>
<th>Innen-Reinigung</th>
<th>Gesamt-Reinigung</th>
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</thead>
<tbody>
<tr>
<td>Small</td>
<td>€ 34,90</td>
<td>€ 39,90</td>
<td>€ 69,90</td>
</tr>
<tr>
<td>Medium</td>
<td>€ 39,90</td>
<td>€ 49,90</td>
<td>€ 84,90</td>
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<tr>
<td>Large</td>
<td>€ 49,90</td>
<td>€ 59,90</td>
<td>€ 99,90</td>
</tr>
<tr>
<td>X-Large</td>
<td>€ 54,90</td>
<td>€ 64,90</td>
<td>€ 109,90</td>
</tr>
</tbody>
</table>
Wir reinigen ohne Wasser ... ... dafür mit viel Sorgfalt ... ... und einem umweltfreundlichen Pflegemittel.

Labour Refugee
1 x 30h

CARamel Team

Supportteam Students
3 x 10h
WIR KOMMEN ZU:
- Firmen
- Einkaufszentren
- E-Tankstellen
- Parkanlagen
- ...

[Images of people and a trash bin]

[Logos of Deloitte, Stadtauto, Tresniewski, S-Versicherung, and Vienna Insurance Group]
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Material costs</td>
<td>(1,003,5)</td>
<td>(13,407,2)</td>
<td>(27,767,3)</td>
<td>(34,300,8)</td>
</tr>
<tr>
<td>Payroll labour</td>
<td>(9,445,1)</td>
<td>(192,832,8)</td>
<td>(225,311,6)</td>
<td>(291,054,1)</td>
</tr>
<tr>
<td>AMS reintegration subsidies Refugees</td>
<td>4,416,8</td>
<td>13,290,3</td>
<td>15,458,7</td>
<td>5,521,0</td>
</tr>
<tr>
<td>Equipment labour</td>
<td>(960,0)</td>
<td>(3,880,0)</td>
<td>(3,480,0)</td>
<td>(5,460,0)</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>6,267,3</td>
<td>84,076,9</td>
<td>154,404,8</td>
<td>168,731,2</td>
</tr>
<tr>
<td>Payroll management/administration</td>
<td>(60,793,4)</td>
<td>(116,452,7)</td>
<td>(126,330,4)</td>
<td>(126,330,4)</td>
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<tr>
<td>AMS reintegration subsidies Administration</td>
<td>9,186,8</td>
<td>14,505,4</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Operating costs</td>
<td>(15,342,5)</td>
<td>(18,943,3)</td>
<td>(15,065,0)</td>
<td>(15,065,0)</td>
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<tr>
<td><strong>Subtotal</strong></td>
<td>(60,691,8)</td>
<td>(136,853,6)</td>
<td>(13,009,4)</td>
<td>27,335,8</td>
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<td>Investments</td>
<td>(25,081,7)</td>
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<td>(1,000,0)</td>
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<td>Equity</td>
<td>5,000,0</td>
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<td>-</td>
<td>-</td>
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<tr>
<td>Award found!</td>
<td>10,000,0</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>State funding (aw)</td>
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<td>20,000,0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>State funding (BMWFW)</td>
<td>48,000,0</td>
<td>-</td>
<td>32,000,0</td>
<td>-</td>
</tr>
<tr>
<td><strong>Sum</strong></td>
<td>57,266,5</td>
<td>(16,853,9)</td>
<td>44,009,4</td>
<td>27,335,8</td>
</tr>
<tr>
<td><strong>Sum accumulated</strong></td>
<td>57,266,5</td>
<td>40,412,9</td>
<td>84,422,4</td>
<td>111,758,2</td>
</tr>
</tbody>
</table>

**Number of cleanings**

- May - December: 347, 4,630, 9,588, 11,844

**Average revenue/cleaning**

- 38,3, 41,2, 41,3, 41,3

**Number of assisted Refugees (year end)**

- 1, 4, 7, 7
### CARamel's Gains
- Social aspect/impact
- Eco-friendliness
- CSR allowability

### CARamel's Pains
- Customer acquisition
- Sales
- Ambiguousness

### Outlook
- Cooperation with Rapid Wien
- Increase sales
- Team restructuring
- Lookout for further seed capital

### Objectives
- Scaling
- Break-Even 2019/20
- Profits
Thank you!

Impact Quantification

CARamel – Quantification Impact

<table>
<thead>
<tr>
<th>Salary</th>
<th>3,599</th>
<th>20,607</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guaranteed minimum income</td>
<td>10,080</td>
<td></td>
</tr>
<tr>
<td>Economic Impact</td>
<td>17,375</td>
<td></td>
</tr>
</tbody>
</table>

Notes:
- *Calculation base EUR 840 per month
- **SV, LSt, DG-Beitrag

CARamel – Quantification Impact

<table>
<thead>
<tr>
<th>Labour employees (Refugees)</th>
<th>2</th>
<th>5</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings guaranteed minimum income*</td>
<td>20.2</td>
<td>50.4</td>
<td>80.6</td>
</tr>
<tr>
<td>Levies Refugees**</td>
<td>14.6</td>
<td>36.5</td>
<td>68.4</td>
</tr>
<tr>
<td>Impact</td>
<td>24.7</td>
<td>86.9</td>
<td>139.0</td>
</tr>
</tbody>
</table>

Note: *Calculation base EUR 840 per month
### Car care
- According to ÖAMTC: ~ EUR 250 per car per year
- Average costs per cleaning EUR 30

### Electromobility
- 930 electric cars in Vienna (2016)
- +1,000 charging points (by 2017)
- 250,000 electric cars planned in Austria (until 2020)

#### 7-8 cleanings per car per year

#### ~5,000,000 cleanings in Vienna per annum

CARamel plans 12,000 cleanings per annum from 2020
- ~1,000 per month
- Market share 0.24%

---

692,847 cars listed in Vienna
Statistik Austria

MARKTANTEIL
6. ‘Challenges of Migrant entrepreneurship support’

**Speaker:** Doris Kaiserreiner (ZSI, Austria)

**Speaker introduction:** Doris Kaiserreiner joined the Centre for Social Innovation (ZSI) in 2017, where she is now working on the light-touch incubator for business planning in the MEnt Project, drawing on her extensive experience in project management and business consulting. Doris Kaiserreiner holds a Master’s degree in Economics and her main expertise is in coaching and supporting newly founded companies, in particular start-ups, in terms of financing, business planning and setting up structures. For more than ten years, she has been working in the IT security sector, where she developed business models and defined target groups based on IT prototypes.

**Presentation:**
MEnt gives **migrants and refugees** support in the first steps of launching a new business.

The project will foster the development of key competencies in the area of entrepreneurship.

MEnt is an AMIF funded 2-cycle incubation light training for migrants.
MEnt is offering a combination of mentoring, workshops and community activities, adapted to the needs of migrants wanting to start their own business.

involved mentors offer a variety of experience to support the early stage development of their business idea.
Partners in Austria:
  i.e. immipreneurs
  more than one perspective (mtop)
  refugees-code
  Impact Hub Vienna
  Flüchtlingsprojekt Ute Bock
  I am refugee

APAEI Academy for the Promotion of Adult Education among Immigrants
Weidinger&Partner
willkommen Mensch! Maria Anzbach

The face of MEnt’s participants, 1st cycle according to evaluation:

• gender - mainly man
• 26 – 35 yrs old
• 23 different countries, but numerous of origin are Syria and Iran
• many live alone, but summing up they live mostly in family context
• only few are long stayers
• many are pretty early stage in their integration process
The face of MEnt’s participants, 1st cycle:

- many of them are part of vulnerable groups: asylum seekers, refugees, with humanitarian status
- most migrated only in the participant countries
- most participants attended school for more than 12 yrs
- many reached secondary or tertiary level of education with high level of cultural capital

The face of MEnt’s participants, 1st cycle:

- level of vocational training related to the business idea is mostly low
- integration to job market is quite problematic
- many of them build up new secondary networks more mixed and integrated
- most of them read daily news
The face of MEnt’s participants, 1st cycle:

- half of the respondents have other relatives in migration
- half of them have a high socio-economic level of the family of origin
- half of them have relatives who are entrepreneurs
- but they gain low support for becoming entrepreneurs from them

Challenges for Ment project faced at first cycle:

- differences between first cycle as designed and as implemented due to individual needs ie:
  - busy life
  - language
  - different level of entrepreneurial skills
  - ressources needed
Challenges for Ment project faced at first cycle:

- **Lessons learnt:**
  - finding participants
  - legal background
  - Living conditions
  - fragile financial situation
  - fragile mental status
  - linguistic skills
  - own perceptions of business idea & structures

Challenges for Ment project faced at first cycle:

- **Lessons learnt:**
  - misfit of expectations & basic skills for business
  - different expectations of the group of attendees
  - different levels of commitment
  - need of more time dedicated to group dynamics
Challenges for Ment project faced at first cycle:

- **strength and weaknesses:**
  - tutors & mentors considered effective: concrete feedback, suggestions, strategy finding, motivating, awareness of critical issues of business ideas
  - contents are useful even for labour career

- low drop-out rate
- evaluation hints to usefulness for improving general soft skills
- lack of final grants, rewards
- need of more time
Challenges for Ment project faced at first cycle:

- overall picture of teams and mentors involved:
  - considered effective but could be intensified
  - depending on personal interest of mentors more or less involvement
  - lack of awareness of the relevance of the evaluation process

Considerations for further development of programmes:

- linguistic:
  - use of simple language
  - metaphor in cultural context
  - longer periods to develop ideas in depths
  - content development
  - way of presenting
  - social and cultural skills
  - train the trainers
Solutions for further development of programmes:

addressing different target groups:

• programme targeted to citizens
• programme for immigrants
• programme for refugees

Thank you for your attention!

mentproject.eu
kaiserreiner@zsi.at

findings of mid-term report: „evaluation and review“ by Codici
7. Summary of the workshop on “Regulatory Framework (policy, economic and legal environment)"

Workshop leaders:
Daniela Bobeva (University of Finance, Business and Entrepreneurship, Bulgaria)
Evgeni Evgeniev (University of Finance, Business and Entrepreneurship, Bulgaria)
Katerina Lalía (Technology and Human Resources Institute, Greece)

In identifying the common issues and challenges of migrant entrepreneurship derived from the legal and regulatory framework we can look at three levels in particular – individual, institutional, and policy. The supranational level (especially the EU regulation) also plays an important role. All were discussed during the workshop.

7.1. The EU legal framework for migrant entrepreneurship

The integration of migrants in the EU is a subject of national legislation and policy, but several EU directives set up common rules for employment of non-EU nationals that are compulsory, to be followed by the member states.4 With regards to entrepreneurship, there is no EU regulation specific to migrant entrepreneurship. The legal framework of entrepreneurship in the EU member states is broadly harmonized and it is based on the principle of freedom of establishment that guarantees open access to enterprise and that the same rules must apply to all entrepreneurs regarding the establishment and operation of their business.

Migrants in the EU face no restrictions in setting up companies and the data suggests that a substantial number of migrants start their own business instead of choosing to go into employment. About 13% of the foreign-born population in the EU aged 20-64 are self-employed compared to 14.4% of the native-born population in 2016. However, there is substantial variation between member states as the following figure indicates.

Migrant self-employment reached the highest rate in some of the new EU member states, including the Czech Republic (close to 35%), Hungary (20%) and Croatia 20%. In contrast this falls below 10% in Denmark, Sweden, Austria and Ireland. The share of non-EU citizens

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who were self-employed rose consistently during the period between 2008 and 2016, according to the Eurostat\(^5\).

**Share of self-employed persons in total employment for the population aged 20–64, by place of birth, 2016**

The freedom of access to local markets for migrant companies is further strengthened by EU policies. The promotion of entrepreneurship is incorporated in the Europe 2020 strategy and the entrepreneurship 2020 action plan, where one of the specific commitments is to facilitate entrepreneurship among migrants who are already present and residing in the EU, based on best practices from EU countries. The strategy focuses on the obstacles migrants face in starting and doing business, including their limited knowledge of and lack of information about the culture of business and regulatory environment of the host country, as well as the administrative and socio-cultural difficulties of running the business. Access to finance is not mentioned in the strategy as a main obstacle to migrant entrepreneurship. The EU focuses on policies aiming at effective and targeted business support schemes.

\(^5\) http://ec.europa.eu/eurostat/statistics-explained/index.php/Migrant_integration_statistics_-_employment_conditions#Legislative_background
No legal restrictions are implied at EU level for migrant entrepreneurs to start and conduct business, but the must have legal status and a valid residence permit. The legal framework for migrants' residence is subject to different practices in the respective member states. Furthermore, the different categories of migrants have different starting points with regards to accessing entrepreneurship support. In general, migrants who have residence in the recipient country could start businesses, except in the case of large investors who are granted status due to their large investment.

In the case of humanitarian migrants, there is EU regulation on their access to labour markets and entrepreneurship. The Receptions Conditions Directive (2013/33/EU) sets out the rights of asylum seekers and refugees and is applicable at national level. This includes a transition period of no more than nine months from the lodging of an asylum application until access to the labour market is granted. The same applies to entrepreneurs. It must be noted that this timing is not always adhered to at national level, and examples of this have been noted in the UK.

7.2. Individual level

Migrant entrepreneurs face various challenges relating to the regulatory framework throughout the EU, including:

- Self-employment in regulated industries is often subject to certification requirements and procedures that can make it difficult for skilled migrants to start new businesses. If re-training requires financial resources, this is further exacerbated by their lack of access to funding. As a result, migrant trajectories tend towards markets with low barriers to entry and low-end required formal qualifications.
- The administrative burden related to the legal business environment has an increased negative effect on migrants due to their potentially limited language and administrative knowledge.
- Understanding the host country’s legal and institutional framework is difficult, as it is often different from migrants’ business knowledge accumulated in their home country. Language difficulties, cultural differences, and limited knowledge of the regulations which govern entrepreneurship make starting a company harder.
- Another challenge from individual point of view for migrant entrepreneurs is obtaining residence status for themselves and family members. This uncertainty impedes investment in human capital and therefore participation in migrant entrepreneurial services.

In addition to the above, there are several areas that could to be improved in order to provide migrant entrepreneurs with legal certainty, namely:

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6 We apply the following definition for entrepreneur: A migrant entrepreneur is a person in effective control of a commercial undertaking for more than one client over a significant period of time.
A provision must explicitly state in the legislation that all government-supported programmes for start-up and business promotion will be opened for migrants and that equal treatment is guaranteed.

Implement favourable regulations (at local, national and supranational levels) by identifying regulatory obstacles impeding immigrants from setting up business, including rules and regulations that connect self-employment with educational requirements, permits and registration; and validating previous formal qualifications if required for particular types of businesses.

The compliance between national and regional/local legal framework and policies must be improved. In some cases, on a local level some restrictions could negatively affect migrant business such as access to local resources, permissions, fees, administrative provisions particularly required for non-citizens, etc.

Cutting red tape generally, but also removing aspects that would specifically impact migrants would improve their access to entrepreneurship.

Favourable treatment of family members of migrants would help attract migrant investors.

7.3. Institutional level

The experience suggests that migrants do not take advantage of receiving support from the existing (mainstream) institutional frameworks for business support such as: SMEs agencies, chambers of commerce and industry and NGOs. Some of the notable regulatory challenges discussed in the workshop are:

- On an institutional level the regulatory framework varies for different categories of migrants, particularly migrant-investors, asylum seekers and refugees. While the legal framework guarantees open access to migrants to start and run a business, this opportunity exists only to those migrants who have already a legal status in the recipient country. The legislation in all EU countries gives priority to migrant-investors who are eligible (under different conditions) in each country for permanent residence status as well as citizenship. In this case, starting a business in the host country is an instrument or motivation for migration while in all other cases migrants must have a valid residence permit in order to start a business.

- Another institutional challenge is that Local and Regional Authorities receive insufficient support from central governments, with their role in the integration process not being clearly recognized in legislation, despite it being crucial. (Regulatory Framework on Employment and Funding for Migration and Integration Policies in the EU – European Union – Committee of the Region).

- NGOs, who are main actors in the provision of migrant entrepreneurial services (especially where governments have retreated), are often at least partly funded by local and/or central governments. This support is dependent however on frequently-changing governments and public opinion. This means that even high-quality services provided to migrant entrepreneurs may not exist from one year to the next. Funding cycles can also be short, meaning that NGOs will struggle to
attract and retain high quality staff where future funding is uncertain. The
competition between NGOs increases particularly in a situation of squeezed
financing, creating a high turn-over of service providers.

- Widening NGO involvement in migrant entrepreneurship promotion would enlarge
the public support for these enterprises and could help them to achieve better
market positioning. The German experience represents an efficient good practice
giving particular attention to migrant entrepreneurship in priority regions.

- The NGO sector does not have mechanisms in place to ensure high quality service
provision to migrant entrepreneurs. The fact that the sector is mostly unregulated
means that the services provided by organisations may not adequately address
the specific needs of would-be entrepreneurs.

7.4. Policy level

Migrant entrepreneurship is an important tool for the integration of migrants and their
dependents in the host society and economy. Although the data suggest large
numbers of migrants are currently opting for self-employment instead of paid
employment, there are obstacles that need regulatory and policy responses.

- Entrepreneurship rarely plays an important role in the integration policies of
member states.

- Entrepreneurship promotion policies for migrants are not a priority for any of
the countries in the consortium.

- Policies related to migrant entrepreneurship are not integrated in the
legislation. They are programme and project based. The main challenge of this
policy approach is the consistency, continuity and sustainability of these
programmes and their results.

- Policies governing migrants and refugees are usually devised at a national
level. This is especially the case for Greece, France, Hungary, Poland and
Sweden, who often bypass regional authorities although local authorities are
involved in implementing policies. In the newer Member States and to some
extent in France, policies are often not specifically targeted at migrants but
rather migrants may benefit from employment or entrepreneurship policies
targeting the wider population.

- In many countries, the national authority responsible for migration and
integration policies is the Ministry of Interior, who is dedicated to overseeing the
implementation of policies at regional or local levels. The limited capacity of
these institutions is echoed by that of the NGOs. There are indications that
Local and Regional Authorities receive insufficient support with their role in the
integration process not being clearly recognized in legislation, despite them
playing an important role.

- Further decentralization of migration policy and the provision of more
resources and roles to the local authorities would also allow the field migrant
entrepreneurship to develop and grow more easily.
8. Summary of the workshop on “Education and skills (including language, financial literacy and other managerial skills)”

Workshop leaders:
Magdalena Filipova-Rivers (Technology and Human Resources Institute, Greece)
Isabella Skrivanek (Danube University Krems, Austria)

The aim of the workshop was to discuss and exchange with workshop participants on the specific needs, success factors and challenges in migrant entrepreneurship in regard to “Education and skills (including language, financial literacy and other managerial skills)” at an individual, institutional and policy level.

8.1. Individual level

On an individual level the following challenges, needs and success factors were identified.

Needs and challenges

Migrant/refugee entrepreneurship is increasingly seen as an effective response to some of the difficulties associated with the economic and social integration of migrants and refugees. However, human capital-related challenges to migrant/refugee entrepreneurship can have serious impact on the potential of the individual to take advantage of market opportunities and set up a successful business. Such challenges can lead to delays in the business starting up, the creation of a business in an inferior sector, or remaining unemployed altogether.

Language skills, recognition and transferability of degrees and skills across countries, knowledge of the legal framework and of local markets, managerial and business administration capabilities and financial literacy are among the skills and knowledge-related challenges which impede migrant entrepreneurship:

- Insufficient language skills can be a barrier to migrants/refugees starting and running their businesses and/or scaling-up and moving beyond ethnic enclaves/diaspora markets.
- Migrants and refugees, who lack formal proof of their education/experience, encounter many difficulties in validating their professional skills, especially in regulated industries. They might not have had the opportunity to bring their diplomas and certificates with them, and even when they do the problem of equivalence arises. This process can be time-consuming and prohibitively expensive. Additionally, professional skills can have a very different context. There is, for instance, a difference between an African hairdresser, who qualifies to work with afro-hair, a Turkish hairdresser, who mainly shaves, and a Belgian hairdresser, who sometimes uses chemical products and who has to be able to handle these. This means that different country-specific skills and qualifications may be obsolete or in less demand in host economies.
A lack of knowledge of the legal framework can lead to business creation in the informal sector on the one hand, and to vulnerability (abuse from landlords, suppliers, loan sharks). In general, migrant/refugee entrepreneurs seek too little advice, and consequently they are often ill-informed when they start. Further challenges regard knowledge of local markets, for example, to market, provide and price their products beyond migrant communities. Also, migrants/refugees may be unaware of how to navigate through more complex and developed financial markets. Complex financial products can be confusing and can force migrants/refugees into over-indebtedness. Overall, individuals with (higher) formal education tend to use support, grants and training more than individuals with little formal education. Hence, training does not reach those most in need.

Besides skills related barriers to entrepreneurship, workshop participants observed that refugees face a “dynamic life” and that addressing more basic needs and education becomes relevant at a later/secondary stage.

Success factors and opportunities

The intensity and regularity of language training across Europe varies considerably, as does the methodology. Some innovative methods include informal training in everyday environments (non-class-based study), or concurrent language and skills training.

Training has huge potential to solve some human capital-related challenges that prevent refugees from participating in self-employment. However, this training has to be flexible, targeted and personalised. Initiatives undertaken throughout Europe caution against running online training, as offline face-to-face services tend to produce better outcomes for refugees.

8.2. Institutional level

Challenges

Institutional challenges relate to the lack of recognition of foreign degrees and licensing due to institutional fragmentation and a lack of clarity regarding certification procedures. Furthermore, procedures required by service providers such as completing forms, undergoing skills assessments, selection processes etc. can be an onerous task for migrant entrepreneurs. Not only is the language used in such processes inaccessible, but also such processes are a new practice to those trying to access entrepreneurial services. This sense is exacerbated by the fragmentation of service provision.

Though some of the skills and education challenges can be alleviated by well targeted training, courses are only accessible to migrants and refugees after they have mastered the new language, which can take a few years. Depending on the type of migrant involved, they will have access to and eligibility for to a different range of services. Vulnerable migrants and asylum seekers without refugee status have access to the smallest range of migrant support activities.
Migrant entrepreneurs do not always perceive participating in training activities or seeking business advice as a worthwhile time investment. This is especially true for entrepreneurs engaging in semi/low-skilled activities. Data for Vienna indicate that only 5% of migrant entrepreneurs with lower secondary education participated in training/continuing education, compared to 20% of those with upper secondary educational degrees and 34% of those with tertiary education. It is likely that much of the training in crafts and vocations was done informally in migrant’s home countries and hence structured training activities are seen as unnecessary.

A lack of affordable childcare limits the participation of migrant/refugee women in both training activities and entrepreneurship overall. Cultural rigidities can make it difficult for women to participate in mixed gender activities such as language and entrepreneurial training. However, this issue reduces with time as women become more confident in their new environments.

**Success factors and opportunities**

Whether it is provided by state outlets or the non-profit sector, services that are available to migrant and refugees entrepreneurs tend to only address a small part of their needs. This means that cooperation and networking between service providers, including clear referral pathways, could help to create smoother, more holistic and better consolidated service provision.

Mentoring is more informal and tailored to the needs of the individual than programmes taught by educational bodies and embraces methods that include both formal and informal social learning.

Requalification procedures need to be clear and as simplified as possible. Institutions responsible for requalification are rarely known to refugee newcomers. A centralised resource informing refugees of their presence would alleviate some of the searching costs and would speed up the process simultaneously.

In some countries in Europe, training and requalification services are not free. For instance, to requalify as a pharmacist in the UK the candidate must undertake a one-year course which costs about 10,000 Euros. Being able to access affordable finance would support migrants and refugees to transfer their qualifications and create their own businesses in their host country.

Childcare facilities at training centres and women-only activities are important to make service provision as inclusive to women as possible, and to see higher participation rates.

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8.3. Policy level

Challenges

- Information and digital literacy influence take-up rates for available support services, grants and training. Data indicates that migrants/refugees with (higher) formal education tend to use available instruments more than those with low levels of formal education.

- Legal regulations to set up a business depend on residence status, for example, for asylum seekers, it is prohibited to set up a business in most of Europe – apart from instances where an initial positive decision is granted. Participation may also be restricted to priority sectors in the economy. A further impediment might be the requirement for additional permits/cards.

- Some professions and trades are regulated. That means that the entrepreneur/business owner needs certain formal qualifications to obtain a licence for the respective business operation. Regulated trades vary between member states and comprise, for example, electricians, plumbers, hairstylists.\(^8\) Hence, barriers arise, if new entrepreneurs cannot provide a formal qualification because they gained their skills in non-formal and informal learning settings in their home countries, and/or if requirements for recognition of foreign degree and for licencing are difficult to meet.

- Informal businesses represent several policy challenges. This includes the vulnerability of entrepreneurs, the need to meet public standards regarding health, labour regulations, safety and taxation as well as distortions in local markets due to unfair competition and possible public concerns.

- There are a range of institutions and organisations that provide support, such as migrant resource centres, migrant-led organisations, business chambers, public employment agencies and other such initiatives led by government institutions. This creates on the one hand a fragmented institutional framework, and on the other hand, it raises questions of how to organise provision and support given the general migrant-specific needs of new entrepreneurs. Policy issues therefore need to be tailored to migrant specificities, and/or those specificities need to be mainstreamed in general service provision.

Success factors and opportunities

- Workshop participants identified the provision of suitable informal learning environments, such as mentoring programmes, as success factors, as these can also offer individual support in different stages of entrepreneurship, such as accompanying persons during recognition/licencing procedures.

\(^8\) The "Regulated professions database" provides information on regulations in the respective EU member states: [http://ec.europa.eu/growth/tools-databases/regprof/](http://ec.europa.eu/growth/tools-databases/regprof/)
Furthermore, a first step to address fragmentation is the bundling of information in an accessible way, for example in Austria, one website advises on the regulations and pathways that can be used to help recognise and validate foreign qualifications. This makes information available beyond responsible authorities and experts in the field. Also, networks and platforms to collaborate were raised as a means to address the challenges of fragmentation.

9. Summary of the workshop on “Innovation: migrant entrepreneurship as a driver of growth and development.”

**Workshop leaders:**
Isobelle Ford (The Entrepreneurial Refugee Network, United Kingdom)
Charlie Fraser (The Entrepreneurial Refugee Network, United Kingdom)
Hanna Wieten (Delitelabs, The Netherlands)

**The workshop**

The aim of the workshop was to identify challenges and success factors for entrepreneurial innovation by migrants, on an individual, institutional and policy level, before outlining accelerating solutions that could be implemented to help combat these issues. The workshop was designed based on principles of Design Thinking and Design Sprint (Knapp). The core elements ‘problem defining’ and ‘solution finding’ were used to, within the timeframe of the workshop, address different elements of the following guiding question:

What are the specific needs, challenges and accelerators for migrant entrepreneurship with regard to fostering entrepreneurial innovation by migrants and maximising their impact on economic growth?

Participants were asked to first address the challenges they recognize on the 3 different levels, and to find solutions then. Both were done individually at a fast pace, using post-its to collect individual input. After each round participants could briefly explain their challenges and solutions, before we took this information to draw together a conclusion. We have outlined the output of this workshop below.

9.1. **Individual level**

Based on their experience and background, workshop participants mainly identified barriers that hinder migrants to consider entrepreneurship and innovative behaviours. Therefore, the most prominent needs for individual migrant entrepreneurs were defined by a mixture of social and financial concerns. These included financial urgency and the

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9 https://www.berufsanerkennung.at/
need to raise capital quickly, as well as the need for a greater number of role models, and the issue of social isolation. Social isolation is compounded by language barriers and a lack of confidence in self-expression.

Regarding challenges, the first issue established was a lack of network access, and therefore a lack of personal support networks to help with problems like childcare. Further challenges included the lack of knowledge about existing support, which would be helped by the creation of a centralised hub with clear, concise information on available services. Workshop participants also suggested a lack of ‘can do’ attitude was a hindering factor, which could potentially be alleviated with the identification and provision of relatable role models for refugee and migrant entrepreneurs, to mentor and encourage them in the early stages of business innovation. Finally, the busy schedules of migrants mean they lack both the time and stability necessary to start businesses, and this means that these individuals often face a difficult choice between the stability of employment and the risk of following a more innovative path into entrepreneurship.

**What are some accelerating solutions that could help combat these issues?**

The solutions suggested to open opportunities for migrant entrepreneurship and innovation were based around the creation of a cohesive community, characterised by improved access to information and better collaboration with local providers. This would include collaborations with local service providers, such as nurseries/childcare providers, as well as integrated English language and business programmes with on the job language learning. In addition, participants suggested an activation course to provide a guide to local services, complemented by an individual development plan. Participants suggested that socialising and community building apps (such as Timepeace), as well as scheduled socialising throughout the integration period, would also be beneficial. Finally, to tackle initial financial sustainability a 3-month integration grant for an ‘exploration period’ was proposed.

9.2. **Institutional level**

We focused on the specific needs and challenges for migrant entrepreneurship support organisations.

The most pressing needs identified were minimal financial resources, more specifically the issue of financial sustainability and how to provide long-term support for those in this vulnerable position.

Participants felt that these institutions were often seen as ‘doing good’ rather than as an innovative or economic opportunity. In turn, they identified that one issue in enabling migrant innovation was a lack of understanding of the target group. Other difficulties specific to working with this group include those of safeguarding and managing expectations and the possibility of failure. Institutions are equally hampered by an inefficient referral system that frequently creates duplicate records for individuals, without
sufficient communication between different organisations to identify a consistent ‘journey’ for each entrepreneur.

Workshop participants identified some accelerating solutions that could help combat these issues, including the public recognition of institutional strength, and support for these service providers. In order to provide clearer information to users, a central hub for institutions to integrate their services and provide overall packages and pool resources would be extremely beneficial. To complement this, an extensive referral database could avoid clients slipping through the net. Finally, in order to reproduce successful models and practices, the creation of international networks and communities to share advice and tools would be a useful development.

9.3. Policy level

The specific needs, success factors and challenges for the development and implementation of migrant entrepreneurship support policies that we identified are as follows:

On a policy level, one of the most pressing issues identified was the migrant’s transition between benefits and entrepreneurship stipend/salary. This lack of financial stability could be vastly alleviated through policy change. Secondly, participants identified that asylum law and detention were two hugely prohibitive factors when considering the opportunities provided for migrant entrepreneurs to engage innovatively in the challenge of entrepreneurship, with refugee integration a major success factor.

Other challenges included the discriminatory nature of many financial regulations, which created an excluding environment for entrepreneurship and often precluded migrant entrepreneurs from exploring innovative and less traditional methods of starting businesses.

One accelerating solution that workshop participants identified to help combat the financial issue was an incentive for migrant lending, potentially a tax break.

9.4. Workshop conclusions

All workshop participants are active within migrant entrepreneurship support organisations in different European countries, and all experience or recognize similar challenges and therefore voiced solutions from that specific perspective. Workshop participants recognized that the support organizations are often, due to their flexibility and smaller-scale support, able to apply an effective user-centred way of working. However, to fully identify all challenges and identify a holistic solution a follow-up design workshop with policy makers would be beneficial.

In several European countries, immigrants are more likely to be self-employed than similarly skilled native-born workers. The potential to contribute and drive economic growth is clearly there, however, significant hurdles and misalignment on individual, institutional and policy levels are often hindering them, making them less likely to
succeed and fulfil their full potential. A holistic solution could be found in an approach focusing on the management systems for migrant entrepreneurship, engaging the three levels mentioned above and including corporates and academic institutions, to create a well-functioning supporting ecosystem throughout the EU. Within this networked system where different players fulfil different roles, it is important to recognize and foster these differences. Individual migrant entrepreneurs should be encouraged to become role models, supporting aspiring entrepreneurs in turn. Support organisations should adopt a flexible and user-centred approach, focusing on a strategy where the needs of the migrants are taken as a starting point. Support programs (besides traditional business support such as business plan writing and legal requirements) should also focus on building the entrepreneur by focusing on personal leadership, re-establishing self-confidence, building up social and professional networks and understanding and experiencing business in the new context require. Their independence and flexibility would enable an activating bottom-up innovative approach. Policies should provide the top-down (legal) support frameworks allowing, supporting and stimulating other network parties (individual entrepreneurs, support organisations, corporates) to make best use of their innovative entrepreneurial capacity.

Overall, workshop findings suggested that it would be beneficial to focus throughout the MAGNET project on the link between entrepreneurship and innovation, in particular the role and potential specificities of migrants in this context, and which support structures (eco-systems) can foster not just self-employment of migrants, but innovative migrant entrepreneurial ventures.

10. Summary of the workshop on “Finance (access to property and financial capital)”

**Workshop leader:**
Grzegorz Galusek (The Microfinance Centre, Poland)

Workshop participants discussed in three groups the topics related to accessing finance by entrepreneurial migrants and refugees:

10.1 Individual Level

What are the needs of migrants to finance their business? (for example: loans, equity, seed capital), what are the barriers in meeting their business financial needs? What are the success factors to meet their business financial needs?

Migrants’ needs to finance their business vary and depend on different factors, especially on the stage in their migration/refugee journey, access to community-based support networks, their legal status and many other factors. All workshop participants stressed that migrants, regardless of the stage of their migration journey, should have access to a
minimum of three financial products: savings, cross-border payments and remittances, and (micro) credit (possibly subsidized). However, even if this kind of financial infrastructure already exists, language barriers may prevent migrants from using it. Migrants with a stable situation in the host country should also have access to other financial products, such as mortgages, business loans and insurance. An important barrier to financial services that migrants face is their perceived risk. As a result certain financial services that are easily available for host country citizens are often not available to migrants.

One of the most important issues for migrants is a lack of collateral. This highlights the importance of guarantee schemes that can be provided by governments or non-collateralized loans that require specific legislation in some EU countries.

Language issues, lack of knowledge about business regulations in the host country and a lack of familiarity with the local business culture were also mentioned as important barriers for migrants and refugees (see also items 2 and 3 below).

10.2. Institutional level

What do support organisations need to address the financial needs of migrant entrepreneurs? What are the barriers to them providing such support? What are the success factors for them providing such support?

Institutions that support migrants and refugees in setting up businesses have limited information about the opportunities to access business loans and/or equity (where to apply, what financial products are available, on what terms, what are the requirements etc.). It would be useful to have country-level information on financial institutions and products that can be accessed by migrants and refugees. In some of the EU countries community finance institutions and microfinance organizations already serve migrants and refugees. There should be more experience sharing and peer exchange between local microfinance institutions, credit unions and business support organizations for migrants, so that adequate procedures, eligibility criteria, financial products and risk mitigation techniques can be developed. In some of the EU countries legal and regulatory frameworks require collateral to be obtained before loans can be issued. Such collateral restrictions should be eased for eligible migrants and refugees. Currently technology offers new opportunities in accessing finance (for instance, peer-to-peer lending platforms, alternative scoring methods etc.), however, most of the local finance institutions do not have the funding needed to make necessary investments in this new technology.

Another important issue raised in the workshop concerns migrant and refugee knowledge about legal and regulatory environment for businesses in the host country, and the local business culture etc. They identified it as critical that financial services include advice and coaching to bring this additional knowledge to entrepreneurial migrants and refugees. For instance, in Austria this kind of consultancy support scheme already exists. As this provision is costly for community-based financial institutions, the participants advised that governments make special subsidies available for the provision of such services. Providers
of finance should also cooperate with local social (ethnic and other) networks and even base some of their decisions on the positive evaluations/information/feedback received from such networks.

In addition, the workshop attendees highlighted the capacity of local financial institutions to serve migrants and refugees. Community-based financial institutions should invest in adjusting existing products, reassessing their risk mitigation processes, creating distribution and marketing strategies, developing linkages with other migrant support organizations (who offer non-financial services) and relevant government agencies. It is also important to consider whether the staff of financial institutions has sufficient capacity to work with migrant and refugees (as they will require different skills, such as language, familiarity with the migrant country of origin background, etc.).

10.3. Policy level

What are the policy issues in providing financial support to migrants? What is the role of governments/public sector in creating infrastructure for migrant support?

Workshops attendees noted that overall EU governments should take policy actions to enact or adapt legislation that emphasises greater rights for migrants and refugees and should think more strategically about the integration of migrants into national development plans. The governments should also diminish concerns about security, as this upsets social cohesion. Instead they should make efforts to stress the positive economic social contributions that migrants bring to the host country. As for more specific ways that governments can support migrants in accessing finance, the workshop participants mentioned the following:

- Ensuring that there is an institutional system for the provision of financial products to migrants. Such a system should include local/community banks, credit unions, microfinance institutions and other community oriented financial institutions.
- Designing grant, guarantee and subsidised loan schemes to facilitate access to business loans for migrants. Such schemes should be managed by the local financial institutions mentioned above.
- Creating favourable legal and regulatory frameworks for community-based credit unions, microfinance institutions and self-help groups (in countries where such frameworks do not exist).
- Providing subsidy to ensure provision of so called BDS (Business Development Services) also for migrants, provided by community level financial institutions and/or by independent consultants (as in Austria).
- Reducing the KYC (Know Your Client) requirements for migrants and refugees (as in Germany).
- Providing capacity building grants for community level institutions to support investment in technology that enables access to finance for migrants and refugees.
11. Summary of the workshop on “Social Capital and Networks (awareness and access to networking opportunities”

Workshop leaders:
Anna Faustmann (Danube University Krems, Austria)
Luisa Seiler (SINGA Germany)

In most European countries, many migrants and refugees face difficulties in creating social bonds with locals and vice versa. While this is a challenge by itself with regards to communities’ social cohesion, it also strongly influences newcomers’ access to the labour market and self-employment. Exclusion from the labour market is on the one hand often a result of a lack of (personal) resources such as education, language skills, work experience in the host country or employability, and on the other hand also from limited access to social networks.

This applies to employment opportunities in general and entrepreneurship in particular. According to Galbraith, Rodriguez and Stiles (2007: 41)\(^\text{10}\), two elements of social capital are particularly important for migrant entrepreneurs: social capital assets and social networks that allow a migrant entrepreneur to locate, utilize and build upon these social capital assets.

Experience from a migrant entrepreneurship support program in Berlin, the SINGA Business Lab, shows that migrant entrepreneurs are well aware of the importance of social networks for a successful establishment of their business — and that they are looking for ties to local peers. The majority of participants say that access to networks with local business people was one of the main reasons why they joined the program, along with learning about legal and administrative regulations and gaining knowledge of the local market.

11.1 Individual Level

Opportunities

Social contacts give people the opportunity to build on resources such as knowledge, information and influence held by others. Accordingly, social capital and social networks facilitate economic opportunities, transactions and economic growth. Immigrants benefit especially from social contacts, as they get access to useful public and restricted host-country specific information about the labour market as well as advice on regulations and best practices to start-up a new business. Thereby the following opportunities of social capital and networks at individual level were highlighted in the workshop:

Entrepreneurship as a strategy to build social connections

According to research on so-called ethnic entrepreneurship, migrant entrepreneurs can contribute social capital to their immigrant ethnic communities, because they link to suppliers and customers. In doing so, they can build bridges to other networks outside the ethnic community and improve their chances for upward social mobility.

This can also be observed in several of the businesses incubated in recent support programs for migrant entrepreneurs. They build their business model on sourcing talent amongst newcomers, and on selling their products to a wider customer base.

Ethnic networks as a resource

Ethnic networks can be considered a resource to create trust and access to information by sharing a common language, interacting with a common set of customs, and developing market exchange on the basis of common (and very often non-written) procedures. In economic terms, access to ethnic networks might shorten the search time for appropriate economic partners, reduce contracting and re-contracting costs, and lessen enforcement efforts to prevent potential opportunistic behaviour. In some industries, the specific social capital of ethnic businesses can lead to a comparative advantage.

Entrepreneurship as driver for integration

Sustainable social and economic integration needs social contacts between migrants and local people as well as local institutions. Entrepreneurship represents a specific form of labour market integration and might foster inter-group contacts especially in the scale-up and growth stages of business development. It could therefore be seen as driver for integration.

Cross-fertilization between newcomers and locals

Gailbraight, Rodriguez and Stiles (2007: 44) stress the importance of both intra- and inter-ethnic relations, depending on the stage of business development. According to their evolutionary model of ethnic entrepreneurial behaviour, it is beneficial for potential immigrant entrepreneurs to enter their ethnic community to find employment. They can then start accumulating resources. In this initial start-up phase, it is easier for early-stage ethnic entrepreneurs to develop strong ties with co-ethnic suppliers and customers and obtain the necessary workforce at lower costs. At the later business development stage of market expansion and business growth, they do better if they expand outside the community.

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Challenges

Immigrants are likely to have fewer social relationships than locals in the host country, especially soon after arrival. This leads to lower chances of finding employment through social networks. On the other hand, migrants may develop stronger and more focused social ties to other people with migration experience.

Furthermore, not all migrant entrepreneurs have access to their ethnic networks to the same extent. Some migrant entrepreneurs tend to carry out their private and professional matters within an ethnic environment and can therefore easily activate their ethnic social capital. Other entrepreneurs, however, manage their activities in diverse surroundings with closer ties to the host society. These entrepreneurs do not have the same access to their ethnic resources. Research has shown that those migrant entrepreneurs who rely strongly on their ethnic networks are often able to establish their business more quickly, but those who build on relationships with the local population are usually more successful economically in the long term.

Responsibilities for family and ethnic network members can strain entrepreneurs’ resources

Starting a business is a very time-consuming activity and needs a lot of energy. When the family of a migrant entrepreneur is still in the home country or a third country, part of their attention and energy will go into being in touch, organizing reunification, or working on the side to send them money. Representative of many others in a similar situation, an entrepreneur in the SINGA Business Lab recently said: “I have to start my business, I need to become financially independent, and I want to be ready when my family comes. But to be honest, it is also very difficult to know that they are still in Syria and we don’t know when we will be together. I’m thinking of them all the time. This takes a lot of energy.” When they are finally reunited, emotional relief can set free positive energies, however, responsibilities for the family can just as easily drain resources from building the business.

Inter-ethnic relations are sometimes difficult to establish

According to SINGA’s experience, there is a lack of social spaces in which newcomers and locals can meet and connect as equals. Asylum seekers and refugees in particular often get to know locals only as employees of public authorities or as volunteers helping them in their first days after arrival. This situation is similar in the entrepreneurial ecosystem: Berlin, for example, fancies itself a global start-up hub, however newcomer entrepreneurs are rare in the scene and this represents a missed opportunity, as the best innovations require a mix of diverse perspectives and experiences.

Focusing on migrant-specific networks might lead to a lack of inter-ethnic relations

Social capital is not only an individual resource but could also be seen as an “economic good” with benefits and costs. Potential costs of social capital could be “free rider” costs, arising from latecomers to an ethnic network who benefit from already accumulated social capital without having to “pay” for it. Furthermore, migrant entrepreneurs might be expected to give discounts, free service or preferential treatment to their co-ethnics.
Piracha, Tani and Vaira-Lucero (2014: 111) also stress the possibility of a negative correlation between employment status, wages and network size resulting from competition for information about jobs, goods and services in the short-run. However, in the long-run the positive effects of network size and quality outweigh the short-run ‘negative’ competition effects.

Recommendations

Based on the opportunities and challenges of social capital at the individual level, workshop participants derived the following recommendations:

- Create accessible meeting spaces where newcomers and locals can connect based on their joint interests.
- Establish a matching platform to enable targeted interest-based matching between newcomers and locals.
- Enable people to learn from each other, e.g. through buddy-programs or co-habitation programs.

11.2. Institutional Level

Challenges and opportunities

Relationship-building with public institutions is important

In most European countries, starting a business involves following administrative processes that require at least a basic familiarity with the system of public authorities and institutions. Due to their often-difficult experience during the immigration process, many migrant entrepreneurs shy away from getting in touch with public institutions. Someone who tried to build relationships with employees of public institutions has reported the following: “You just have to be patient. They are in an impossible situation: Here comes a person that doesn’t fit the norm, and they are afraid of making mistakes. If you know your rights, stay friendly and keep insisting, you will eventually get what you want. And what is more: You will open the way for others who come after you.”

Strategic partnerships for the establishment of contacts with the institutions of society

Migrant entrepreneurship support programs can leverage such individual relationships and ease the way for entire groups of entrepreneurs by building strategic partnerships with public institutions, such as chambers of commerce, job centres and financial institutions.

Establishing partnerships with non-migrants on the basis of equal power relations

One of the participants of the first SINGA Business Lab cycle said once: “If you look at the history, you see that refugees can be the movers of their new society, the changers in

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their new society — I actually don’t think where you are is what makes the difference, it’s who you are.” History has also shown that the majority of displaced people stay in their new country of residence and contribute to society in many ways. Therefore, it seems counter-intuitive that they are still discriminated against and treated as second-class members of society. Methods such as transcultural approaches or changing mindsets could help with establishing equal relations.

**Important to avoid culturalisation**

A person is more than his or her cultural background. Cultural imprints can have an effect on how someone interacts with others but individual behaviour is never defined or ultimately shaped by them. In the current discourse on migration, culture is often used to emphasize differences between people, which can hinder the process of integration. A transcultural approach lets people discover the individual encounter and focus on what they have in common.

**Recommendations:**

Workshop participants identified the following measures to address these challenges at institutional level:

- Invite institutions to participate in, contribute to and benefit from migrant entrepreneurship support programs.
- Promote the inter/transcultural competence of institutions of society (such as Chambers of Commerce, Public Employment Services etc.)
- Connect micro- and meso-level of society through events focusing on multilevel exchange.

Overall, research suggests that involvement of a wide range of state and non-state agents is important in regulation processes. This includes local, national or international governmental agents, union, non-profit organisations, voluntary organisations, as well as the individual migrant entrepreneurs and their social networks.

**11.3. Policy Level**

Linking challenges at individual and institutional levels and research, workshop participants derived the following policy recommendations:

*Address general barriers for social integration*

Social capital is connected to cultural, human and financial capital. It depends on the interaction of structural factors such as migration history and social, economic and political integration to the host society with its local characteristics (Rath/Eurofound 2011: 18). This

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means that the social networks of migrant entrepreneurs are to a great extent a matter of integration policy in general.

**Support mixed housing and de-segregation policies**
In France, SINGA has developed a program called CALM (Comme à la maison), in which locals and newcomers can be connected to share apartments and live together. Although the main objective of the program is to connect people on a social level, one of the outcomes includes that 44% of the participating newcomers have found a job through the networks they become part of.

**Focusing on the local level of integration (city level)**
Local networking is especially important for small businesses. Besides lowering costs and reducing uncertainty, building local connections gives migrant entrepreneurs opportunities to raise their social capital and to exchange ideas. (Rath/Eurofound 2011: 56)

**Alleviate status insecurity and family reunification**
Many forced migrants spend the first years of their life in their new country of residence in a legal limbo, which prohibits them from actively planning their future and building their lives, including investing in developing social and professional networks.

**Establish a structural welcome culture**
When a person is new to a country and doesn’t know about the processes and regulations, s/he needs to invest a lot of time and energy to learn about everything until s/he will find her way around. Usually, every new person has to undergo this procedure by themselves. This constitutes a major effort, individually and collectively spoken, which can be reduced by developing social practices of welcoming, including openness to what newcomers bring with them.

**Inclusive policy design (participative formats)**
Overall, non-naturalised migrants are excluded from political rights, excluding the voting rights of EU-citizens at local level. While institutions such as migrant advisory boards have addressed this gap at the local level, workshop participants stressed, that policies which are to address the challenges that migrant entrepreneurs face, shouldn’t neglect to include their perspective.
12. Contact information

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International Network Forum on
MIGRANT ENTREPRENEURSHIP SUPPORT
AND THE ROLE OF ENTREPRENEURIAL SKILLS

Thematic Network Forum 1
Identifying common issues and challenges of Migrant Entrepreneurship Support and the role of entrepreneurial skills

20th February 2018
Danube University Krems, Austria (Room SE 2.4)

This forum agenda is part of the project “MAGNET” which has received funding from the European Union’s COSME Programme (2014-2020).

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<td>Welcome and Introduction to the MAGNET project</td>
<td>Anna Faustmann (Danube University Krems)</td>
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<td>10:00</td>
<td>“Policy Guidelines for Facilitating Migrant Entrepreneurship: Lessons from Good Practices”</td>
<td>Richard Bolwijn/Fulvia Farinelli (UNCTAD)</td>
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<td>“Characteristics of migrant entrepreneurship”</td>
<td>Gudrun Biffl (Danube University Krems)</td>
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<td>“Contextual Factors for the Development of Entrepreneurial Competencies”</td>
<td>Tina Gruber-Mücke (FH Krems)</td>
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<td>12:15</td>
<td>“Challenges and key success factors of Migrant Entrepreneurship – an Austrian experience”</td>
<td>Doris Kaiserreiner (ZSI, MEnt project)</td>
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<td>“Challenges of Migrant Entrepreneurship support”</td>
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<td>Parallel working groups on specific challenges and success factors in migrant entrepreneurship. Needs, success factors and challenges will be discussed.</td>
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<td>a) Regulatory framework (policy, economic and legal environment)</td>
<td>Evgeni Evgeniev (VUZF), Katerina Lalia (IATAP)</td>
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<td>b) Education and skills (including language, financial literacy and other managerial skills)</td>
<td>Magdalena Filipova-Rivers (IATAP), Isabella Skrivanek (DUK)</td>
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<td>c) Innovation (migrant entrepreneurship as driver for growth and development)</td>
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<td>Ewa Bankowska (MFC), Detelina Smilkova (VUZF)</td>
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<td>e) Social capital and networks (awareness and access to networking opportunities)</td>
<td>Anna Faustmann (DUK), Luisa Seiler (SINGA)</td>
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<td>17:00</td>
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Please register before 9th February 2018 by following this link, www.donau-uni.ac.at/mig/magnet/tnf1 or by e-mail to Adriana Harm, Danube University Krems (adriana.harm@donau-uni.ac.at).
The MAGNET project aims to create a network of organisations active in the field of migrant entrepreneurship, as well as interested public and private actors. MAGNET will seek to promote the creation, further development and broad dissemination of existing support schemes for migrant entrepreneurs.

Despite a general consensus and excitement surrounding the possibilities that migrant entrepreneurship offers for both migrant integration and host communities, there is a growing body of evidence that migrant entrepreneurs require a different set of support systems to successfully set up and run their businesses in a changing society with dynamic economic and labour market situations. Transnational and regional efforts to share information, experience and expertise on migrant entrepreneurship support are crucial to better tackling the challenges associated with labour market integration of an intensifying wave of migrants. MAGNET will furthermore move forward the implementation of strategic objectives at EU-level as well as promote innovation in the field of migrant entrepreneurship support.

Migrant Entrepreneurship Academy
Develop and pilot-test a train-the-trainer peer-learning programme for people, organizations and other parties active in the field of migrant entrepreneurship support at higher level

NETWORKING
Broad and holistic networking activities in the migrant entrepreneurship support field, both on regional and transnational level

OPEN TOOLKIT
Develop an Open Toolkit for Migrant Entrepreneurship Support on the basis of good-practice analysis and improvement.

ONLINE PLATFORM
Develop an online-platform in order to guarantee open access to the Open Toolkit for Migrant Entrepreneurship Support.

THE PARTNERS

Danube University Krems, Austria (Coordinator)
SINGA Deutschland, Germany
Microfinance Centre, Poland
The Entrepreneurial Refugee Network, UK
DELITELABS, Netherlands

Technology and Human Resources Institute, Greece
VUZF University of Finance, Business and Entrepreneurship, Bulgaria
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