



# RESEARCH REPORT REFUGEE & IMMIGRANT ENTREPRENEURSHIP



**Edited by the Academy of Entrepreneurship**

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## Executive summary

This research report aims to give an overview of the situation of migrants and refugees in five different Member States: Norway, Belgium, Greece, Germany and Ireland; related to a particular aspect of the integration of newcomers into the host societies, namely the access to employment and self-employment. The Introduction will illustrate the idea behind the project Trend, Training Refugees in Entrepreneurial skills using digital devices; a description of the goals of the research, expected outcomes and use for the upcoming project activities as well as the methodological approach, how the research was conducted, how data have been collected and the tools used.

The third chapter will offer a European overview about refugees and engagement with entrepreneurship; statistical data about the refugee phenomenon with particular focus on the involved countries will be analysed as well as European policies on refugees and welfare approach with regards to entrepreneurship, with particular focus on the involved countries and European good practices engaging refugees in self-entrepreneurial action. A map of existing tools and methods aimed at training refugees and migrants entrepreneurs will be delineated.

The fourth chapter addresses the assessment of training needs referring to the target. Needs analysis with trainers of refugees: identification of domain experts in the area of refugee entrepreneurial training and semi structured interviews on what are the issues, needs and challenges for the target population with regards to entrepreneurship. Needs analysis with refugees entrepreneurs: semi structured interviews on what are the issues, needs and challenges for the target population with regards to entrepreneurship.

The fifth chapter is dedicated to the Results, where an analysis will be made of the national results concerning refugees and entrepreneurship and on the assessment of the related training needs.

The sixth chapter is dedicated to the suggestion for the development of TREND training path, a schematic guideline for the development of training in the frame of the project: contents and methodology will be delineated.

At the end of this report, as Annexes, national researches can be consulted individually.

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# 1. Introduction, goals, and methodology of the research

## Introduction

The project's main aim is to transfer and adapt an innovative methodology of training and developing entrepreneurship, through an intercontinental network of online entrepreneurs to share information and good practices. This research report contributes to the project's main aim. This report summarizes the country reports<sup>1</sup> and gives an analysis of the results. The results will be implemented in the upcoming training activities with special regards to IO2 which defines training contents on entrepreneurship for refugees.

The report is divided into several chapters. The first chapter describes the research goals and methodology. The second chapter gives an overview of refugees and engagement with entrepreneurship. The third chapter presents the needs and challenges of trainers and migrant entrepreneurs. Chapter four describes the analysis of the collected data and addresses issue for project development. The fifth chapter outlines suggestions for the development of TREND training path. The conclusions wrap up the document.

## Goals, expected outcomes and use for the upcoming project activities

In order to achieve TREND goals this research report will give a summary of the results of each country report. The analysis of the results will describe what should be considered for the further project development. Upcoming project activities are the development online learning environment, the TREND quality stamp and staff training events and conferences. TREND has two main goals. First, increase the available entrepreneurial education for refugees in Europe. Second, to develop the skills of trainers, mentors, teachers etc. related to entrepreneurship teaching.

To accomplish the expected project outcomes, the project consortium identified the needs and challenges of migrant entrepreneurs. The outcome will be transferred into the project implementation

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<sup>1</sup> Annex 1: German report  
Annex2: Belgian report  
Annex 3 Greek report  
Annex 4: Irish report  
Annex 5: Norwegian report

and will contribute to the expected outcomes. The following three expected outcomes have been identified:

- A well-functioning application both web based and mobile app
- Higher number of refugees who choose to become job creators
- Influence attitudes towards refugees in Europe, as it will be clear that they carry with them a lot of resources/skills and what they, if given the opportunity, can create sustainable enterprises and even create jobs for others.

The objectives of TREND are linked to the expected outcomes:

- Build on skills that refugees bring to Europe, Job creation through self-employment
- Make visible what refugees have to offer through mobile profiling with multi-media micro CVs
- Provide training materials/content focused on the needs of refugees using a blended learning approach
- Apply train the trainers concept to virally increase the number of entrepreneur trainers with skills to train refugees
- Provide trainers with attractive tools using mobile learning techniques
- Linking trainers and refugees using digital communication devices (mobile and web applications)
- Promoting entrepreneurship as job creating solution
- Raise awareness of the enormous potential of positive impact

### Methodological approach

The research was conducted using three different methodological approaches. First of all, desk research was used to collect all relevant statistical data concerning the number of asylum seekers and migrants in Ireland, Greece, Norway, Belgium and Germany. Furthermore, the economic overview of each country has also been created by conducting desk research. Secondly, Greece, Germany, and Belgium conducted a semi-structured interview to identify the needs of both trainer and refugee regarding entrepreneurship. Thirdly, Belgium also conducted a survey to comprehend the push and pull factors and determine if immigrants would be interested in starting their own business. The survey was available in French or English: it counts 314 participants between the age of 20 and 40 years. Finally, Norway and Ireland provided information on the needs of refugees regarding self-employment as told by five immigrant entrepreneurs and an anonymous caseworker, respectively.

## 2. An European overview about refugees and engagement with entrepreneurship

Statistical data about the refugee phenomenon with particular focus on the involved countries (NO, IE, DE, GR, BE)

The overview of the situation with refugees, migrants and asylum seekers, shows that the conditions are unique to each country in which the study was conducted, but raises in every place some common issues to be addressed. The immigration phenomenon is indeed influenced by various factors, such as historical heritage, geographical situation, or the economic scheme of each nation, and how these parameters have evolved throughout the years. For example, Greece's geographical situation particularly eases mass immigration, coming from Afghanistan, Syria, Iraq or Pakistan, which leads currently, to a refugee crisis in the country. In 2016 alone, 171,909 migrants arrived in Greece, a number that decreased a little due to the European-Turkey Joint Statement. At the end of October 2017, the United Nations High Commissioner for Refugees (UNHCR) estimated that there were 46,462 migrants and refugees in Greece (32,810 in the mainland and 13,652 on the islands).

On the other hand, Germany or Belgium offer less easy direct access to the people coming from the quoted countries, but attract them through their perspectives of employment and security. As far as Germany is concerned, the majority of people coming to the country in 2016 were mostly from Syria (37%), Afghanistan (18%) and Iraq (13%). That year, 22.5% of the German population has a migration background with 2.3 millions of them being born in the Middle East. However, there are other reasons for migration, apart from war and persecution, such as employment or other economic reasons.

In Belgium, the foreign population in 2016 was mostly from Europe including Turkey (75%). French, Italian and Dutch nationalities represented 37% of the immigrants whereas Romanians and Polish represented about 10% of them and only 6% of the immigrants were from Morocco. The reason for migration to Belgium is employment in general and employment in the European institutions in particular.

Ireland is historically more of a country of emigration rather than of immigration, and welcomes people majorly from countries such as Poland, Philippines, India, Nigeria and Romania. According to the 2016 Census, 17% of the Irish population was of a minority or migrant community.

In 2017, Norway had a total number of 883,751 immigrants of which 7.6% was from the EU-28, the USA, Canada, Australia, and New Zealand and 9.6% originated from the rest of the world. A large number of the immigrants (108,402) were asylum seekers.

## European good practices engaging refugees in self-entrepreneurial action

Despite the fact that a transnational collection of good practices referring to the education of refugees and migrants on self-entrepreneurship and the governmental support for this type of initiative was not a focus of this projects' research, the consortium considers relevant to quote two significant actions related to the topic of TREND. Both these practices have represented a point of reference during the project design (before submission to the Norwegian National Agency) and during the first part of the project implementation, i.e. the research and investigation of the status quo on refugees training on self-entrepreneurial action. The first practice is the outcome of an implemented EU project which considered migrants a relevant target in the education and support of self-entrepreneurial steps, the second one refers to supportive helpful measures for unemployed subjects, among which migrants, in the creation and implementation of entrepreneurial initiative.

### **1. Bridging the gap model<sup>2</sup>**

This coaching based model is the result of an EU financed Leonardo TOI proposal which transferred the innovative model of Bridging to the Future Ltd (UK). The projects main aim is to transfer and adapt an innovative methodology of training and developing entrepreneurship, through an existing learning and support method: "The Bridge Model". The Bridge Model, an existing method designed as methodology for developing and training entrepreneurship is being transferred to all EU member states.

The Bridge Model is about job creation. Its framework supports entrepreneurs, business people, innovators as well as the public sector. The framework is flexible and consists of four 'bridges'. Each bridge offers support to (new) entrepreneurs' guidance by advice from experienced business persons. The aim is to offer support within a structured methodology, therefore, the model should have a flexible approach.

First, Bridging the Gap starts with assessing the participants' skills, qualifications and experiences. Next, the business coach can identify the appropriate bridge for the participants. The business coach is also there to support the participant and stimulate personal development.

### **Every Bridge has several steps:**

BRIDGE 1: Start My Business - I HAVE AN IDEA

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<sup>2</sup> Bridging the Gap Consortium. (2015, April). *Bridging the Gap Course Manual*.



I HAVE A NEW BUSINESS

JOURNEY 1: I HAVE AN IDEA to I HAVE A NEW BUSINESS

BRIDGE 2: Grow My Business- I HAVE A NEW BUSINESS

I HAVE A SUCCESSFULLY OPERATING BUSINESS

JOURNEY 2 - I HAVE A NEW BUSINESS to I HAVE A SUCCESSFULLY OPERATING BUSINESS

BRIDGE 3: Grow My Business -

I HAVE A SUCCESSFULLY OPERATING BUSINESS

I HAVE A GROWING BUSINESS

JOURNEY 3 - I HAVE A SUCCESSFULLY OPERATING BUSINESS to I HAVE A GROWING BUSINESS

BRIDGE 4: Strengthen My Business - I HAVE A GROWING BUSINESS

I HAVE A SUSTAINABLY STRENGTHENING BUSINESS

Journey 4 - I HAVE A GROWING BUSINESS to I HAVE A SUSTAINABLY STRONG BUSINESS

## **2. Back to Work Allowance**

In Ireland, Back to Work Allowance (BTWA) supports long term unemployed people in becoming an entrepreneur and starting their own business. In 2015 and 2016, BTWA counted around 12,000 participants of which 70% were between the age of 25 and 45. It is remarkable that 75% were male<sup>3</sup>.

The BTWA provides participants with weekly payments, removal of job seeking obligation, support and advice by DEASP (Department of Employment Affairs and Social Protection) Case Officer, Local Development Company and access to ESG. Participants can keep 100% of their welfare payment the first year and 75% during their second year. Participants can also request financial support for their business through the Enterprise Support Grant (ESG) scheme. Via this scheme, participants are able to receive up to 2,500 euro in two years. Tax must be paid on participant's business revenue. However, there is an opportunity to get an exemption from income tax for 2 years. Applicants can apply for Start Your Own Business Relief. Another benefit for the participants is that they can keep their extras such as medical card (with the exception of Rent Supplement). In order to apply for BTWA, people must fill in a form and present their business plan. The Local Development Company assists interested people

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<sup>3</sup> Department of Social Protection. (2017, February). A Review of the Back to Work Enterprise Allowance. Retrieved from Welfare: [https://www.welfare.ie/en/downloads/Review\\_of\\_BTWEA\\_Feb17.pdf](https://www.welfare.ie/en/downloads/Review_of_BTWEA_Feb17.pdf)

in exploring their options. Once accepted, the participants receive support from their Local Development Company<sup>4</sup>.

To apply for BTWA, the applicant should have been receiving one of the welfare payments for a minimum of 12 months, or Illness Benefit for at least three years. People can also apply if they are a 'Dependent Adult of a person already receiving the BTWA'. Time spent as asylum seeker in the country counts as qualifying time as well<sup>5</sup> (SpunOut, 2018).

EU policies on refugees and welfare approach with regards to entrepreneurship, with particular focus on the involved countries (NO, IE, DE, GR, BE)

All of the countries in this research have received a relevant number of asylum seekers and immigrants in general. This leads to the problem of these people's integration in the host countries. The participation to labour market is one of the major factors supporting their integration into the countries' societies. So, it is noteworthy to mention the situation of their stay in the different studies. Indeed, there is a significant difference between the employment rate and wage for citizens of the host countries and those of immigrants. This observation justifies, therefore, the need for solutions concerning their employment.

As of the Greek case: in 2011, the European Court of Human Rights and the Court of Justice of the European Union concluded that Greece had to significantly improve the asylum system. Several measures were necessary to reform its asylum system such as improving reception of asylum seekers and take appropriate actions to ensure the right treatment of unaccompanied minors.

Measures were taken in order to deal with the migrant flow of 2015 from Turkey to Greece. Therefore, Greece and Turkey reactivated their bilateral agreement on the 8<sup>th</sup> of March 2016. This Joint Declaration has to be analysed in the framework of the EU-Turkey Joint Statement of 18<sup>th</sup> March 2016. This Statement led to a division. The migrants who arrived before March 20<sup>th</sup> were relocated to the mainland, while the migrants arriving after March 20<sup>th</sup> were located on the islands.

Greece has introduced a National Strategy for including legally residing immigrants concerning education, Greek language courses, vocational training and employment. Owing to the financial crisis

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<sup>4</sup> Citizens Information. (2018, May 23). Back to Work Enterprise Allowance. Retrieved from Citizens Information:

[http://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/social\\_welfare\\_payments\\_and\\_work/back\\_to\\_work\\_enterprise\\_allowance.html](http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/social_welfare_payments_and_work/back_to_work_enterprise_allowance.html)

<sup>5</sup> SpunOut. (2018, February 21). Back to Work Enterprise Allowance. Retrieved from SpunOut: <https://spunout.ie/employment/article/back-to-work-enterprise-allowance>

that exists in the country, finding a job is pretty difficult for Greek citizens, let alone migrants. However, refugees are granted some benefits or subsidiary protection such as access to health care, education etc. Difficulty in finding employment is the first reason for migrants to start their own business. Another reason is the influence of other migrants in terms of social and economic aspects of life. Finally, the need for independence, the need for achievement and other personality traits provide the motivation for self-employment.

Concerning the situation in Germany, immigrants have always played an important role within the German labour market system and the percentage of the immigrant population being and becoming self-employed is growing. People coming to Germany need several years in order to acquire both linguistic and socio-economic skills concerning the German labour market. Welfare benefits are provided to the unemployed and unemployment benefits continue to be paid even in the first years of a start-up. In 2014, 709,000 people with migration background ran their own business. Starting a business might be perceived as an attractive alternative to unemployment or accepting jobs with lower qualification requirements due to the non-recognition of foreign certificates. They earn 2,167 euro (state 2014) which is 40% more than people from the same group in paid employment. The increase of self-employment can be explained by three approaches with societal and political thinking: the culture model, the niche model and the reaction model. According to the culture model, migrants tend to set up businesses due to some cultural features that find self-employment more attractive than employment. The niche model focuses on migrants' identification of a specific part of market that fits with their culture. Finally, the reaction model states that migrants turn to creating start-ups because of some restrictions they face and the chances they identify. There are also differences on the wage level of migrants compared to nationals. Up to two years of residing in Germany, migrants will only earn 60% of the income of German nationals. After 10 years there is still a big gap between the income level of migrants and German nationals.

In Belgium, there is a significant difference between the employment percentage of EU nationals and the non-EU population in Belgium. More than 60% of the EU nationals are employed, compared to 40% of the non-EU population. For women this percentage is even lower since only 25% of the non-EU women are employed. The reasons behind this are the large shadow economy and the attractive unemployment benefits. In 2016, Belgium had the third highest percentage of self-employment for migrants born in a different European member state. Starting their own business derives from migrants' need to survive, since access to the labour market is difficult, their will to integrate faster into Belgian society and also because they like the advantages that self-employment offers. Self-employed refugees are overrepresented in trade, industry and handicrafts, as opposed to agriculture, services and liberal professions.

In Ireland, in September 2015, in response to the growing numbers of refugees crossing the Mediterranean sea to Europe, the Irish Government introduced the Refugee Protection Programme (IRPP) and it was agreed that Ireland would take in up to 4,000 refugees by the end of 2017 as a gesture of solidarity towards our southern EU neighbours, through both relocation and resettlement programmes.

Until new legislation was introduced recently, Ireland had a three stage asylum process, which resulted in lengthy first instance waiting times, further delays on appeals and a high rate of Judicial Reviews. The rate for being recognised as a Convention Refugee had been one of the lowest in the EU. Reforming the asylum decision making system was as important as overturning the ban on asylum seekers' access to the labour market or enterprise supports. The International Protection Act was implemented on December 31, 2016 and it provides for the introduction of a single application procedure for asylum applicants. This brings Ireland into line with the arrangements for the processing of protection applications in all other EU Member States. The Act also retained the ban on work or self-employment until applicants had gained protection status and with it the right to remain in Ireland.

When asylum seekers get their legal status to remain in the country and be able to look for a job, the possibility of them becoming self-employed or setting up a new business, is extremely low. Since November 2017, refugees are allowed to seek employment 9 months after applying for asylum. At the end of June 2018, the Minister for Justice and Equality announced how Ireland will implement the EU Reception Directive with regard to work and self-employment. As expected, unemployed people have benefits which continue to exist for the first two years of a new business through the Back To Work Enterprise Allowance (BTWEA).

The immigrant population in Norway is said to be more entrepreneurial and has a higher degree of self-employment and enterprise creation compared with the general population. That means that in 2015, 21% of all sole proprietorship enterprises are owned by an immigrant. According to Microfinance Norway, the reason behind this high number of self-entrepreneurship is the fact that immigrants want to use their skills in a better way. Some immigrants got frustrated by their inability to find work suitable to their skills. Many found that because they were overqualified, it was also difficult to find jobs that needed less qualifications. Compared to the majority of the population, immigrants seem to have a more developed entrepreneurial culture. Many of them were entrepreneurs in their home countries, and this helps to diversify the business sectors in Norway's increasingly multicultural society. Nevertheless, Norway has a well-developed welfare state system for unemployed or underemployed people which combined with course support, social welfare payments and housing support makes it possible for people to have a standard of living that cannot be considered as "poor". However, there

are problems linked with the possibility to keep welfare support while starting an enterprise. The unemployment benefit has a transition scheme of 1 year, but many refugees face a situation where they still do not qualify for unemployment benefit, and the social welfare support is cut off immediately in cases where refugees & migrants (or anybody else) starts a business in Norway.

The time frame for registered refugees to enter the labour market differs per country. It ranges from a 3 month period, as it is in Germany, up to no time restrictions, as it is in Greece and Ireland.

### **EU skills profile**

The European Commission has developed a Skills Profile Tool, as a part of the News Skills Agenda for Europe. The tool supports early profiling of the skills of refugees, migrants and citizens of non-EU countries who are staying in the EU (third country nationals).

The EU Skills Profile tool offers assistance to third country nationals and helps individuals create an overview of their profile and skills to help an advisor identify the next steps. The tool can also be used in an interview situation to know the individual's experience, qualifications and skills.

The information can be used to offer guidance, support further assessment, job searching/matching and identify skill needs.

The tool is designed for authorities responsible for the reception and integration of refugees, social services, NGOs, employment assistance services, reception centres and education/training advisors<sup>6</sup>.

## 3. Assessment of training needs referring to the target

For the purpose of collecting information on issues and needs of refugees/migrants to access self-entrepreneurial initiative, in Greece (AKEP) conducted two interviews. The first interview was with two trainers of migrants: Laurain Velez and Dimitris Basoukos, both co-founders of the NGO Hestia Hellas. The second interview was with Wael, a Syrian migrant entrepreneur. The needs they identified were the recognition of skills and knowledge of the immigrants, a network of online entrepreneurs, even in different countries to share information and good practices, the need to address their traumas and integrate into society and the need for a role model. As for the challenges, language is an obvious one,

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<sup>6</sup> European Commission. (n.d.) *EU Skills Profile Tool for Third Country Nationals*. Retrieved from European Commission: <http://ec.europa.eu/social/main.jsp?catId=1412&langId=en>

but bureaucracy in order to have the necessary papers to start a business and the taxes needed for it are also very important obstacles.

In Germany (KulturLife GmbH) conducted an interview with Mohammad F. He is the program manager at the University of Applied Sciences Kiel. Mohammed F. also supports foreigners trying to integrate in the German labor Market. He identified several needs and challenges of migrant entrepreneurs. Migrant entrepreneurs need well-functioning networks within the consultancy structures, cooperation between initiatives, local authorities and companies, clear responsibilities and contact points as well as transparency regarding competences and accountabilities when dealing with authorities such as job centres, chambers of commerce, etc., and information to be prepared and delivered in a well-elaborated and well-understandable way in order to reach the target group. The challenges they face concern the support by the official institutions (long wait for appointments) and the conduction of an elaborated business plan in order to make the appointment.

With regards to the Belgian situation, the local partner conducted an interview with two refugees: Yaman and Amir Bach. They started a business related to Syrian products and culture. Both indicated the needs and challenges of becoming an entrepreneur. What they need is information about organisations that help refugees and immigrants in order to start a business. The challenges an entrepreneur is facing concern the language barrier, the lack of information necessary to start a business and the difficulty of bank funding as banks need an elaborated business plan that many immigrants don't know how to create.

In Ireland an interview with a caseworker in a Direct Provision Centre (state funded privately operated accommodation center for refugees) was conducted. According to him, an immigrant entrepreneur needs acknowledgement of the particular situation of migrants facing challenges to the labour market, financial support for transports costs and enterprises support, and availability of childcare for participants. The challenges they face are bureaucracy, language, lack of information and lack of money in order to seek employment of self-employment.

Finally, the Norwegian partner conducted interviews with five immigrant entrepreneurs: A seamstress from Pakistan who started her own business by the name 'Quddus Skredder' that offers sawing services. The other interview was with a Mexican woman who started a company with the purpose of giving Spanish lessons. Further interview was with a man from Nigeria who formed a network group 'African Way' with three others from Africa that is connected to MFN. The last interview was with a syrian man who started three hair dressing saloons. According to these entrepreneurs, what is needed are learning the language of the host country and getting involved with the society. A very important challenge they face is discrimination and the fact that they can't find a job that fits their qualifications. Access to finance has also been a challenge, but all of them took a small loan from Microfinance Norway, and after this, some of them managed to get access to other forms of finance as well.

## 4. Results

The statistical data about refugees and engagement with entrepreneurship enabled the project to collect some general data concerning the main issues faced in the continent: 46,662 refugees and migrants in total, 75.6% who arrive from Syria, Iraq, DRC and Afghanistan.

The research showed that refugees experience a lower employment rate than country nationals. For example, in Germany, the general employment rate among foreigners is 41% of the employment rate while among German nationals it is 61.2%. However, it also depends on the length of their stay since, as previously mentioned, up to two years of residing in Germany, migrants will only earn only 60% of the income of German nationals and even after 10 years the gap of income level is still significant.

In Greece, due to recession, the unemployment rate is pretty high (20%) especially for young people (about 40%). Many of the roles that would have been traditionally filled by low-skilled immigrants were lost, as they were in the sectors most badly hit by the crisis (mainly construction, transport and retail). Greek families are also less likely to employ domestic and care workers in the context of the crisis, jobs traditionally taken on by foreign women. Consequently, asylum seekers may resort to working in the shadow economy, which in turn subjects them to further poverty and vulnerability.

Belgium has a labour market whose integration of immigrants is characterised by a significant heterogeneity regarding the origin and distribution of the immigrant population and their labour market outcomes. More than 60% of the EU nationals are employed, compared to 40% of the non-EU population. More specifically, only one third of non- EU women is employed.

In Ireland, some highly skilled refugees and migrants are able to become economically independent by selling their services online and maintaining autonomy and flexibility. However, there are those who are paid by companies as self-employed, but, in fact, they are employees. This category of immigrants is in need of education on the dangers of self-employment. Ireland has a unique model (Back to Work Enterprise Allowance - BTWA) that helps long-term unemployed people to indulge in self-employment.

In 2016, the workforce in Oslo, Norway, consisted of 17% immigrants and 70% of them had non-Western origins. It seems like Immigrant workers are more likely than the Norwegian born workers to occupy jobs in restaurants and hotels, cleaning, building and construction businesses. There is also a significant underrepresentation of immigrants in the banking and financial sector, public

administration, and teaching and in primary sectors such as fishing/farming. Norway also provides unemployed people with benefits, which is a risk concerning the start of new businesses.

The main streams and issues related to the project development can now be identified. First, address the traumas the migrants have possibly been exposed to. Second, facilitate their integration into the society of their welcoming country. Third, the provision of a Role model for their integration and projects. Finally, the recognition of skills and knowledge they have gained in their own countries. In order to be effective, a well-organized network and cooperation between authorities is necessary. To facilitate cooperation between initiatives, local authorities and companies, everyone should take part in transparent and clear discussions with government representatives. Furthermore, it is important that information is prepared and delivered in a well-elaborated and understandable way because bureaucracy, taxes and language barriers have been perceived as the major obstacles related to starting businesses. Lastly, the EU Skills Profile tool can be used, as it offers assistance to foreigners to create an overview of their profile and skills and helps an advisor to identify the next steps.

## 5. Suggestions for the development of TREND training path

In order to shape the upcoming project activities this chapter will outline the suggestions for the development of TREND training path.

The TREND training should, following the conclusions in the previous chapter, allow participants to develop their business skills, allow for personal development and building self-confidence (intra personal skills). Furthermore, it should also refer to both personal and business soft skills and European entrepreneurship knowledge. The immigrants who want to start a business must overcome the language barriers, the lack of information concerning self-employment, the lack of funding and, last but not least, the big problem of bureaucracy that exists in some of the above mentioned host countries. It is also important to transfer theory about accounting, marketing into communication. The TREND training path should also address cultural differences as well as legal aspects.

In Greece, for instance, the Municipality of Athens has established the Athens Coordination Centre for Migrants and Refugees (ACCMR) in order to support an efficient and targeted coordination of initiatives and programmes implemented in the city for the integration of migrants. Another initiative is the NGO Four Elements that aims at the empowerment of these people. There are many other NGOs whose goal it is to fully integrate the full integration of migrants into the Greek society. Belgium participates in several European Commission awarded projects on "Entrepreneurial capacity building



for young migrants" which might promote mentoring and collaboration between migrant and Belgian entrepreneurs. Norway has implemented a Pilot Project in which various partners with some experience of working with immigrant entrepreneurs joined forces as one pilot project instead of competing with each other for few sources. This proved to be successful and referrals of customers among the partners have also taken place, and have created some benefits for participants in courses/trainings/networks.

Additionally, some suggestions refer to external aspects, not directly related to training contents and methodology. They can be summarised as follow according to the geographical context in which they have been expressed:

- Greece and Germany: obtain information and raise awareness of migrant entrepreneurship on a regional, national and European level
- Belgium: decrease the time that it takes for newcomers to integrate into the labour market
- Ireland:
  - the need to have trained staff in order to understand refugees' traumas
  - make their integration into society as smooth as possible
  - use of an Education and Training Board facility for the training provided by TREND
- Norway:
  - traditional institutions/organisations in the country need to better cater for the specific needs of immigrant entrepreneurs, such as transition from welfare schemes, access to finance and training.
  - give advice on how to practise approaches that include immigrant entrepreneurs

## 6. Conclusions

All in all, migration is a phenomenon that affects EU as a whole and most significantly the five countries that this research studies. Greece is the country that has accepted the highest number of refugees and asylum seekers from non-EU countries, due to its geographical position (at the crossroads of Europe, Asia, and Africa). On the contrary, Belgium has migrants from mostly European countries and only a small percentage of its population is from countries outside Europe.

The economic situation in each country and the difference between nationals and migrants as far as employment and wage are concerned, push the migrants to self-employment or self-entrepreneurship. In order to achieve that, migrants need to be integrated into society and be informed about the challenges they face and how to overcome them.

That is the purpose of TREND project: Education, training and support so that the migrants develop the necessary mind set for self-employment and get access to those tools which enable them to initiate their business idea and implement in practice their own business. This reports, summarising the issues and the needs related to the target population with particular regard to labour and self-employment, offers elements to the partnership so as to shape the educational contents for the development of knowledge and skills aiming at self-entrepreneurial action.

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