

# eminent

SUPPORTING MIGRANT FEMALE ENTREPRENEURS



## **Intellectual Output 1:** **Good Practice Compendium** (A Joint Study by the EMINENT Partners)

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## 1.0 Executive Summary

### 1.1 About the EMINENT project

The Enabling Female Migrant Entrepreneurs (EMINENT) project brings together partners and experts from the United Kingdom, Ireland, Denmark, Germany and the Netherlands. The project aims to increase the number of female migrant entrepreneurs by transforming their access to and the quality of, the training they receive from entrepreneurship institutions.

The first stage of the project has been to develop a Compendium of Good Practice, presenting experience of engaging with women from minority groups and culturally appropriate and effective pedagogical techniques. In order to achieve this, each partner looked at support for migrants in their geographical area, support for female entrepreneurs and whether there was any 'focused' intervention for female migrants. Each partner carried out desk and field research to get a better understanding of barriers to enterprise among the specific group.

EMINENT is an EU Erasmus+ Project that is being implemented under the framework of the Erasmus+ Programme - KA2 Strategic Partnerships for vocational education and training and is funded by the European Commission. The project is led by East Belfast Enterprise who is the Local Enterprise Agency for East Belfast in Northern Ireland, UK.

### 1.2 Definitions

A migrant is someone who moves from one place to another in order to live in another country for more than a year. Migrants may enter a country with the aim of working, studying or setting up a business. (economic migrants). A refugee is a person who has fled armed conflict or persecution and an asylum seeker is someone who has escaped their own country but does not yet have access to a country's social benefits or a right to work.

### 1.3 Statistics & Trends

The table below shows that for 2018, Germany has the highest number of migrants, due to the size of its total population. All partner countries participating in the Eminent project have between 14% and 17% migrants as a percentage of total population, though Northern Ireland has only 7.5%. Northern Ireland has a lower share of migrants than other parts of the UK, with only 2% of the total UK migrant population.

Country	Total Population 2018	% migrants	Number of Migrants
UK	65.8 million (Northern Ireland 1.9 million)	14% (Northern Ireland, 7.5%)	9.3 million
Republic of Ireland	4.8million	17%	816,000
Netherlands	17.1million	14%	2.39 million
Germany	82.5million	17%	14 million

Source: worldometers.info and ec.europa.eu

The Alison Rose report, published in the UK, by the Royal Bank of Scotland in 2019 looks at the level of female entrepreneurship in the partner regions and shows that The Netherlands has the highest level of female start-ups. Germany has the lowest level of female entrepreneurship at just 3%, with the UK 5%, Ireland 6.5% and The Netherlands a remarkable 8.5%.

It is interesting within the findings of the desk and primary research carried out by the project partners that Germany has little or no enterprise support targeted at gender, while The Netherlands is very proactive in their provision of support for women and for migrants. Northern Ireland and the Republic of Ireland are both active in supporting entrepreneurship in general, with some provision targeted specifically at females.

The Netherlands have also reduced their entrepreneurial gender gap – the proportion of women running businesses compared to men – by about one-third over the past 10 years.

The Eminent report looks at key trends related to migrant start-ups drawn from previous academic research and considers barriers to start up and growth by reviewing previous research on female entrepreneurship.

Self-employment tendency is higher among male migrants than female, and this is often attributed to the formers need to fulfil family responsibilities. Also, those who have spent a longer time in the host country have been identified as more likely to start a new venture. Migrants often start in business selling to their own local community as they are familiar with the niche market and do not have language barriers. Migrants who have a higher level of educational achievement are more likely to start higher growth businesses and less likely to limit their customers to ethnic minorities or their own community.

## **1.4 Project Partners**

The Good Practice Compendium has been led by East Belfast Enterprise (EBE) in Northern Ireland. They are a social enterprise who deliver training, advice and incubation space for start-up businesses and have a wealth of experience in creating and delivering entrepreneurship projects to support individuals.

Each partner organisation was tasked with carrying out desk research and primary research to identify the barriers for female migrants, support for migrants in enterprise and any best practice in their area. In each country, their primary research tended to focus on their own local region, for Northern Ireland – Belfast, Ireland – the Western rural area, Netherlands – Groningen and Germany – Halle, while the European E-learning Institute provided a European-wide context for the compendium.

### **Northern Ireland – East Belfast Enterprise**

Northern Ireland has an active approach to supporting enterprise, social enterprise and female entrepreneurship. Traditionally inward migration was low due to historical conflict in the region, and only in the past 5-10 years the region has seen an increase in migrant arrivals, initially from Eastern Europe and more recently through refugee resettlement schemes.

East Belfast Enterprise consulted with several community organisations who directly support migrants and were able to gain a greater understanding of the barriers they face and their needs. They also consulted with business trainers, focus groups of migrants learning English or business and universities. The key business organisation providing support to female entrepreneurs in Northern Ireland is Women in Business, and they have piloted 2 previously successful female enterprise programmes “Connect” and “Power of 4” and are now running a Northern Ireland wide business start-up programme “Yes You Can Explore It”.

The local government in Belfast (Belfast City Council) has an active migrant forum and have funded and supported pilot initiatives that have enabled migrants to consider enterprise.

Furthermore, some local enterprise agencies have piloted initiatives which specifically focus on migrants. The most recent example is East Belfast Enterprise's "New Beginnings" programme, through a partnership with a local not-for-profit organisation Flourish NI and which supports refugees to learn about self-employment.

### **Ireland – Momentum Consulting & Roscommon LEADER Partnership**

In 2013 the Irish Government introduced measures of enterprise support to target women and the number of women who are setting up their own businesses has grown year-on-year. There is a comprehensive range of support for business start-ups and female enterprise in the Republic of Ireland and while there is no specialist migrant programmes, more and more organisations are recognising the potential value of migrants in entrepreneurship and there is an interest to support them.

The Momentum Consulting & Roscommon LEADER Partnership research focuses on the West of Ireland and looks at support for female enterprise and a number of programmes that have supported migrant entrepreneurs. Business in the Community have 2 programmes related to education and employability while there are case studies on programmes for migrant female entrepreneurs delivered by the New Communities Partnership and Migrant Rights Centre Ireland.

### **The Netherlands – ROC Noorderpoort**

The Netherlands has impressive statistics on female business start-ups and also a range of support for female migrants interested in starting a business.

They have programmes such as Elgenbaas Migrant Programme, Delite Labs and Global Women who have run enterprise initiatives and could be worth further consultation.

ROC Noorderpoort's visits and interviews to organisations in the Groningen area provide in depth sharing of experience and advice in how to support migrants; useful for designing any future toolkit. As well as the many barriers that all of the partners explored, they also identified a relationship between entrepreneurship and cultural background. The main migrants in the area are Eritreans and Syrians. Eritreans come from collectivistic cultures and were less inclined to be entrepreneurial, while Syrians had a legacy of enterprise from their native country. There were also differences for migrants in understanding Dutch people, who are quite straight forward and direct in their communication, which also proves problematic for some cultures.

While there is a lot of support in the Netherlands, there can be difficulty finding the right information and there is a need for flexible access to education, advice and training as well as personal advice rather than online.

### **Germany – tww GmbH**

Germany has a year-on-year low unemployment rate around 3% (statista.com). Therefore, new migrants are more likely to seek employment rather than consider self-employment. Among those who fled to Germany between 2013 and 2016, 27% previously ran their own business in their home country.<sup>1</sup> Among Syrians this was even the case for one third (32%). It is questionable, however, to what extent the number of self-employed persons will remain in view of the different framework conditions

The research provided by tww GmbH shows that there are no specific supports targeted at migrants or female migrants related to entrepreneurship. In general, enterprise support is targeted at niche sectors, such as technology and

<sup>1</sup> IAB-BAMF-SOEP survey of refugees (Vallizadeh et al. 2016).

knowledge based. The HEI (Higher Education Institutes) have an active role in support provision but there is no structured public support available at a local or community level which is accessible to all. Female entrepreneurship is not targeted either, unless there are private programmes or networks set up which tend to focus on Women's Leadership or require a fee to join. There are different approaches in each federal state.

There are however toolkits, guides and online support for any consultants or businesses working with migrants, and for migrants dealing with settlement issues. However, there would appear to be a lack of support at the grassroots level, to support female migrants or female entrepreneurs.

### **European Context – European E-Learning Institute**

Research and analysis provided by the European E-learning Institute has helped shape the compendium with the sourcing of relevant adult education programmes across Europe, which help support the target demographic, from a migrant background. They have helped to source the relevant publications, websites and organisations who could provide valuable input and experience for the Compendium, from their network European-wide.

## ***1.5 Overview & Thanks***

Each partner has provided a statistical overview on migrants from their country, recent trends, countries of origin and other demographics.

The report gives a detailed breakdown of the secondary and primary research carried out within each region. While the barriers experienced by female migrants would appear similar in all countries, the provision of enterprise support varies from one area to another and there are different best practice examples shared.

Allowing for the barriers that migrant women face and based on desk and primary research, a number of recommendations have been made that should be considered in the design and delivery of future support to female migrants.

Thanks, must be given to all our project partners at East Belfast Enterprise, Roscommon LEADER Partnership, ROC Noorderpoort, European E-Learning Institute, Momentum Consulting and tvw GmbH in helping to compile this Compendium for the EMINENT project, as well as Rosin McDermott from SEED Mentoring who helped facilitate this research and compilation.

## 2.0 Introduction

### 2.1 Migrants, Refugees and Asylum Seekers: What's the Difference?

In February 2017, Ireland set up its first govern Migrant Integration Strategy<sup>2</sup> - A Blueprint for the future (2017 - 2020), whose purpose is to integrate or foster the social inclusion of these populations, from a migrant background. The strategy for migrant integration targets all migrants, including refugees, and foresees actions involving all Government Departments. For example, it plans to improve the quality of integration services through interpretation support and to provide training to frontline staff. One of its main goals in terms of employment is to reach a rate of 1% civil servants from minority ethnic communities.

The three terms are often used to mean the same thing, but each has a distinct meaning that carries different international obligations and consequences:

#### Migrant

At its simplest, a migrant is someone who moves from one place to another in order to live in another country for more than a year. The International Organisation of Migration<sup>3</sup> estimates that 232 million people a year become international migrants and another 740 million move within their own countries. There are many reasons that people become migrants, but those who move to work or seek a better life are generally termed economic migrants. There are, however, also international students, those who move for family reasons and those who migrate because they are fleeing war and persecution. An individual case can be a mixture of all those things. It is, after all, possible to flee the war in Syria and want a better life for your family.

Migrants from outside the EU are subject to immigration controls and may need a visa to enter certain countries. They do not have immediate access to social housing or benefits but may have an eventual pathway to settlement and citizenship. They can also be detained or deported if they fail to comply with immigration laws. Once migrants arrive in an EU country there is little agreement over what the word covers. In the past “immigrant” has meant someone who intends to settle in a new country. “Migrant” has been increasingly adopted to cover those who come to work for a short period then return home. “The migrant population” is used to describe foreign nationals’ resident in a country, but also those who are foreign-born residents even if they have become citizens.

#### Refugee

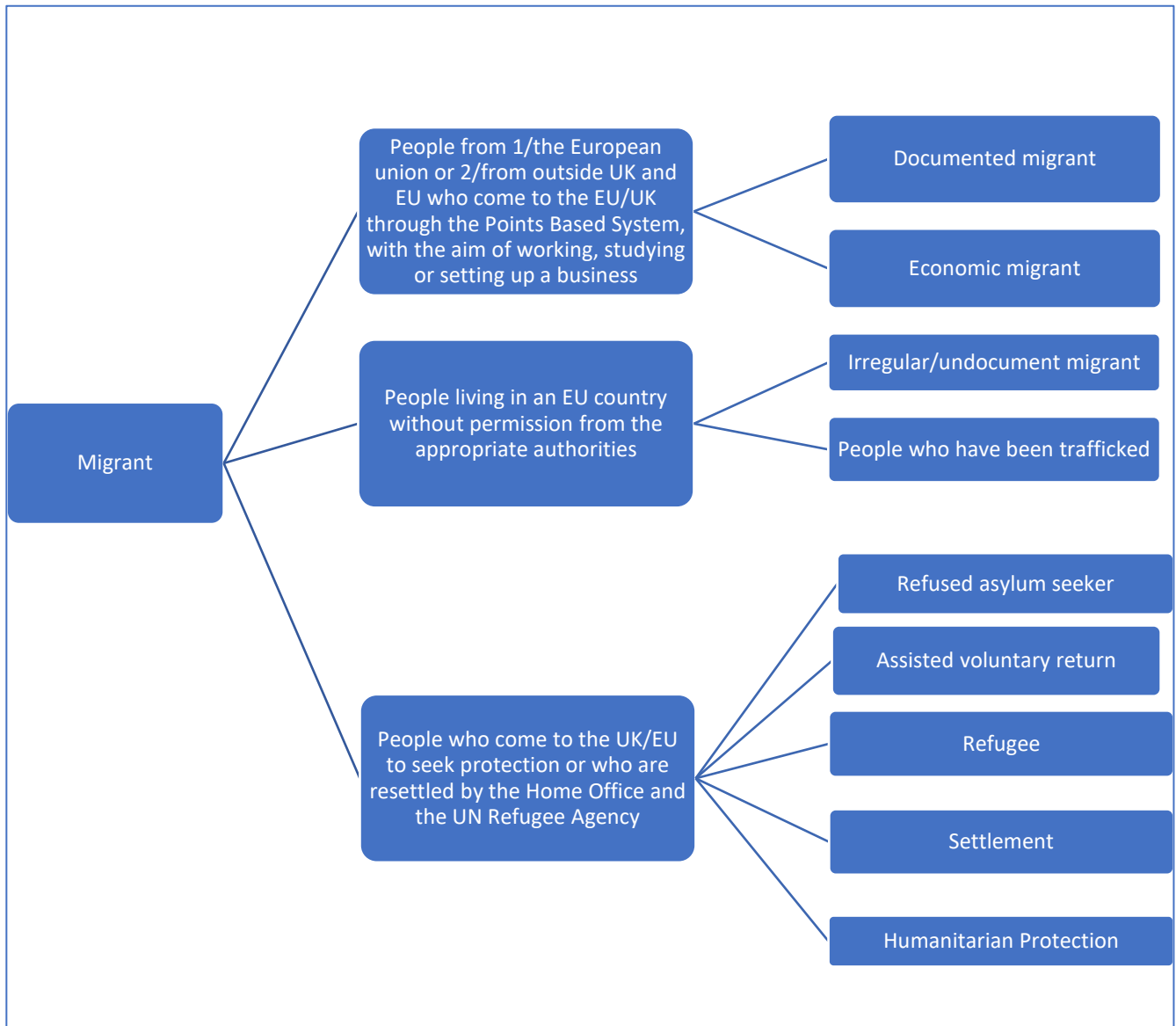
A refugee is a person who has fled armed conflict or persecution and who is recognised as needing international protection because it is too dangerous for them to return home. They are protected under international law by the 1951 refugee convention, which defines what a refugee is and outlines the basic rights afforded to them. The convention’s basic principle is that refugees should not be expelled or returned to situations where their life and freedom would be under threat. Once someone has been recognised as a refugee, they are supposed to be given access to social housing and welfare benefits and helped to find a job and integrate into society. The UN refugee agency (UNHCR) estimates that there are almost 60 million forcibly displaced people around the world, including those displaced within their own countries.

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<sup>2</sup> *The Guardian*, 28 August 2015

## Asylum seeker

States are under international obligation to consider claims for asylum and not to immediately return asylum seekers to the countries they have fled from. The refugee convention states that they must be given access to fair and efficient asylum procedures and measures to ensure they live in dignity and safety while their claims are processed.



In the UK, an asylum seeker receives only £37 per week from the government, along with housing and utilities costs covered.

A refugee is treated the same as any national, in terms of social security benefits. They are mostly likely entitled to social security benefits and in all partner countries there is support towards employability. Some refugees may be entitled to other benefits (e.g. in UK Employment and Support Allowance) if they have health issues or Personal Independence Payment (PIP) if they have long term health issues or disabilities.

Many refugees are in receipt of social security benefits and are not obligated to seek work, due to health issues or



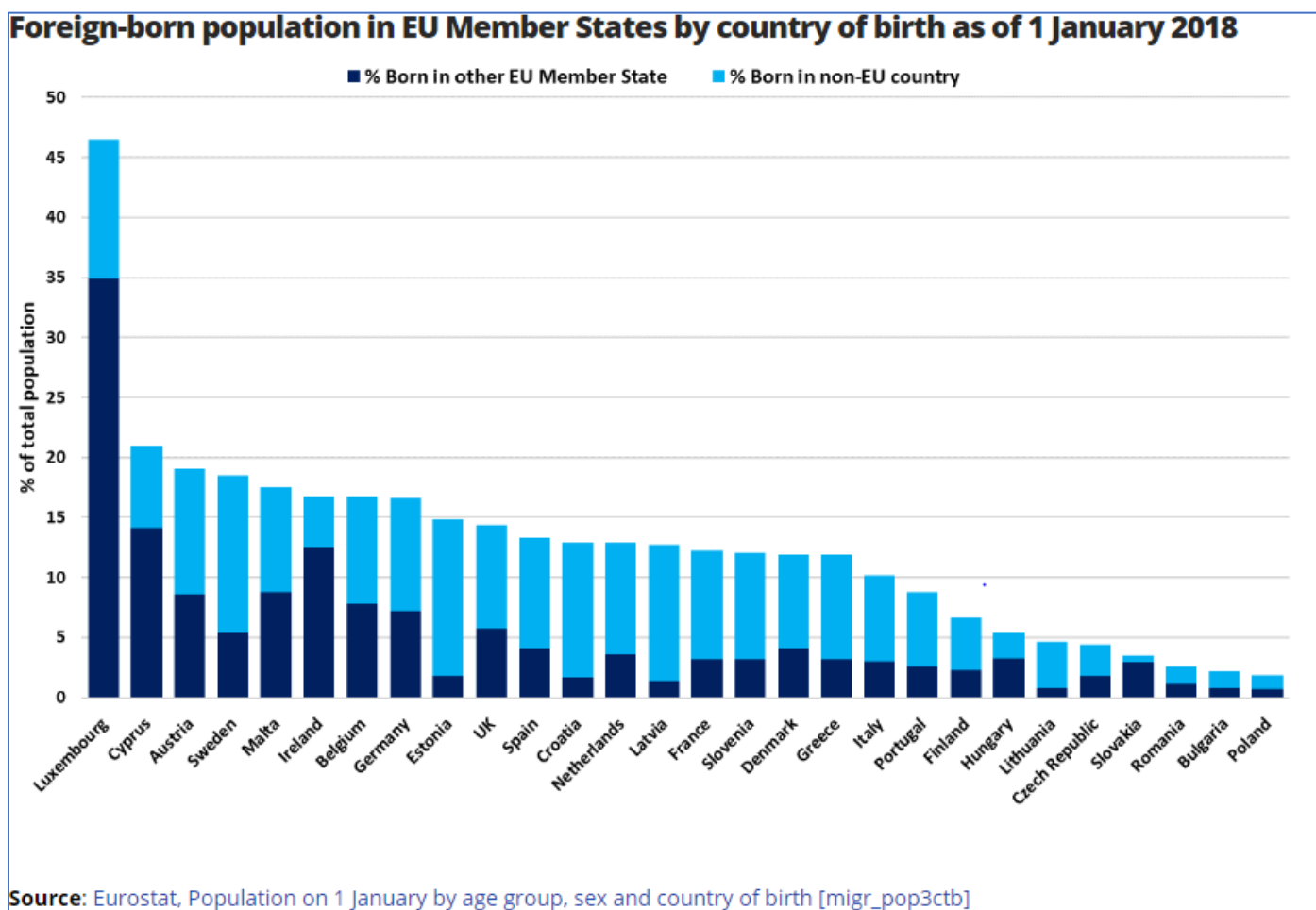
disabilities.

## 2.2 Migrant Statistics

Country	Total Population 2018	% Migrants	Number of Migrants
UK	65.8 million (N Ireland 1.9 m)	14% (N Ireland, 7.5%)	9.3 million
Republic of Ireland	4.8million	17%	816,000
Netherlands	17.1million	14%	2.39 million
Germany	82.5million	17%	14 million

Source: *worldometers.info* and *ec.europa.eu*

The table above shows that Ireland and Germany have a higher percentage of migrants, followed by the UK and then Netherlands. Ireland attracts more migrants born in EU member states, while Netherlands attracts more from non-EU countries.



Source: *EuropeanMigration.net*

### 2.2.1 UK

In 2018, people born outside the UK made up an estimated 14% of the UK's population, or 9.3 million people. In 2019 this increased to 9.4 million people.

In 2019 there were approximately 6.2 million people with non-British nationality living in the UK and 9.4 million people who were born abroad. The UK's migrant population is concentrated in London. Around 35% of people living in the UK, who were born abroad, live in the capital city.

The number of people migrating to the UK has been greater than the number emigrating since 1994. Over the last twenty-five years, both immigration and emigration have increased to historically high levels, with immigration exceeding emigration by more than 100,000 in every year since 1998.<sup>3</sup>

The size of the foreign-born population in the UK increased from about 5.3 million in 2004 to almost 9.3 million in 2018. Compared to the UK-born population, migrants are more likely to be adults (aged 26-64) and less likely to be children or people of retirement age (65+)

The share of migrants in this age range varies by place of origin, with the highest percentage being for those born in Pakistan, Africa and EU-2 countries.

Migrants are much more likely to live in some parts of the UK than others. In 2018, about half of the UK's foreign-born population (51% in total) were either in London (38%) or the South East (14%).

Northern Ireland has a much lower share of the UK's total foreign-born population - 2% of the total UK migrant population and 7.5% of the NI population are considered migrants. (Note statistics are from 2018, NI numbers may have increased due to VPRS, the Syrian Refugee Resettlement scheme)

Poland, India and Pakistan are the top three countries of birth for the foreign-born in the UK, accounting respectively for 9%, 9% and 6% of the total. Poland is also the top country of citizenship of foreign citizens, accounting for 15% of non-UK citizens living in the UK.

In 2018, the most common reason that non-EU migrants gave for having originally moved to the UK was family (49% of non-EU born), followed by work (20%). By contrast, EU migrants were more likely to have moved for work (45%).<sup>4</sup>

According to UNHCR statistics, in 2018 there were 126,720 refugees, 45,244 pending asylum cases and 125 stateless persons in the UK. The vast majority of refugees – 4 out of 5 – stay in their region of displacement and consequently are hosted by developing countries.<sup>5</sup>

### 2.2.2 Ireland

In less than two decades, since the early 2000s, Ireland has changed from being mainly a country of emigration, to a country of immigration. The growth in immigration to Ireland was influenced by Ireland's economic boom and subsequent policy responses that facilitated immigration and the return of Irish nationals living abroad.

A total of 13,398 employment permits were issued during 2018, an increase of 17.9% over the 2017 total of 11,361. As in 2017, India was the top nationality, with 4,313 permits. The estimated population of Ireland in the 12 months to April 2019 stood at 4.9215 million, an overall increase of 64,500 since April 2018. This was due to the combined natural

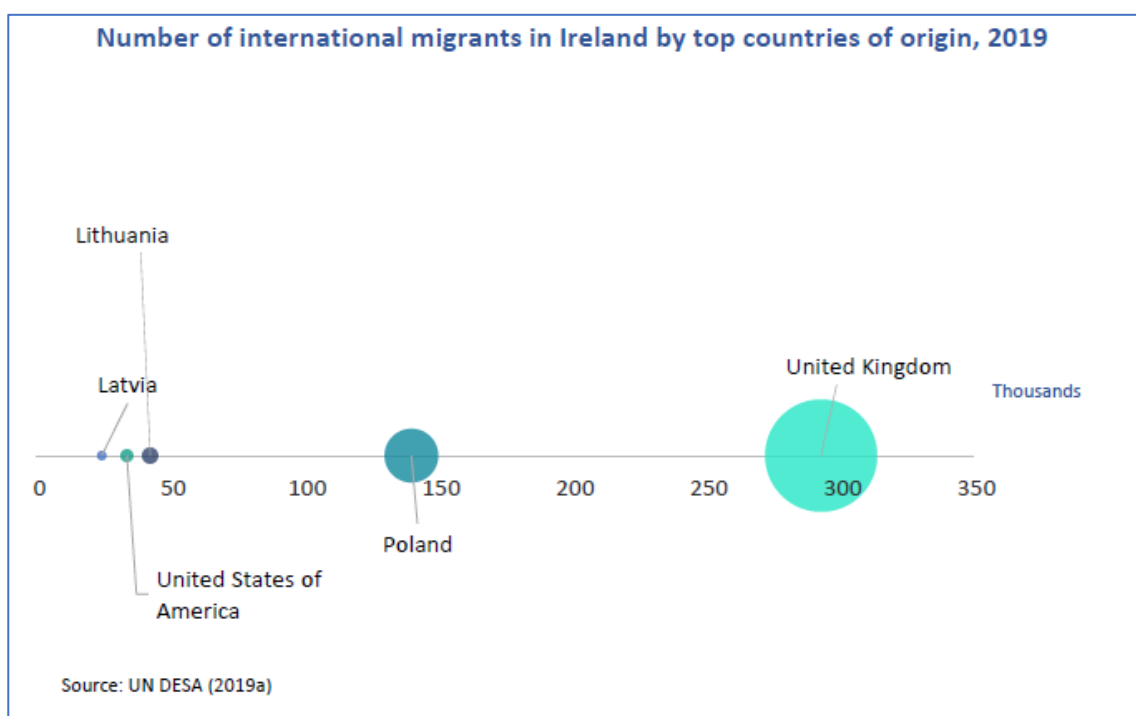
<sup>3</sup> Commonslibrary.parliament.uk

<sup>4</sup> The Migration Observatory

<sup>5</sup> www.unhcr.org

increase in the population and net inward migration, which was 33,700. Central Statistics Office (CSO) figures released on 27 August 2019 estimate that the number of newly arriving immigrants decreased slightly year on year to 88,600 at April 2019 from 90,300 at end April 2018. It should be noted that returning Irish nationals are included in these figures. Non-Irish nationals from outside the European Union (EU) accounted for 34.5% of total immigrants. Net inward migration for non-EU nationals is estimated at 19,400. (Central Statistics Office (2019))

According to the United Nations Department of Economics and Social Affairs<sup>6</sup>, Ireland has recorded a growing proportion of non-nationals in recent years. As such, in 2019, the total migrant stock in Ireland was 833,600, which represents a population share of 17.1%. Of the total migrant stock, 50.3% were female migrants and 12,300 were refugees, accounting for 1.5% of international migrants. In 2019, the most prevalent international migrants in Ireland came from the UK, Poland, Lithuania, USA and Latvia. The median age of international migrants was 36.2 years of age in Ireland, according to the UN.



### 2.2.3 Germany

There are 9.5 million women in Germany with a migrant background. Females represent 48.5% of the migrant population. The total migrant population is 24% of the total population of Germany (83million). 4.9 million of these women, have German citizenship, 4.6 million women are foreigners and therefore do not have a German passport.

Of the women with a migration background who hold German citizenship, 2.7 million have "own migration experience", i.e. have immigrated to Germany; 2.2 million, on the other hand, were born in Germany, i.e. have no migration experience of their own. In addition, there are 3.9 million foreign women who have migrated to Germany and 700,000 foreign women who have lived in the Federal Republic since birth.<sup>7</sup>

<sup>6</sup> <https://www.un.org/en/development/desa/population/migration/data/estimates2/estimates19.asp>

<sup>7</sup> Federal State Office, Subject Series 1 Series 2.2, 2018, p. 36.

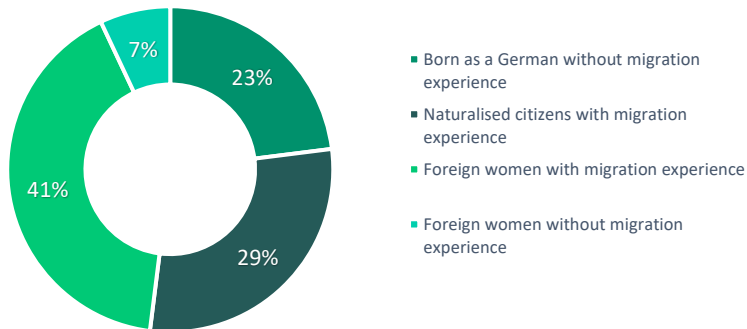


Fig. 1: Women with migration background according to migration experience

### Countries of origin

Looking at the countries of origin in the below pie chart, it can be seen that the majority of women (or their parents) come from the EU-28 countries or geographical Europe. 6.8 million of the 9.5 million women with a migrant background have roots in a European country, including 3.2 million from one of the 28 EU Member States. Most women who come from the EU area are of Polish origin. Around 3.1 million women (or their ancestors) come from non-EU European countries, 398.000 from Africa, 275.000 from America and 2.1 million from Asia. The main country of origin for women with a migration background is Turkey (1.4 million).

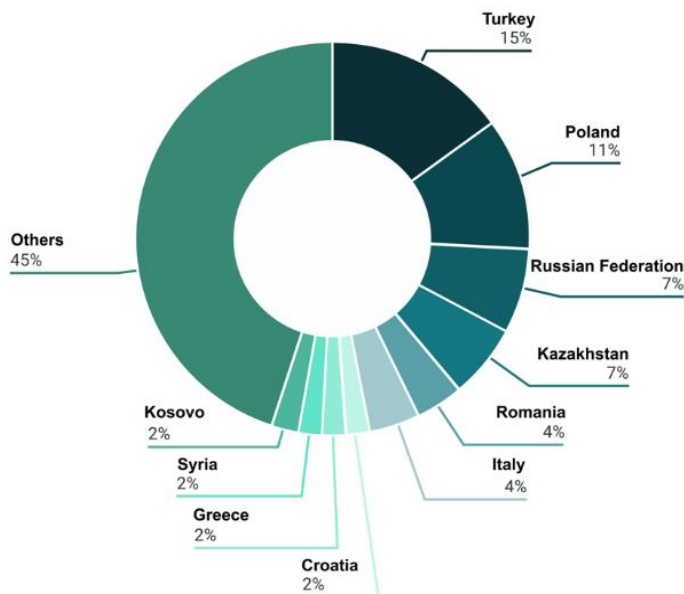


Fig. 2: Main countries of origin of women with migration background living in Germany<sup>8</sup>

### Age structure

The majority of women living in Germany with an immigration history are between 35 and 40 years of age. The 2018 census counts about 800.000 women in this age group.<sup>9</sup> The average age of women with a migration background is 36.2 years of age. This is significantly below the average age of women without a migration background.<sup>10</sup>

Source: Federal Statistical Office (2017): Population and employment. Population with migration background - Results of the microcensus 2016, Fachserie 1 Reihe 2.2, Wiesbaden, p. 153.  
License Creative Commons by-nc-nd/3.0/en  
Federal Agency for Civic Education, 2018, www.bpb.de  
The illustration has been translated into English.



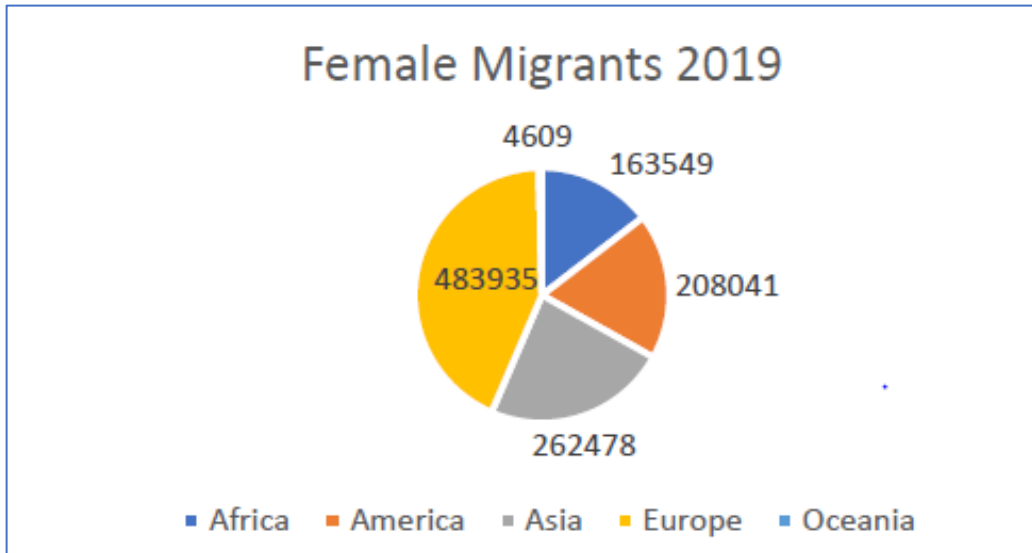
<sup>8</sup> License: Creative Commons by-nc-nd/3.0/de.

<sup>9</sup> Federal Statistical Office, Subject Series 1 Series 2.2, 2018, p. 87.

<sup>10</sup> Zahlenwerk: Frauen mit Migrationshintergrund in Deutschland, Lizenz, CC BY-NC-ND 3.0 DE, Author: Viktoria Latz for bpb.de.

### 2.2.4 The Netherlands

In 2019 there were more than 2.2 million migrants in The Netherlands of which 1.12 million were women. Most migrants, almost 1.5 million, settle in the west of the country in the major cities Amsterdam, Rotterdam, The Hague and Utrecht. The northern provinces of Groningen, Friesland and Drenthe are host to just over 120,000 migrants. Most, over 35,000, live in the city of Groningen. The diagram below shows the breakdown of the origin of female migrants.<sup>11</sup>



<sup>11</sup> <https://www.cbs.nl/nl-nl/dossier/dossier-asiel-migratie-en-integratie/hoeveel-immigranten-komen-naar-nederland->

## 3.0 Methodology

### 3.1 Secondary Research

Secondary research was carried out by each partner organisation. Each looked at statistics and data on migration in their own country and researched terms and definitions. Websites, government resources and reports were used to learn about trends in each country related to migrants e.g. where they came from, types of migrants, areas of settlement, barriers for migrants, employability etc.

Desk research was carried out to map out the support for migrants in each partner country and to find useful programmes, support structures and guidance that are available for migrants. This included trying to identify any enterprise programmes that had been delivered or were currently being offered for migrants interested in self-employment.

Research was carried out on female enterprise and trends regarding business start-up. Academic research was also carried out by a local university in the UK, reviewing 50 journals on Migrants and Enterprise. In the UK, an excellent source of information was the Royal Bank of Scotland's "Alison Rose Report 2019", providing information on female enterprise based on desk and field research. Another useful report was "The Case for a Female Enterprise Centre in Northern Ireland" by the University of Ulster Business School.

### 3.2 Primary Research

Each partner has consulted with key stakeholders in their local area. A stakeholder is considered anyone who offers support or services to migrants or entrepreneurs, or anyone working at a policy or government level with an interest in the target group.

In **Northern Ireland** the primary research focused on the Belfast area as this is an area with a high level of migrants as well as a significant number of community organisations and key stakeholders offering services to migrants. There were 12 telephone interviews with organisations in the not-for-profit sector and a consultation with a local government representative, 3 face-to-face focus groups with several individuals who were migrants learning English or participating in an enterprise course and 3 interviews with trainers who had delivered business training to migrants. Most of the organisations that were interviewed were focused on refugees and asylum seekers.

In **Ireland** a Survey Monkey questionnaire was completed by 7 organisations working with migrants or enterprise in West Ireland and 12 interviews were undertaken with local stakeholder organisations; with a particular emphasis on those engaged in providing entrepreneurship support or educational intervention to women from minority backgrounds.

In **Germany** a Survey Monkey questionnaire was completed by 14 organisations. The questions were designed to gather information from experts and those working with the target group to find out about best practice in engaging and working with migrant female entrepreneurs. There was also a focus group with 3 migrant entrepreneurs who are successfully trading.

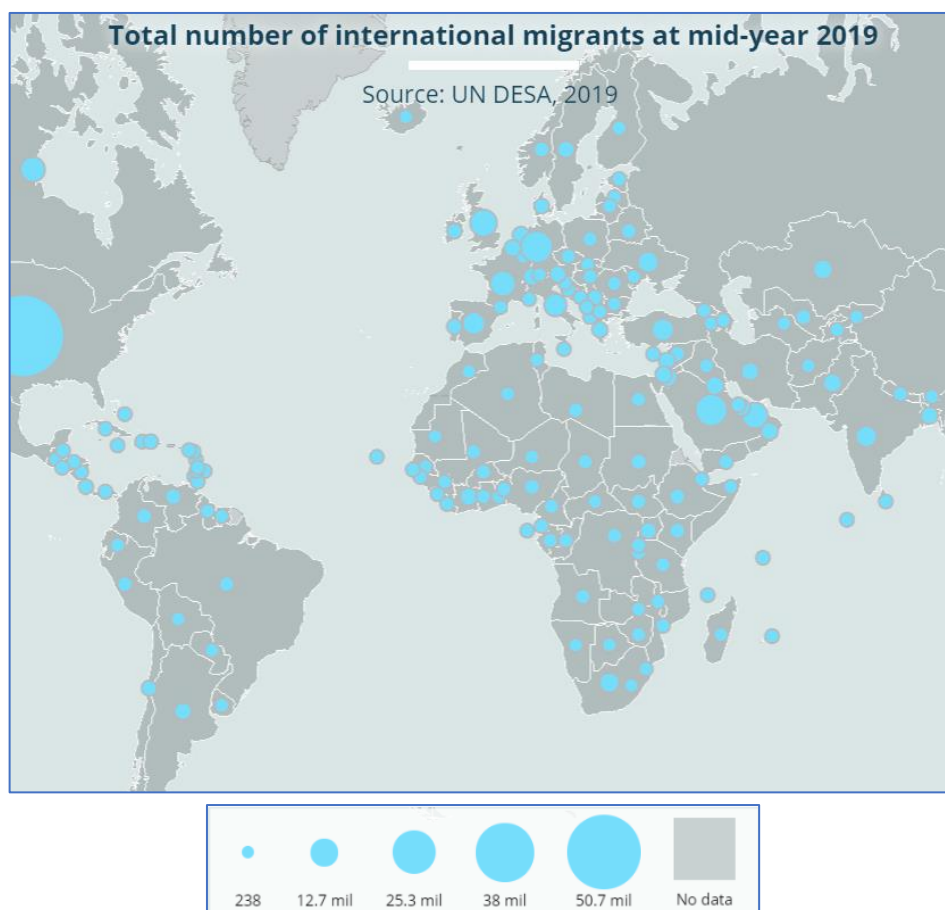
In **The Netherlands** primary research consisted of carrying out telephone interviews with 5 stakeholders in the Groningen area. Furthermore, a focus group was organised with four women immigrants that were participating in an advanced Dutch language course and are interested in or are currently starting their own business.

## 4.0 Desk Research Findings

### 4.1 Immigration Entrepreneur Trends – An International Perspective, based on Academic journals

Immigrant entrepreneurship has gained considerable attention in social and policy circles around the world, along with research on the subject within the last decade. Some of this may stem from globalisation and the movement of people. There has been unprecedented increase in global migration and the world is more connected, than ever before.

The total number of international migrants at mid-year 2019 was 271.6 million. Immigrants play an important role as founders of new business ventures and therefore contribute to the economic development of their host nations. In many of these nations, the rate of entrepreneurship by immigrants exceeds that of native-born individuals<sup>12</sup> The definition of immigrant entrepreneurship follows from an understanding of who an immigrant is. According to Various terms, such as “foreigners”, “foreign-born individuals”, “culturally different people” and “people on the move,” have been used to describe immigrants.



Early studies in immigrant entrepreneurship<sup>13</sup> noted that a majority of immigrant business founders in the twentieth century were “necessity entrepreneurs” who started small businesses typically in ethnically-oriented sectors to fulfil their financial requirements. However, more recent studies<sup>14</sup> have found that many immigrants in the twenty-first century are skilled individuals who use their educational, experiential and transnational capital to start firms in such

<sup>12</sup> Hunt 2010; Ozgen et al. 2011

<sup>13</sup> Borjas 1986

<sup>14</sup> Hunt 2010

non-ethnic sectors as professional services, creativity and technology. Rather than considering entrepreneurship an alternative to wage employment, they often voluntarily leave their jobs to start new ventures.

Demand in ethnic markets for ethnic products and services creates opportunities, which immigrant entrepreneurs favourably identify and exploit based on their understanding of the needs of ethnic consumers and accessibility. At times, immigrant entrepreneurs use their proficiency in the host nation's language and their accrued human, social and entrepreneurial capital to break out from ethnic markets and expand into mainstream ones. While the approach to grow is adopted by some immigrant entrepreneurs, others target mainstream markets from the very early stages of their enterprise development. Aldrich and Waldinger (1990) indicated that opportunities for immigrant entrepreneurship can exist even in open markets (e.g., for exotic products/services). Migrants from some of the EU countries such as Poland, who stay in the UK can more easily integrate than non-whites, with entrepreneurship being a means to integrate into the host society and to enable social mobility<sup>15</sup>.

### **Individual-level antecedents**

Understanding attributes that characterise the enterprising individual has gained popularity in entrepreneurship research. Studies in immigrant entrepreneurship have followed this lead and have focused on examining aspects of the immigrant entrepreneur that enable her/him to start new ventures. These antecedents can broadly be classified into three categories: demographic, psychological and resource based.

#### **Demographic – Gender and time in host country**

Studies suggest that self-employment tendency is higher among male as opposed to female immigrants. This tendency is often attributed to the former's greater need to earn money to fulfil familial responsibilities. Further, self-employment tendency is found to be higher for male immigrants who are married and have children. These tend to benefit from familial resources (e.g., low cost labour, support).

Longer stay is said to enable immigrants to acquire resources and learn skills suited to functioning in their host nation's socio-cultural and economic environments encouraging the start of new ventures. Wang (2015) and Li (2001) suggest that immigrants who stayed between 10 and 20 years were more likely to own a business than those who stayed fewer than 10 or more than 20 years.

#### **Push factor – Necessity entrepreneurs**

Studies have found that the need to earn money drives immigrants to start new ventures. Explanations based in disadvantage, suggest that limited opportunities in the labour market drives immigrants to pursue self-employment.

#### **Capital – Human, social and financial**

Human capital denotes such factors as education, knowledge and skills. Some studies (Evans 1989; Le 2000) have found a negative relation between human capital and entry into self-employment. These argue that greater human capital predisposes immigrants to gain entry into the professional job market. As such, they display little inclination to pursue self-employment.

Others (Ndofor and Priem 2011) suggest that even if these immigrants pursue self-employment, the ventures they start may likely be low-growth in nature, often limited to fulfilling needs of the ethnic society or will be present in niches that are largely ignored by host countries<sup>16</sup>. This is especially true for immigrants who are less proficient in the host nation's language.

<sup>15</sup> Ryan et al. 2009

<sup>16</sup> Min and Bozorgmehr 2000



### Level of education

The ability to understand the host nation's policies and institutional requirements may facilitate educated immigrants' entry into self-employment<sup>17</sup>. The businesses that educated immigrants start are often high growth in nature, not limited to ethnic markets and are geared towards satisfying needs of the broader clientele.

### Selling to own community

Migrants start with the niche market as it is made more accessible by social ties – or networks – and shared identity<sup>18</sup> as they perceive opportunities to serve their own community because of their cultural proximity. This puts them in the best position to identify an opportunity within this niche market. Migrant entrepreneurs may be at a disadvantage due to access to a limited market from the outset because they lack both language skills (if language is applicable) and knowledge of the institutional and market conditions (apart from within their community market), which is still evident even a few years after start-up. Sharing a common language removes an important cultural barrier for migrant consumers since they – and entrepreneurs more specifically – often have poor English language proficiency. They also possess a common experience of recent migration to the UK as they share similar motivations, economic migration, search for better livelihood. These language barriers and cultural proximity explain their employment in low-skilled, low-paid occupations in the labour market prior to start-up; and the decision to target their community as a market when starting a business.

### International migrant student

Another main avenue for attracting migrants is for tertiary education. In 2017, there were over 5.3 million international students, up from 2 million in 2000 ([UNESCO, 2019](#)). More than half of these were enrolled in educational programmes in six countries: The United States of America, the United Kingdom, Australia, France, Germany and the Russian Federation. Prominent sending countries of international students include China, India, Germany, Republic of Korea, Nigeria, France, Saudi Arabia and several Central Asian countries ([ibid](#)).

## 4.2 Comparison of Female Entrepreneurship in EU Countries

In 2019 Royal Bank of Scotland published a report on female entrepreneurship (The Alison Rose Report) that reviewed 50 previous reports on entrepreneurship and interviewed 1500 entrepreneurs and 3500 non-entrepreneurs in the UK.

The aim of the research was to look at the level of female entrepreneurship throughout the regions of the UK, to identify the key challenges and make recommendations for action and support. However, it is also a useful baseline to compare EU countries in terms of their success in fostering female entrepreneurship.

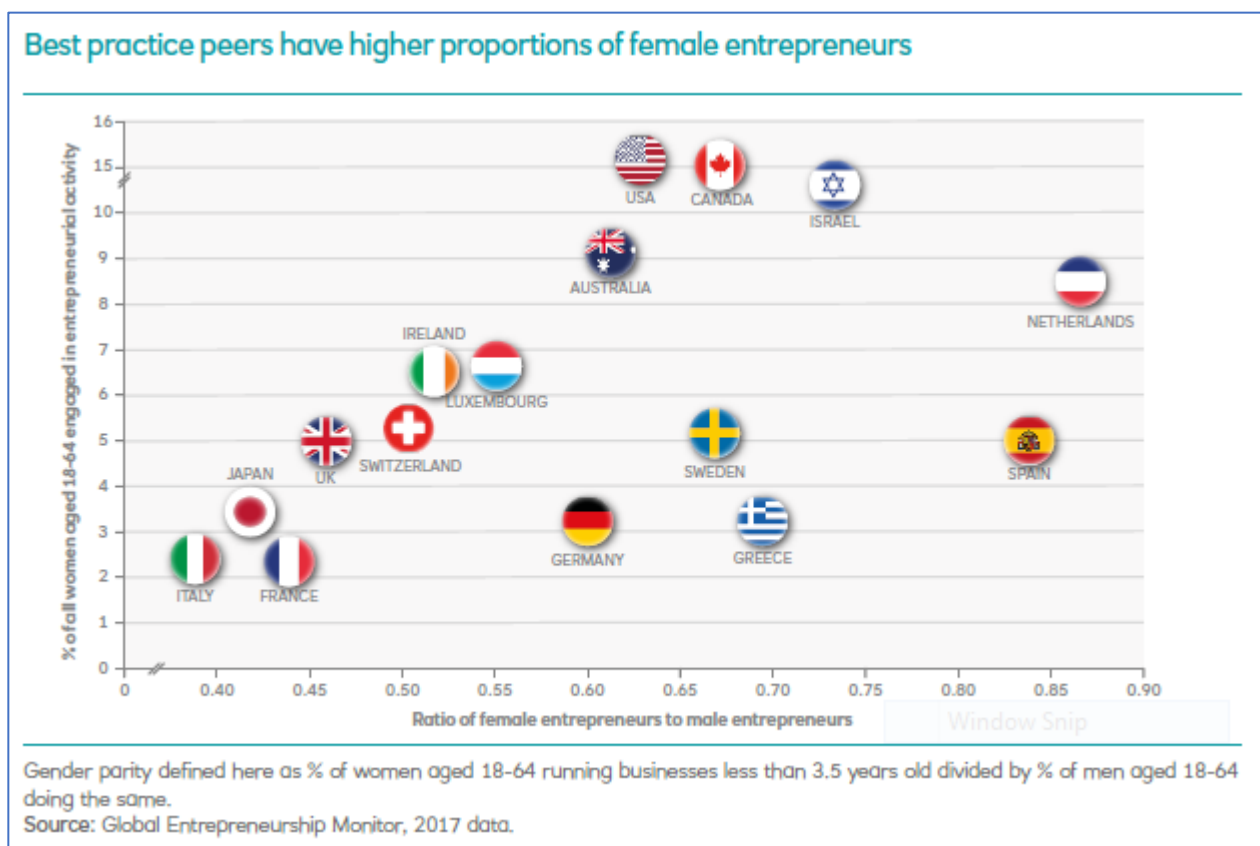
The graph mapping the EU countries shows that Germany has the lowest level of female entrepreneurship at just 3%, with the UK 5%, Ireland 6.5% and the Netherlands a remarkable 8.5%.

The graph also looks at the ratio of female to male entrepreneurs. The UK is 0.46, Ireland is next at 0.52, Germany is 0.6 and Netherlands 0.87. In other words, for every 10 male UK entrepreneurs, there are fewer than five female entrepreneurs. By comparison, gender parity in the Netherlands is almost 0.9, Spain sits above 0.8, and Australia, the US, Canada, Israel, Sweden and Greece have gender parity ratios of 0.6 or more. Both Canada and the Netherlands have reduced their entrepreneurial gender gap – the proportion of women running businesses compared to men – by about one-third over the past 10 years.

<sup>17</sup> Dheer 2018

<sup>18</sup> Waldinger 2005

In both measures The Netherlands is way ahead in female entrepreneurship.



### 4.3 UK Desk Research Findings (Including a Focus on Northern Ireland)

#### 4.3.1 Global Entrepreneurship Monitor and Institute of Directors – Trends and Key Challenges on a National level

A 2016 study by the Global Entrepreneurship Monitor (GEM) found that immigrants are far more likely to be entrepreneurial than people born and brought up in the UK... three times as much in fact.

The report found that immigrants in the UK showed the highest levels of “Total Early-Stage Entrepreneurial Activity”- its benchmark for entrepreneurial vigour – while an earlier study in 2014 cited one in seven UK businesses as being founded by immigrants.<sup>19</sup>

There are a number of reasons suggested for this. Perhaps the most cited is simply that somebody who has left their home country to build a better life elsewhere is by their very nature likely to be entrepreneurial<sup>20</sup>.

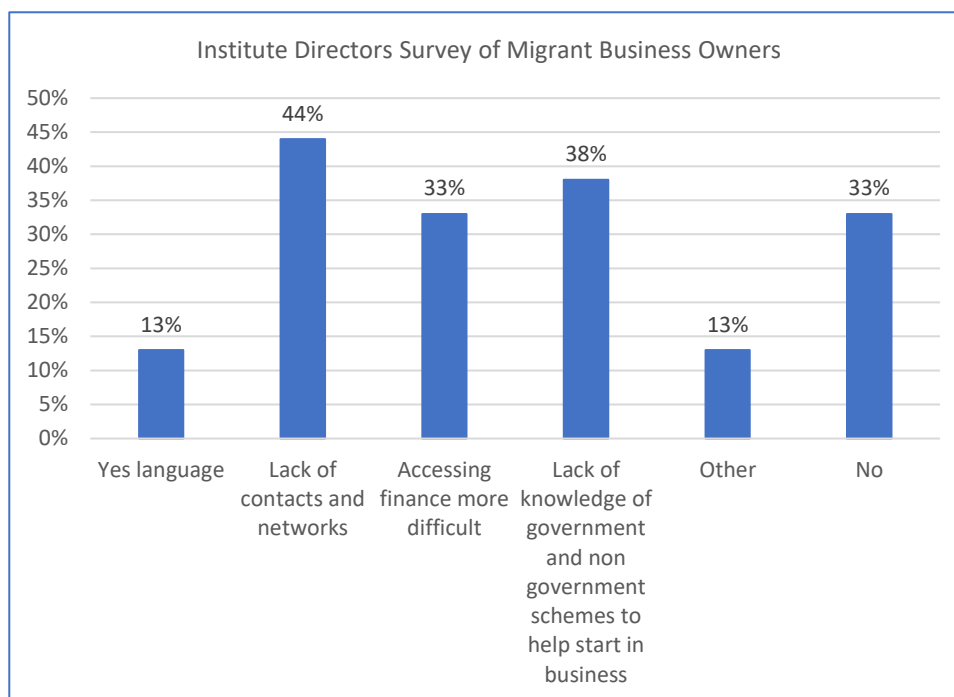
In the Institute of Director’s (IoD) survey of migrant entrepreneurs 2016, they asked if they felt there were particular challenges for them over and above the usual challenges. Interestingly a third of migrant IoD members said there were no particular challenges as a migrant entrepreneur.

The graph below shows that 44% believed that lack of contacts and networks creating a greater challenge for them, while 38% quoted a lack of knowledge of schemes to help start up and 33% felt that accessing finance was more difficult

<sup>19</sup> www.startups.co.uk

<sup>20</sup> Ref Migrant Entrepreneurship in the UK, IOD September 2016

for them. In this group only 13% believed that language was a barrier.



Note that this research was conducted among IoD members, who are more likely to be well educated and have migrated to the UK for economic reasons, than the typical migrant that we focus on in our primary research, who has likely spent less time in the UK, has not learnt adequate English, lacks own investment and may have come to the UK to escape their own countries political situation.

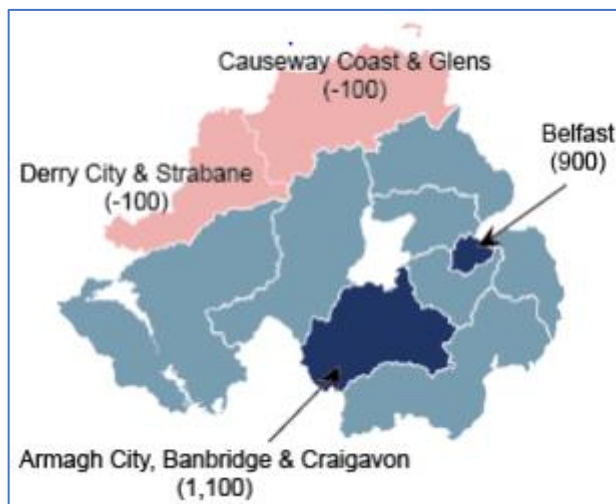
#### 4.3.2 Migrants in Northern Ireland

Net migration to Northern Ireland reached its highest level in 10 years in 2018, according to NISRA. The number of people coming to live in Northern Ireland was 23,600, while 19,400 people left, resulting in a net gain of 4,100. It is the fifth year in a row in which the migrant population has increased.

Belfast and the Armagh, Banbridge and Craigavon districts had the highest level of net international inward migration in the 10-year period to 2018.<sup>21</sup>

Towns like Portadown, Ballymena, Dungannon have seen a rise in migrants settling due to the location of factories and migrants seeking factory work. Refugees and asylum seekers tend to be located in the Belfast area.

<sup>21</sup> <https://www.bbc.co.uk/news/uk-northern-ireland-49435877>



Net migration 2018 in Northern Ireland according to NISRA.GOV.UK

### 4.3.3 Refugees in Northern Ireland

The following are extracts taken from the NI Executive Summary of Syrian families settled in Northern Ireland: <https://www.communities-ni.gov.uk/sites/default/files/publications/communities/summary-of-syrian-families-settled-in-northern-ireland.pdf>

In response to growing public concern about the refugee crisis in September 2015, David Cameron, the Prime Minister at the time, announced that the UK would resettle 20,000 Syrian refugees through the Vulnerable Persons Relocation Scheme (VPRS). The Scheme resettles displaced refugees who are currently living in camps in countries neighbouring Syria, principally Turkey, Jordan and Lebanon. The Scheme is based on need. It prioritizes those who cannot be supported effectively in their region of origin: women and children at risk, people in severe need of medical care and survivors of torture and violence.

The first group of 50 Syrian refugees arrived in Northern Ireland on 15 December 2015. Since then, Northern Ireland has welcomed groups of refugees every other month, with around 80 people arriving in each group.

A total of 417 families with 1726 individuals were welcomed from December 2015 to 2019. 47% of the refugees who have arrived in Northern Ireland to date are children aged under 18.

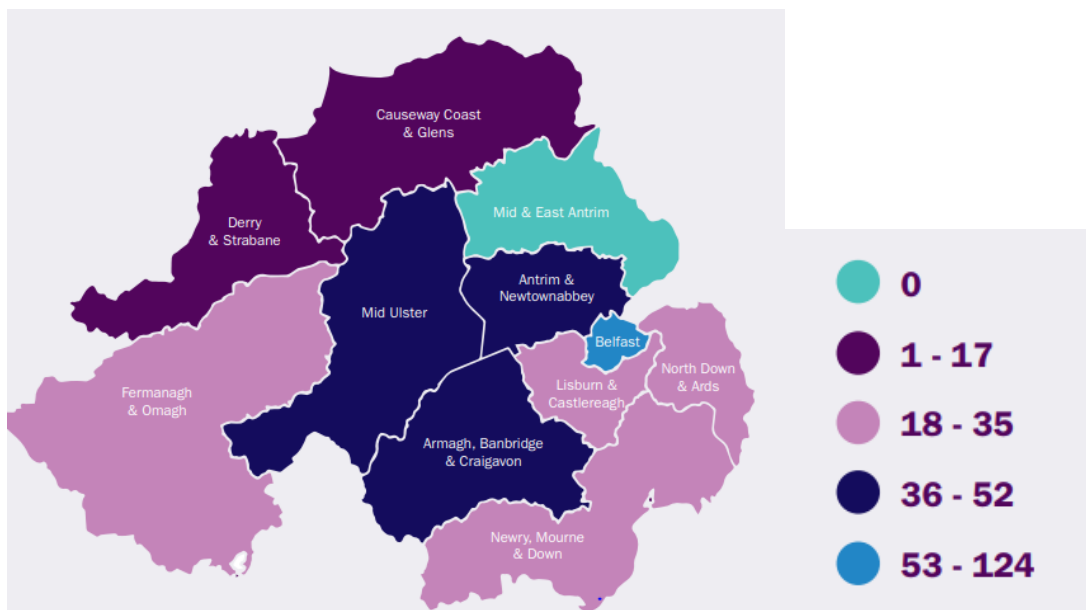
For the refugee families, the average household size is just over 4 persons and almost three-quarters of the households contain four or more people. By comparison, the 2011 Census tells us that the average household size in Northern Ireland is 2.5 persons and just 25% of households in Northern Ireland contained four or more people. 381 families were Arab, 28 Kurdish and 8 families other. 41% of individuals have health needs

The highest level of education in the family is broken down as follows:

- None - 2%
- Primary - 24%
- Secondary - 35%
- Higher Secondary - 23%
- Further and Higher - 16%

The majority of the refugees who have arrived in Northern Ireland lived in or around the cities in Syria that have

experienced the most severe fighting, such as Damascus, Aleppo, Homs and Daraa. However, the families settling in Northern Ireland come from many different parts of Syria, including both rural and urban areas, and there is quite a lot of diversity in the languages that they speak and their ethnic backgrounds.



According to the diagram above around 20% of refugees are considered to be settled in the Belfast City Council area.

### ***Migrants in Belfast***

Ethnic minority communities have been in the city since the time of the 1930s. The biggest groups located in the city are Chinese and Indians. Since the development of the European Union, numbers have been increased due to a convergence of Eastern European settlers. Evaluation figures of 2011 demonstrated that Belfast has an aggregate non-white population of 3.3%, while 6.6% of the population was born outside [Ireland](#). Half of the people born outside the UK and [Ireland](#) live in the south part of Belfast. Belfast Population 2019 –311,512 (estimated), therefore over 20,000 migrants estimated in Belfast. The diagram above, suggests around 20% of the refugees that have been relocated to Northern Ireland are based in Belfast. Ref <https://ukpopulation2019.com/population-of-belfast-2019.html>

### ***Migrants studying in Northern Ireland***

One main areas of attraction for numerous immigrants is the local universities including Queen’s University and Ulster University. Both universities are continually exploring ways to increase their international student intake. With the region being safer after the troubles it has been attracting more and more international students. Northern Ireland is a cheaper option than Universities in England and Scotland. Recruiting international students has become an important revenue stream for universities, with many investing large amounts of money in marketing themselves overseas to attract foreign students<sup>22</sup>.

For many it is not only about learning about the culture in the UK but also learning English. According to Phillips (2019) pre-Brexit data shows that immigrants were more likely to start a business than people born in the UK. There are currently 460,000 foreign university students in the UK, generating £20 billion per year through education exports – including income from international students, English language training and education technology solutions being sold worldwide. [A report published earlier this year found that foreign students who study at university in the UK go on to](#)

<sup>22</sup> Turner 2019

[earn up to 50 per cent more than their British classmates.](#)

### ***Migrant Student Start-Ups in Northern Ireland***

There has been a rise in student start-ups both at Ulster University and Queen's University providing more support for student enterprise. This is provided through specific supports and programmes provided by their Student Union Enterprise teams. At Ulster University this team has grown significantly over the past five years. Ulster University run the Young Enterprise Start-up Company competition, Start U programme with workshops and mentoring and a Shark Tank competition. Queen's University has a range of programmes to support new student businesses including *What's The Big Idea*, *Innovateher*, *Dragon's Den* and core business mentoring.

Both Universities work closely with the *Belfast Enterprise Academy (BEA)* which is a student enterprise programme funded by Belfast City Council that provides workshops and mentoring to students. Post-Brexit economy will be desperate for international students to launch start-ups, but visa changes could scupper plans (Phillips, 2019). Facing Brexit, the Corona virus and a potential recession now more than ever it is imperative to have new businesses including accessing the talents of enterprising overseas students. Looking at the BEA data of applicants over the past 4 years – 20% are international students. Ulster University currently has students from over 100 countries worldwide. Increasing global admissions is a focus of both universities.

Currently both universities can offer start up visa that students can apply for when they are on the Tier 4 Visa which will give them two additional years and they are able to work on their business. They can then apply for an Innovator visa. There are a range of sponsor organisations including TechNation and local high street banks. Students must be able to show that the business idea is a new idea, innovative and viable, with potential for growth.

Once someone is in the UK for 8 years, they can apply for settlement status. In a policy U-turn on post-visa studies, from 2021 foreign students will be allowed to stay in the UK for two years after graduating. From 2021, international students who enrol on undergraduate, postgraduate or PhD courses in the UK will be able to stay in the country for two years after they graduate. The new strategy, announced by the Prime Minister, is aimed at boosting the appeal of the UK as a university destination for overseas students.

### **Brexit Impact**

In 2019 a survey was carried out of 140 migrant entrepreneurs in Britain<sup>23</sup> to the impact of Brexit on these businesses.

The majority (4 in 5) expect Brexit to have significantly negative outcomes for their activities and 37% said they are considering relocating. Brexit may therefore have a negative impact on the number of migrants moving to the UK to work or start a business.

### **4.3.4 Royal Bank of Scotland Alison Rose Report 2019 – National Perspective on Female Entrepreneurs**

The Alison Rose Report was carried out by the Royal Bank of Scotland and was an in-depth study of female entrepreneurship in the UK. The report reviewed 50 previous reports and interviewed 1500 entrepreneurs and 3500 non-entrepreneurs. The aim of the research was to look at the level of female entrepreneurship throughout the regions of the UK, to identify the key challenges and make recommendations for action and support.

### **Funding**

Access to and awareness of funding was highlighted as the number one issue for female entrepreneurs across the

<sup>23</sup> Regent Working paper 2019, Simon O'Leary

entire entrepreneurial journey, from intention to scale-up. Female-led businesses receive less funding than those headed by men, at every stage of their journey.

Start-up funding is the #1 barrier mentioned by women non-entrepreneurs: women launch businesses with 53% less capital on average than men, are less aware of funding options and less likely to take on debt. Only 1% of all venture funding goes to businesses founded by all-female teams, inhibiting scale up

### ***Family caring role***

Women are likely to have twice as much domestic work than men. Women are twice as likely as men to mention family responsibilities as a barrier to starting a business. In addition, Female entrepreneurs with children, primary care responsibilities are the #1 barrier to further business success, with 46% of female parent entrepreneurs identifying it as a “very important” or “important” barrier versus 33% of male parents with businesses. Female entrepreneurs or would-be entrepreneurs may also be caring for adult family members with special needs, or ageing parents and relatives.

### ***Attitude to Risk and Confidence***

Women typically have higher risk-awareness than men and are more cautious about starting or scaling a business, limiting their willingness to risk their livelihood on an uncertain venture. Women are also less likely to believe they possess entrepreneurial skills: Only 39% of women are confident in their capabilities to start a business compared to 55% of men. This is a perceived gap in ability, rather than an actual gap in skill sets.

### ***Business Networks***

Women are less likely than men to know other entrepreneurs or to have access to sponsors, mentors or professional support networks. While 31% of women surveyed highlighted the importance of networking as a business skill, compared to 21% of men, only 30% of women said they already knew an entrepreneur versus 38% for men. Traditional networking methods are also a challenge and a lack of professional networks was perceived as a particularly important barrier by newer female entrepreneurs.

*The report also found that women from minority ethnic groups experience all the same barriers, but to a greater extent than for other women. Such cultural and societal barriers will take a long time to overcome.*

## **4.3.5 University of Ulster – Regional Perspective on Female Entrepreneurs, 2019**

The research which follows, reviews the support available for female entrepreneurs in Northern Ireland and the barriers they face. There is a wide range of enterprise support available in Northern Ireland through Business training, business mentoring, networking events and other activities.

The following provide support for male and female entrepreneurs to start in business; these are provided on an Northern Ireland-wide basis:

- Local Enterprise Agencies (Go For It start up programme as well as their own localized initiatives)
- Local Councils (Range of workshops, networking and mentoring; different in each Council area)
- Invest NI (export focused support, technology companies, high growth business)
- University enterprise programmes, student enterprise programmes and accredited entrepreneur learning
- Ulster Bank Accelerator Programme
- There are many other localized programmes.

There are limited female-only programmes, which include:

- Yes You Can programme – partnership between Women in Business, local Councils and Invest NI
- Innovate Her Programme – Queens University Belfast
- Other localised pilot programmes dependent on one-off funding

### **Academic Research**

*“Female entrepreneurship is different because female entrepreneurs are different”<sup>24</sup>, not least in that female entrepreneurship tends to be concentrated in those sectors where skills reflect societal norms and roles<sup>25</sup>, i.e. low technology, service-based businesses.*

### **Motivation**

*“Women are more likely to cite factors such as: a pursuit of independence; a sense of self-fulfilment and a quest for work-life balance particular to their personal and family situation as motivations for starting their business<sup>26</sup>. This was also identified in the Alison Rose Report, where the desire to have a more flexible work-life family balance was the top motivator among women with children, while the top reason for those without children was to be independent and make their own decisions.”*

### **Barriers**

*“Regardless of their motivation, female entrepreneurs often face additional barriers associated with a lack of business knowledge and training, discrimination and prejudice as well as increased home/work conflicts and stress (Brindley, 2006) compared to their male counterparts.”*

### **Research Findings**

A survey was carried out in 2019 by the University of Ulster with 95 individuals.

The breakdown of respondents was:

- Sole traders 74% and micro businesses 21%
- Founders of their own business 93%
- Educated to Tertiary (university/ college) level 83%
- Trading for more than 3 years 41%, trading 18months -3 years 14%, trading <18 months 36%, pre-start 8%

### **Motivations**

1. Being your own boss
2. Flexibility
3. The spirit of entrepreneurship (work hard, make the world a better place).

### **Barriers to Starting a Business**

- 66% self-confidence was their most challenging barrier
- 46% Finding the right contacts/networks and raising capital
- 43% Raising capital

<sup>24</sup> Bruni et al, 2004 p.264

<sup>25</sup> Treanor & Henry, 2010, Browne et al

<sup>26</sup> Treanor & Henry, 2010 citing Marlow, 1997; Henry and Kennedy, 2003



- 4% reported no barriers to entry

### **Barriers to Running a Business**

- 46% work life balance and no time for training/upgrading skills/knowledge
- 38% ranked “other”: barriers ranged from lack of marketing skill, being employed whilst cultivating a business, imposter syndrome and isolation

Comments made by respondents included:

*“Females work differently to men and need a different approach when encouraging them to develop and start a business”*

*“I believe that women are underrepresented in business. I also think women need help in navigating a male orientated world. I personally could use confidence building and assertiveness training”.*

*“I have benefited so much from the Connect program and there isn't the same focus on women specifically within local enterprise programs. The targeted programs take into account the real obstacles women face today in business”.*

## **4.4 Ireland Desk Research Findings**

### **4.4.1 Global Entrepreneurship Monitor**

The 2017 Global Entrepreneurship Monitor (GEM) Report for Ireland reports that more men than women are actively planning and starting new businesses in Ireland. The rate of entrepreneurship among women in Ireland is 8<sup>th</sup> highest in Europe. The rate of entrepreneurship among men in Ireland is the fourth highest.

#### **What is the cause of the gap in female entrepreneurship?**

In 2012 Enterprise Ireland conducted research to understand fully the challenges impacting on female entrepreneurship and the following are some of its main findings:

- Women are more risk averse
- Perceiving less access to finance
- Lower levels of self-confidence
- Greater fear of failure
- Different ways networking and less networking opportunities
- Lacking visible role models
- A lack of technical expertise

### **4.4.2 Irish Government Support for Female Entrepreneurship**

Addressing the under representation of female-led businesses that start a business and achieve considerable scale, requires a tailored, focussed approach in terms of support, personal development and networking opportunities. The Irish Government established the Enterprise Ireland's Female Entrepreneurship Unit to support ambitious women to grow scalable businesses and to address the key challenges impacting on the growth of female led business opportunities. Enterprise Ireland's website has a dedicated [Female Entrepreneurship](#) page where you can learn more about their supports for female entrepreneurs. Since the introduction in 2013 of measures targeting women, the number of women who are setting up their own businesses has grown year-on-year.

In 2012, just eight out of 97 participating high potential start-ups were female-led (8%) which has increased to 28% in 2017; 25 of the 90 participating in the programme were female-led.

<b>EI Statistics 2017</b>				
	<b>Female</b>	<b>Male</b>	<b>High Potential Start Up</b>	<b>Percentage*</b>
2017	<b>25</b>	65	90	28%
2016	<b>19</b>	82	101	19%
2015	<b>23</b>	82	105	22%
2014	<b>18</b>	84	102	17%

\*all percentages rounded to nearest whole number

### **Local Enterprise Office activity in Female Networking and Mentoring**

The LEOs are also actively engaged in encouraging and inspiring an increase in female-led businesses through initiatives such as the annual National Women's Enterprise Day and the Women in Business Networks. An important aspect of the networking programme is the promotion of successful female entrepreneurs as role models and the use of mentoring and networking opportunities which aims to build confidence of newly emerging female entrepreneurs. Progress has been made: For example, in 2015, 57% of participants attending core training programmes in Local Enterprise Offices were female. This was 54% in 2016 and 61% in 2017.

### **Selection of support options for Female Entrepreneurs**

1. Network Ireland [www.networkireland.ie](http://www.networkireland.ie)
2. Women in Business [www.localenterprise.ie/DublinCity/Start-or-Grow-your-Business/Networking/Women-in-Business/Network-Events](http://www.localenterprise.ie/DublinCity/Start-or-Grow-your-Business/Networking/Women-in-Business/Network-Events)
3. Enterprising Women Network [www.localenterprise.ie/DLR/Training-Events/Business-Networks/Enterprising-Women/](http://www.localenterprise.ie/DLR/Training-Events/Business-Networks/Enterprising-Women/)
4. Irishwomeninbusiness.ie (online) [www.irishwomeninbusiness.ie](http://www.irishwomeninbusiness.ie)

### **4.4.3 Additional Key barriers and challenges that Female Migrant/Refugee Entrepreneurs face in Ireland**

Migrants are known for their entrepreneurial spirit; one in three migrants in Ireland aspire to run their own business. As entrepreneurs, they bring many societal and economic benefits to a country, including employment, filling skills gaps and rejuvenating artisan trades. However female migrants also face many additional barriers including

- Language barriers
- Restrictive immigration rules,
- Discrimination,
- Difficulties accessing existing business networks and financial support.

Migrant women, in particular, are often overlooked despite having run their own businesses or worked in highly skilled roles in their countries of origin.

#### 4.4.4 Best Practice Approaches to supporting Female Migrant Entrepreneurs in Ireland

For the purpose of the EMINENT project, the following best practices in Ireland to support female migrants were researched and identified. These are predominantly covering the area of entrepreneurship supports, labour activation programmes and enterprise educational initiatives reflective on the target audience in question:

- Irish Government supported entrepreneurship initiatives for refugees/migrants
- Irish Government supported initiatives surrounding Employment Support / Labour Market Integration in Ireland for Refugee/Migrants
- Entrepreneurship education supports for potential female migrant entrepreneurs
- Other inter-relatable Good practices

##### *Irish Government supported entrepreneurship initiatives*

There is no specific section within the Irish Government's Department of Business, Enterprise and Innovation that solely deals with leading tailored entrepreneurship support programmes for refugees and migrants. However, the Irish government has instead funded numerous initiatives through various departments and programmes to support these target audiences in engaging with entrepreneurship support, employment activation, education, labour market activation and entrepreneurial mind-set acquisition.

In October 2019 the Irish Government announced €5.8 million in funding for gender equality through women's entrepreneurship and participation in the workforce initiatives.

- One Leinster-based project will provide employment-readiness training to women in the asylum system focused around Direct Provision locations.
- Another South and West Dublin-based project will provide training and mentoring to women who wish to start their own business.
- Funding of €4.3 million over three years is being made available under the European Social Fund for initiatives targeted at women who are currently detached from the labour market but wish to take up paid employment.
- A further €1.5 million is being made available to support women's entrepreneurship.

##### *Irish Government supported initiatives surrounding Employment Support / Labour Market Integration in Ireland for Refugee/Migrants*

Some of the most well-known and long supported programmes come under the auspices of the organisation "Business in the Community Ireland". Business in the Community Ireland is a movement for sustainable change in business. In a dynamic and changing environment, sustainable businesses are successful businesses. Their purpose is to inspire and enable businesses to bring about a sustainable, low carbon economy and a more inclusive society where everyone thrives. They act as trusted advisers in sustainability and corporate social responsibility. Two of their programmes are EU and Irish Government funded and are targeted towards refugees and migrants are the EPIC programme and the RISE programme.

##### *The EPIC Programme*

Under Business in the Community Ireland's Business Action on Employment, EPIC (Employment for People from Immigrant Communities), is an employment programme which works with immigrants and refugees to help them integrate into Irish society. They work in partnership with businesses to provide specialized supports. Immigrants and refugees looking for employment and education recognize the lack of Irish work experience, interview preparation and the understanding of the Irish standards when preparing CV and Cover letter as strong obstacles to succeed in their

applications. EPIC is an initiative that to date has impacted the lives of over 3,000 people from 101 nationalities. 68% of their clients have found jobs or entered training or are volunteering. Ref: <https://www.bitc.ie/business-action-programmes/business-action-on-employment/are-you-a-jobseeker/>

### **The RISE Programme**

Another programme under the umbrella of Business in the Community Ireland is “RISE”. The RISE programme (Refugee Integration, Skills and Employability) is suitable for recently arrived refugees or refugees who have been in Ireland for longer but have not worked for a long time, and for asylum seekers who are eligible for work permits. RISE supports refugees and asylum seekers in their integration in Ireland, helping them to increase their understanding of Irish society. It also prepares them for employment and helps them to find work or suitable training. Ref: <https://www.bitc.ie/business-action-programmes/business-action-on-employment/are-you-a-jobseeker/rise-programme/>

### **Entrepreneurship education supports for potential female migrant entrepreneurs from educational institutions**

This website provides information on immigration law and the different existing procedures on the different types of business in Ireland (information tailored to migrants and refugees). The information is available in a downloadable document with an accompanying PowerPoint presentation for enterprise educator’s to use with the identified target audience. <https://www.vifre.eu/eng/controllers/legal-advice.php>

#### **4.4.6 Irish Best Practice-Female Entrepreneurship Training Programmes**

The desk research found 2 programmes that have been delivered which specifically targeted migrant women interested in enterprise. Unfortunately, they were only delivered once.

<b>Training Programme</b>	<b>Building Better Futures: Migrant Women’s Entrepreneurship Training 2018</b>
<b>Aims and short description:</b>	“Building Better Futures - Migrant Women’s Entrepreneurship” was a 9 week training program aimed at increasing migrant women’s entrepreneurial activity in Ireland. The course was run by Migrant Rights Centre Ireland (MRCI) with partners DCU Ryan Academy for Entrepreneurship, delivered in Dublin
<b>Contents and formats in brief:</b>	There were 9 full days training delivered on a Saturday with sessions on: <ul style="list-style-type: none"> <li>- Setting up a Business in Ireland</li> <li>- Customer Journey and Customer Discovery</li> <li>- Sales Strategy and Process</li> <li>- Branding and Digital Marketing</li> <li>- Financial Planning</li> <li>- Communicating your Business</li> </ul> Mentorship Support was also provided to participants.
<b>Participants:</b>	The training was for migrant women entrepreneurs who: <ul style="list-style-type: none"> <li>- had previous business experience in Ireland or in their country of origin</li> <li>- had a great start-up idea and need support to make it happen</li> <li>- had an early stage start-up and need support to upscale and expand their business</li> </ul> A total of 25 migrant women participated in the programme.
<b>Participation</b>	The course was open to migrant women in Ireland. It was a competitive process.

<b>requirements:</b>	Places were limited to 25. The following criteria applied for selection of participants: quality of application, relevant entrepreneurial experience and quality of start-up idea
<b>Price:</b>	Free of charge
<b>Location:</b>	DCU Ryan Academy for Entrepreneurs, 3013 Lake Drive, Citywest Business Campus, Dublin 24, Ireland
<b>Web link:</b>	<a href="https://www.mrci.ie/blog/building-better-futures-migrant-womens-entrepreneurship-training/">https://www.mrci.ie/blog/building-better-futures-migrant-womens-entrepreneurship-training/</a>
<b>Social media:</b>	<a href="https://twitter.com/migrantrightsir">https://twitter.com/migrantrightsir</a> <a href="https://www.facebook.com/Migrant.Rights.Centre.Ireland">https://www.facebook.com/Migrant.Rights.Centre.Ireland</a> <a href="https://www.youtube.com/user/migrantrightscentre">https://www.youtube.com/user/migrantrightscentre</a> <a href="https://vimeo.com/migrantrightscentre">https://vimeo.com/migrantrightscentre</a>

## 4.5 Germany Desk Research Findings

### 4.5.1 Level of Education

Migrant women in Germany have lower educational attainment than native women. 11% have left school without obtaining a degree compared to 3% of non-migrants. Almost 22% of migrant women finished their education at school level.

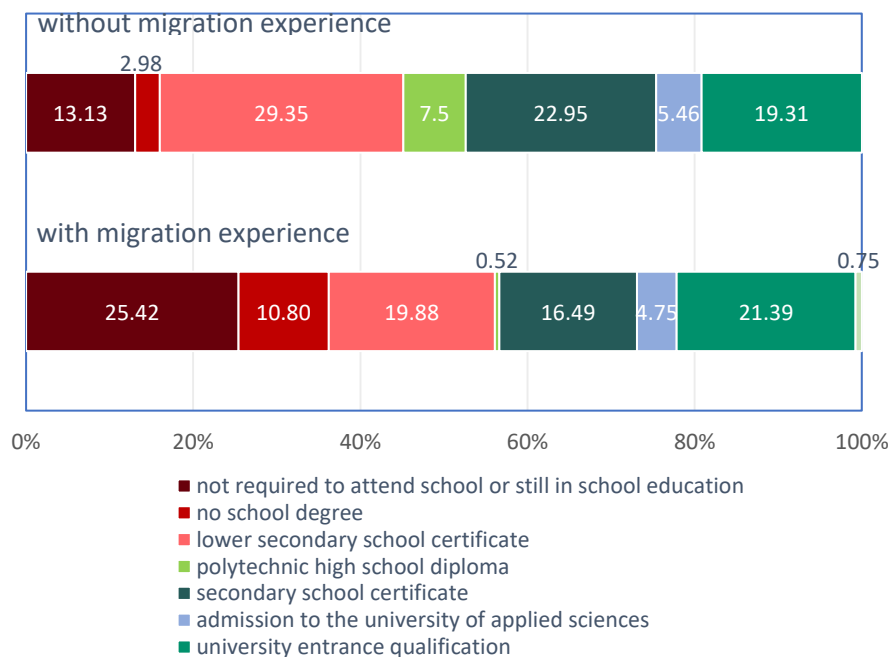


Fig. 1: School-leaving qualifications of women with and without migration background<sup>27</sup>

<sup>27</sup> numbers of Viktoria Latz, own representation.

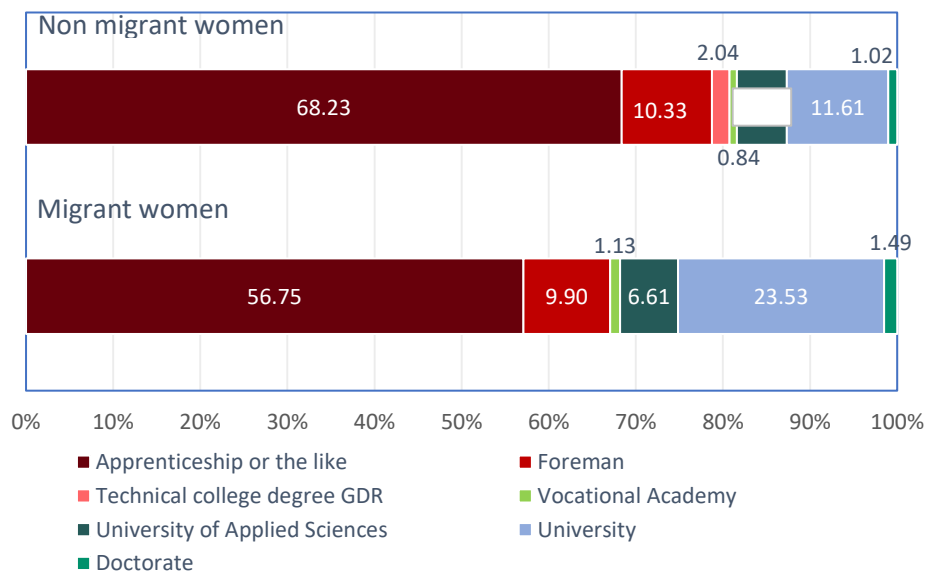


Fig. 2: Vocational Qualifications of women with and without migration background<sup>28</sup>

Figure 2 above shows that 57% of migrant women have attained apprenticeships or equivalent, compared to 68% in the main population of women. Twice as many migrant women (23%) have achieved university level education, compared to 12% of non-migrant women.

The proportion of migrant women who are no longer in school or vocational training shows that about 58% (3.6 million) have a vocational qualification. Of these, 67% have completed an apprenticeship or have a master craftsman's diploma or have a technical college degree from the former GDR. The remaining 33% of the women with a migration background have an academic degree from universities of applied sciences, universities or universities of cooperative education or have completed a doctorate. Approximately 42% of the women (2.6 million) do not have a vocational qualification. While the proportion of women without professional qualifications is similar to that of non-migrant women, the proportion of academic degrees is also higher than among women without a migrant background.

#### 4.5.2 Employment, Economic sector and Income

Approximately 43% of the 9.5 million women with a migration background are active in the labour market i.e. either employed (approx. 94% of them) or unemployed. Compared to the native women, almost 3% less are employed (approx. 97%).

The largest proportion of employed women with a migrant background is accounted for by women in employment (2.4 million). Approximately 243,000 women are self-employed. The majority of women with a migrant background work in the service sector, especially in trade, hotels and restaurants and transport (1.1 million).

Most women with a migration background in Germany (844,000) earn between €900 and €1300 per month, followed by 725,000 women who earn between €500 and €900. 594,000 women earn less than €500, while 14,000 have no income at all. This is partly due to the fact that they work to support a spouse or relative, as assistant family members and are not paid for it.

The average monthly net income of women with a migration background is €1,276, which is below the average net

<sup>28</sup> Source: Federal Statistical Office (2017): Population and employment. Population with migration background - Results of the microcensus 2016, Subject Series 1 Series 2.2, Wiesbaden, p. 234-236, own presentation.

income of native women. (€1,557).<sup>29</sup>

#### 4.5.3 Marital status, Children and Language skills

There are 6.8 million adult female migrants and 59.5% are married and 23.6% are single. A higher percentage of migrant women are married compared to non-migrants (50.6%). Women with a migrant background have on average 1.4 children compared to native women, who have on average 1.2 children.

Male and female migrants have a similarly low level of German language skills on arrival in Germany. At the time of the survey, however, the proportion of men who estimated they had a good knowledge of German (23 %) was significantly higher than that of women (15 %). Male refugees tend to progress in the German language faster than women. Female refugees participate to a lesser extent in BAMF integration courses, although there is a connection with the fact that children belong to the household. This is stronger when there is no childcare than when all children are in external care. The same effect can be observed with regard to other educational attainment in Germany. Activity rates increase with the length of stay, but again they are slower for women than for men, which, in addition to differences in education and work experience, is due to the presence of children in the household.<sup>30</sup>

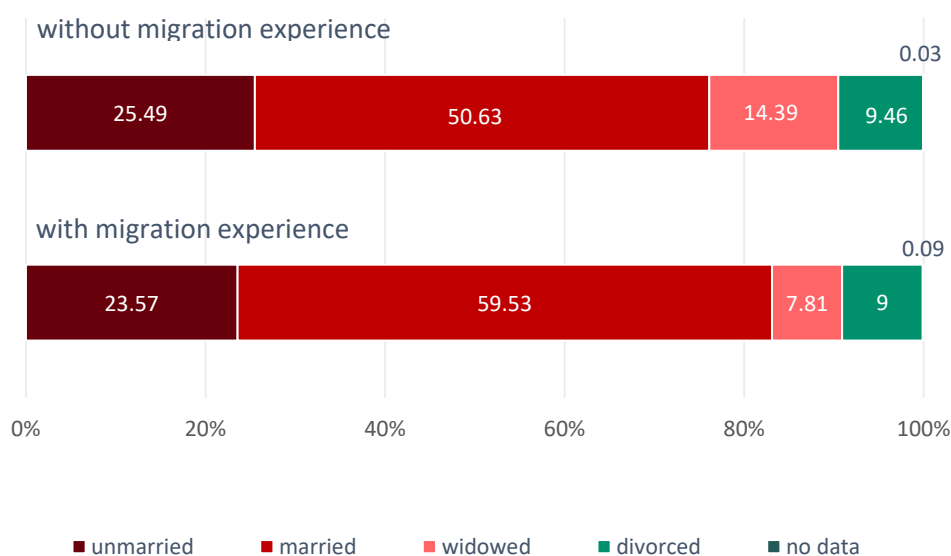


Fig. 3: Family status of women in Germany according to migration background<sup>31</sup>

#### 4.5.4 Inequalities and Opportunity Structures

The diagram shows that many of the issues migrants face when starting a business are similar to anyone in Germany considering business start-up. However, there are a number of issues which are more significant to migrants such as better earning opportunities, reconciling family and career, improve prestige and independence, as well as push factors such as occupation not suitable as an employee.

<sup>29</sup> Federal Statistical Office, Subject series 1 Series 2.2, 2018, pp. 446-450; Zahlenwerk: Frauen mit Migrationshintergrund in Deutschland, licence "CC BY-NC-ND 3.0 DE, author: Viktoria Latz for bpb.de.

<sup>30</sup> Kosyakova, Yuliya on Qualification, professional experience and social economic integration of refugees, IAB-BAMF-SOEP.

<sup>31</sup> Source: Federal Statistical Office (2017): Population and employment. Population with migration background - Results of the microcensus 2016. Subject series 1 Series 2.2, Wiesbaden, p. 125, own presentation.



Fig. 4: Start-up motivations of people with migration background (not gender-specific) in Germany according to migration background<sup>32</sup>

The start-up financing needs of migrants and non-migrants do not differ significantly. However, the sources of financing differ, so that founders with a migration background rely much more on the personal support of friends, family and acquaintances than on public funds.

Migrant start-ups fail not least because of access to outside capital, but also because of access to relevant credit information. A closer link between advice, financing and loan servicing seems necessary.<sup>33</sup>

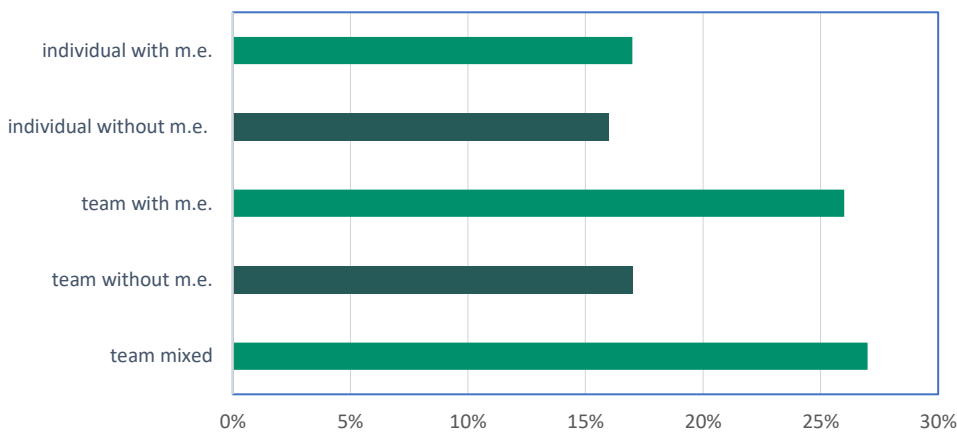


Fig. 5: Lack of financing due to difficulties with external financiers, irrespective of gender<sup>34</sup>

<sup>32</sup> Study commissioned by BMWi: Start-up potential of people with foreign roots, authors: René Leicht, Stefan Berwig, Institut für Mittelstandsforschung (ifm), University of Mannheim, own representation.

<sup>33</sup> Nadine Förster, Ralf Sängler, Institute for Social Pedagogical Research Mainz (ism) in the same.

<sup>34</sup> ZEW Foundation Panel, calculations ifm University of Mannheim, own presentation



#### 4.5.5 Migrants and Start-up Rates

Since 2007 there has been a growth in migrant lead start-ups from migrants from the EU 2 accession countries, and the EU-8 accession countries.

Since 2011 the number of start-ups by migrants and by Germans have both fallen by a third. In 2015 there were only 80,000 start-ups among migrants.

The number of start-ups from non-European countries remained constant until 2015, but should have fallen in relative terms in the following years due to the absolute increase in the number of people due to immigration from non-European countries.

Each year there are 380,000 new start-ups in Germany, creating approximately 430,000 new jobs. The number of self-employed persons with a migrant background has risen by 30% since 2005, to 750,000. Only around one in three start-ups are founded by women. Positive developments can be seen in side-line businesses: in 2017, women ran around 43% of these. In total, and particularly in the case of innovative start-ups, targeted measures are needed to make full use of the potential of female entrepreneurs. (Ref: [www.bmwi.de](http://www.bmwi.de))

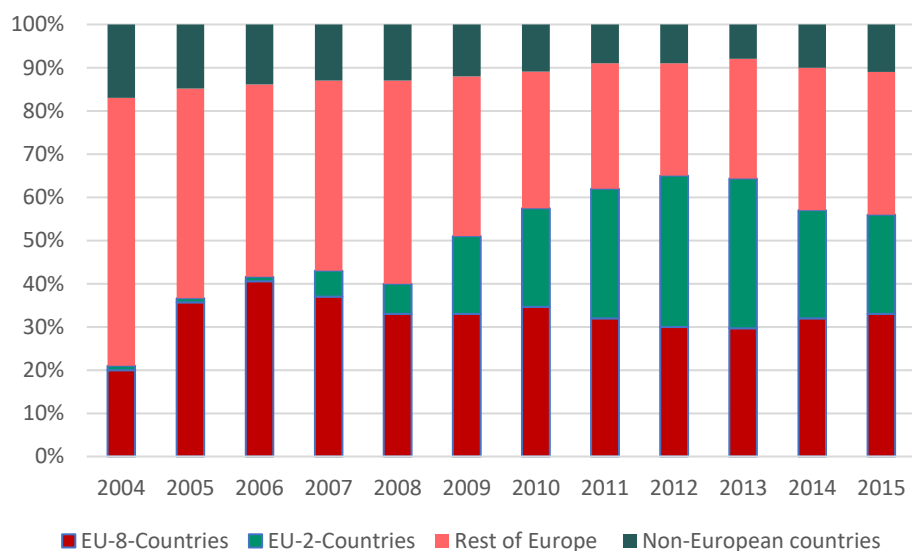


Fig. 6: Commercial formations 2004 to 2015 by nationality groups and accession countries, irrespective of gender<sup>35</sup>

Migrants starting businesses had a higher insolvency rate than those led by Germans; 26% for individual start-ups of foreign origin compared with 16% for those of German origin.

However, it should be taken into account that migrants more often abandon their business start-up, due to better job prospects.<sup>36</sup> When teams are set up with foreign partners, the gap compared to the exclusively German teams is also 10%.

<sup>35</sup> IfM Bonn (basis: FDZ of the Federal and State Statistical Offices, business advertisement statistics); BMWi Study, Fig. 3.1.8 on page 24, own representation

<sup>36</sup> In the same on page 29; KfW Gründungsmonitor.

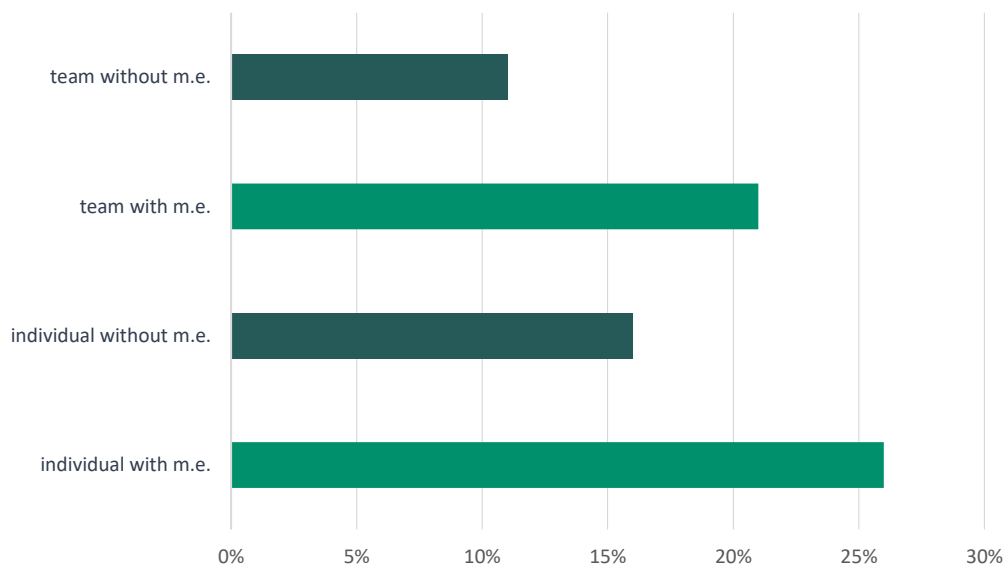


Fig. 7: Mean value of insolvencies of individual and team start-ups by origin, irrespective of gender<sup>37</sup>

#### 4.5.6 Potential

For a long time, and due to the limited freedom of movement of workers, ad hoc start-ups tended to be dominated by building tradesmen and care workers from Central and Eastern Europe. There is potential for highly qualified start-ups and this has not been adequately exploited. Only immigrant self-employed persons from western industrial nations created high quality start-ups, where over 60% had an academic degree.<sup>38</sup>

There is great potential for highly qualified female entrepreneurs among third-country nationals. However, the obstacles of the right of residence inhibit people wishing to set up a business. At the same time, most self-employment on the basis of the Residence Act, has increased only minimally. As could be determined on the basis of the origin-specific composition and structure, these were also not the main countries of origin, so that it was reasonable to assume that the many direct founders avoid the pending examination procedures or fail because of them.<sup>39</sup>

Among those who fled to Germany between 2013 and 2016, 27% previously ran their own business in their home country.<sup>40</sup> Among Syrians this was almost one third (32%). This is also a good prerequisite for labour market integration as a whole, as the formerly self-employed have greater professional experience than those of other workers. It is questionable, however, to what extent the number of self-employed persons will remain in view of the different framework conditions. At least this is not the rule after a short time in Germany. Insofar as fugitives escaped to work at all in the short term, the self-employment rate was only 2% (Syrians 4%).<sup>41</sup>

The table below shows that migrants from crisis countries had a self-employment rate of 12%, which is higher than native Germans (Germans without migrant experience). Refugees from Iran or Pakistan have a particularly high level of self-employment, both above 20%, which is significantly above the German rate of 10/11%.

<sup>37</sup> Just there; originally ZEW Foundation Panel; calculations from ifm University of Mannheim, own presentation.

<sup>38</sup> Study BMWi Summary ifm University Mannheim, p. 16.

<sup>39</sup> Block, A. H., & Klingert, I., 2012, No. Workin Paper 48.

<sup>40</sup> IAB-BAMF-SOEP survey of refugees (Vallizadeh et al. 2016).

<sup>41</sup> Study BMWi Summary ifm University Mannheim, p. 16.

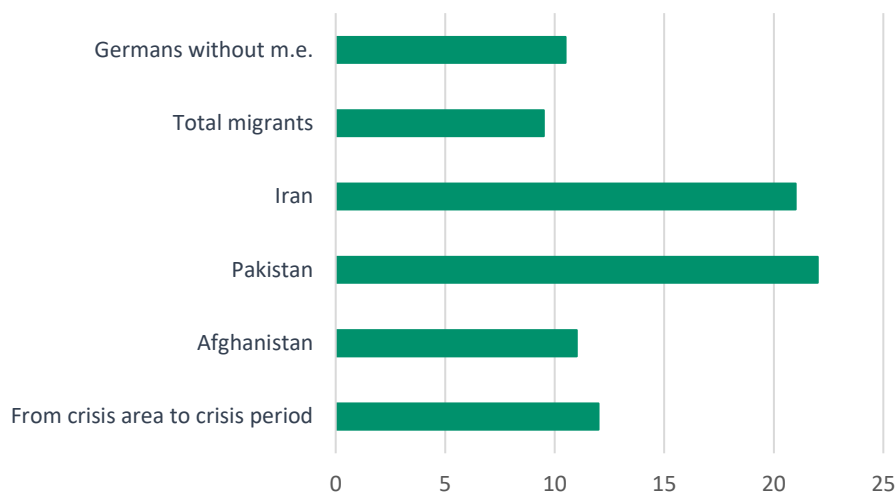


Fig 8 : Self-employment rate of refugees from previous immigration cohorts in percent, irrespective of gender<sup>42</sup>

#### 4.5.7 Online Entrepreneurship Support

##### **“Wir gründen in Deutschland” – Entrepreneurship Support for Migrants ([www.wir-gruenden-in-deutschland.de](http://www.wir-gruenden-in-deutschland.de))**

With the Internet platform [www.wir-gruenden-in-deutschland.de](http://www.wir-gruenden-in-deutschland.de), the IQ Centre for Migrant Economics provides a comprehensive information and learning platform for migrants, which provides extensive information on the legal framework conditions for business start-ups by migrants as well as comprehensive learning resources. The platform is translated into 14 different languages and thus addresses a large number of potential founders. The information is sorted according to target groups and thus allows a quick and comprehensive overview.

The platform is operated by the Federal Ministry of Labour and Social Affairs in cooperation with the Federal Ministry of Education and Research and the Federal Employment Agency.

#### 4.5.8 Practical Guides, Toolbox, Leaflets to support Migrants

##### **Language Sensitive Advice for working with non-German speakers “We understand each other!”**

*Approach: Practical Guideline / Training the Trainer*

*Target Group: Professional Employment Advisors / Trainers / VET / Adult Learning*

<http://bit.ly/294nqCY>

The training concept and the practical guide of the same name "Sprachsensibel beraten - Praktische Tipps" (Language Sensitive Advice - Practical Tips) developed from it is intended to provide advisors with instruments, strategies and recommendations for language-sensitive advice for customers with German as a second language. Possible stumbling blocks in the discussion as well as possible solutions are pointed out and illustrated with examples. The practical guide contains a collection of speaking materials for specific communication situations.

##### **Breaking Down Barriers – Creating access**

*Approach: Practical Guideline / Toolbox*

*Target Group: Professional Employment Advisors / Job Centres*

Language barriers in counselling are a burden for employees of the labour administration and job seekers with a migration background. The materials support the employees of job centres and employment agencies in expanding their skills to make counselling interviews as efficient as possible. The six practical handouts developed within the framework of the migration.works project close this gap. For example, the "Communication recommendations for

<sup>42</sup> Source: Microcensus 2014/2015; calculations ifm, University of Mannheim, own presentation.

employees of the labour administration" translate terms from SGB II and SGB III into an easily understandable language. Other products, such as visualization aids in eight languages, facilitate communication with customers.

### ***Information Material for Volunteers Supporting Labour Market Integration of Migrants***

*Approach: Materials / Guidelines*

*Target Group: Volunteers supporting Labour Market Integration*

[www.tuerantuer.de](http://www.tuerantuer.de)

Volunteers who want to help people with a refugee background on their way into the German labour market need sound knowledge for their support. The information materials available for this purpose focus on four different topics: "Recognition of foreign qualifications", "Labour market access for refugees", "Participation in integration and job-related German courses" and "Dealing with trauma ". These documents are summarised in the brochure "Labour market integration of refugees - information for volunteers".

### ***SME Toolbox***

*Approach: Toolbox*

*Target Group: SMEs*

[www.netzwerk-iq.de/foerderprogramm-iq/fachstellen/fachstelle-interkulturelle-kompetenzentwicklung/ueber-uns](http://www.netzwerk-iq.de/foerderprogramm-iq/fachstellen/fachstelle-interkulturelle-kompetenzentwicklung/ueber-uns)

The SME Toolbox is an information and support tool to support managers of small and medium-sized enterprises who wish to recruit or employ migrants (SMEs). Sorted on 57 cards and in eight thematic categories, it offers practical tips on the topics of personnel recruitment and development, corporate culture and corporate governance guided tours, funding opportunities and more. The SME Toolbox is available in print, through an online portal and as an App.

### ***TASTE***

*Approach: Event Format*

*Target Group: SME and Refugees*

TASTE the Job builds bridges between companies and refugees. The event format helps companies to get in contact with fugitives and assess their suitability. In addition, TASTE the Job gives refugees an insight into specific job requirements, in that the organizers simulate the work requirements of various professions in a practical manner, which are then experienced and implemented by the refugees.

### ***Explanation Cards – simply designed and easy to understand***

*Approach: Practical Guideline / Toolbox*

*Target Group: Professional Employment Advisors / Job Centres*

[www.berami.de](http://www.berami.de)

Explanatory cards were developed for counselling interviews in job centres. They provide refugees with guidelines on practical issues. They try to create a simple visual easy to understand summary. They also help to structure the conversation with the advisor. They are particularly suitable for standard situations in everyday consulting. So far, six sets of explanation cards have been issued on the topics of "Relocation", "Moving in", "Integration course", "Application training" and "Sanctions".

### ***QUASI – think further / My Folder***

*Approach: Regional Adapted Folders for Migrants to store important information and provide relevant information on contact points etc.*

*Target Group: Migrants*

MY FOLDER is a physical A4 storage place for all Documents, copies of applications, notices and consulting information. The file is on the one hand, a storage and organization system for refugees and migrants and, on the other, an

information and structuring tool for the employees of the regulatory institutions. The instrument is regionalized for cities or districts and contains basic information on ten important topics in German and English and all-important contact details. These are marked with QR codes so that the responsible authorities can be found quickly. In addition, the folder contains a city map in which all relevant institutions are marked.

#### **4.5.9 Support related to Education and Employment**

##### **Qualification Project "Migrantinnen in Bayern" (Female Migrants in Bavaria)**

*Target Group: Counselling Centres, VET, Adult Learning Centres*

[www.migrantinnen-bayern.de](http://www.migrantinnen-bayern.de)

The aim of the project "Migrant Women in Bavaria - Competent on the Labour Market" is to identify women with a history of migration to facilitate labour market integration through guidance, qualification and networking services. The concept focuses on the individual support of the women and the recording of their skills through a specially developed competence assessment procedure. The qualification measure "Migrant Women in Bavaria" consists of a total of five seminar modules, ranging from competence assessment and the optimisation of application processes to the strengthening of labour market competences through communication training and the search for internships, further education and employment.

##### **QualiMigra – Qualification for all**

*Target Group: Female Migrants*

[www.bbkarawane.de](http://www.bbkarawane.de)

In the project "QualiMigra - Qualification for all", women with a migration background are advised who are looking to enter the job market and need support. The "QualiMigra" counselling concept is based on a holistic and individual approach that focuses on the skills, resources and needs of the participants. In this context, the key qualifications of the employees are of particular importance. The main focus is on intercultural skills, migration-specific knowledge as well as an empathic, appreciative and open attitude towards the women seeking advice. Due to their own migration background, the employees act as authentic role models, who are given special trust.

##### **QUIR**

*Target Group: Female Migrants*

[www.bbkarawane.de](http://www.bbkarawane.de)

The subject of "professional recognition" is of great personal interest to participants in language and integration courses who have already obtained a vocational qualification abroad and are looking for a possibility of employment in Germany that is adequate for their qualifications. The teaching modules "QUIR" were developed to introduce the topic in German lessons. QUIR stands for "Qualification of Migrants through an Integrated Recognition Procedure" and comprises two stages for which didactic material on the subject of professional recognition has been developed for language course participants. This material can be freely used by course leaders who have been trained on the topic of "recognition".

##### **Recognition and qualification advice at Integration Points of the Federal Employment Agency**

*Target Group: Counselling Centres, Employment Centres*

[www.iq-netzwerk-nrw.de](http://www.iq-netzwerk-nrw.de)

IQ offers recognition and qualification counselling at the central contact points for refugees ("Integration Points") in the federal state of North Rhine-Westphalia. In these Integration Points, authorities, employment agencies and job centres, youth and social welfare offices, employer and employee services and civil society organisations offer all the support services under one roof that are necessary for integration in training and work. The IQ counselling services at the Integration Points are characterised by short distances, synergy effects and networking and cooperation structures

between the various players.

## **4.6 The Netherlands Desk Research Findings**

### **4.6.1 Barriers**

In 2019 there were more than 2.2 million migrants in The Netherlands of which 1.12 million were women. Most migrants, almost 1.5 million, settle in the west of the country where we find the major cities Amsterdam, Rotterdam, The Hague and Utrecht. The northern provinces of Groningen, Friesland and Drenthe house a little over 120,000 migrants. Most, over 35,000, live in the city of Groningen.

Migrants face different barriers dependent on their country of origin and individual circumstances. This will also mean they many seek different approaches when it comes to participation and training techniques. Here different factors play a part such as traditional/religious beliefs, educational background and cultural differences.

While the focus is on first generation migrants, second or third generation migrants might also benefit from specific support. Even though these migrants face less barriers than first generation migrants, such as language and cultural awareness, they can still be held back by traditional/religious beliefs, lack of funding or discrimination.

An individual's social/family situation should be considered as this will impact on their ability to progress towards employment or self-employment. Women migrants could have a Dutch partner, have arrived in the Netherlands alone as a refugee or immigrated with their spouse and children. Research shows that personal support and a network is very important as an entrepreneur. Women with a Dutch partner can receive help and support and often access to a support network through their partner, where women who are alone or have a non-Dutch partner may be worse off.

Taking all these different woman migrant minority groups into consideration, we found that the following, are the main barriers for migrants to start their own business:

1. Language
2. Knowledge of Dutch business culture
3. Discrimination
4. Access to the right information
5. Complexity of governance in The Netherlands
6. Personal support (coach)
7. Network
8. Funding

Depending on the minority migrant group, The Netherlands offers different programmes to support migrants. Most of these programmes focus on getting a job but some also stimulate entrepreneurship. Below a selection of Dutch programmes and sources that help migrants, not specifically women, in becoming an entrepreneur.

A barrier specific to women can be their husband or having small children at home. In some cultures, women will not receive any support from their husband in starting a business of their own. They need to stay home and care for the

children. In other cases, it can be that they don't qualify for the programmes available because their husband has a job (an income). Lastly, for most immigrant women it is difficult to find someone to watch the children at home. They lack a network.

#### 4.6.2 Programmes that support Migrant Entrepreneurs

##### ***Forward Incubator***

[www.forwardincubator.com/](http://www.forwardincubator.com/)

This programme is specifically for refugees in the Amsterdam and Rotterdam areas. Refugees need to qualify for the programme and will be selected on the basis of motivation, coachability, educational level and business idea.

The programme takes four months in which a business idea is developed to a start-up. Participants follow workshops, have their personal business coach and can make use of student consultants (students from local universities).

In 2019 this programme supported 26 businesses and there was a 58% conversion to start up, which is a very high success rate. Another 25% have moved onto paid employment or studies. The programme is competitive to get a place and is by application, so it the best applications that are chosen. The programme is in its 3<sup>rd</sup> year.

Participants come to the programme through word-of-mouth (alumni), social media and refugee organisations. There is no cost for the participant, the programme is funded by the city, charitable organisations and donations in kind, but the participants need a good level of English to follow the programme.

Their aim is to nurture talents, ambition and skills of newcomer that will lead to economic empowerment and opportunities.

##### ***Hack Your Future***

[www.hackyourfuture.net/](http://www.hackyourfuture.net/)

Hack Your Future is a coding school in Amsterdam and also operates in Spain, Greece and the UK. While it does not focus on enterprise or migrants, individuals can learn skills that they can then use on a self-employed basis and the programme has been very successful in getting people into work or self-employment.

After attending a 7-month training programme, participants do a 3 to 6-month internship. Once participants graduate, they can apply for job openings or work as free-lance programmers.

Hack Your Future is a not-for-profit foundation but operates like a lean start-up. The education is free. Around 40% of our budget is derived from education fees that are charged from companies hiring their talented students. The other 60% is based on sponsorship and donations.

##### ***EigenBaas Migrant Programme***

[www.vluchtelingenwerk.nl/zuidwestnederland/een-droom-uitgekomen-melanya-eigen-baas](http://www.vluchtelingenwerk.nl/zuidwestnederland/een-droom-uitgekomen-melanya-eigen-baas)

EigenBaas (being your own boss) is a successful programme developed for learners following secondary education who want to start their own business. The city of Rotterdam decided to adapt the programme specifically for migrants. The programme is a co-creation between the city of Rotterdam, Qredits Micro Financing and Stichting Vluchteling (refugee foundation).

The target group for this programme are migrants/refugees who have problems with the Dutch language but would

like to develop their own business concept. The programme runs for 10 weeks and offers both theory (in Dutch) and individual support (coaching). In order to participate migrants need to be referred by Bureau Zelfstandigen in Rotterdam.

It is a 'general' education programme, aimed at young people (in high school, vocational education and universities of applied sciences), to get them interested in entrepreneurship. In total, the programme has reached 7.050 youngsters and 294 (school)classes. The city of Rotterdam then decided to launch an adapted version for migrants. 13 participants started in this Rotterdam based programme, all of them migrants who had their own business in their country of origin. They originated from Syria, Armenia and Turkey. The programme started as a pilot project in September 2017 and consisted of evening courses. Several local organisations and institutes cooperated in this programme (including the Council, a vocational college, a networking organisation for migrants/refugees, and an organisation of entrepreneurs). Participants were selected by the Council of Rotterdam/local government, based on their motivation and experience. The programme is a combination of individual coaching, online e-modules and classroom-based education.

At least five of the participants successfully opened their own business after participating in this programme.

A report on the programme states:

*"Many refugees were entrepreneurs in their country of origin and would like to continue doing so here. Only a small part succeeds. Because the route to your own company, especially for refugees, is certainly not without obstacles. This is evident from research by Lysias Consulting Group commissioned by the Dutch Council for Refugees, financed by ING Nederland Fonds. The research concludes that too little is still being done to remove these obstacles..."We know that refugees often have an entrepreneurial background and bring qualities that our economy can use. "*

### **Practical Support and Experienced Coaches**

While there is no single formula for success, an important step is to better identify various support initiatives that are already in place. Supportive initiatives that work with less emphasis on elaborated business plans, and more emphasis on doing immediately ('lean start-ups') are better suited to the energy and drive of starting entrepreneurs than the participation processes, the research shows. It also appears that practical support by experienced coaches works well. Gains can be made if there is more cooperation between municipalities and initiatives of this kind in order to achieve good matches with refugees.

### **Financial out-of-the-box solutions**

It would also help start-up entrepreneurs if municipalities deal more flexibly with refugees who start their own business from the assistance. For example, by making part-time entrepreneurship possible, where you get the opportunity to work on setting up your own company from the assistance.

### **Network crucial**

Having a network proves crucial to surviving as an independent entrepreneur. Speaking the Dutch language is not a precondition for success as an entrepreneur in the short term, but all entrepreneurs must eventually speak Dutch or English if they are to remain successful.

### **Entrepreneurship as an attractive integration route**

This report provides insight into how refugees can be better supported on their way to entrepreneurship. They draw attention to refugee entrepreneurship as an attractive integration route: [www.sdu.instantmagazine.com/overheid/refugeesbusiness/rotterdam-helpt-ondernemende-migranten/](http://www.sdu.instantmagazine.com/overheid/refugeesbusiness/rotterdam-helpt-ondernemende-migranten/)



**Delitelabs**

[www.delitelabs.com/](http://www.delitelabs.com/)

Delitelabs is an inclusive start-up school in Amsterdam. It runs various programmes for entrepreneurs including lectures, bootcamps and 3-month incubator programmes. The programmes are in English and free of charge. The funding is secured through sponsorship from the private sector. They have 14 programmes, in 20 municipalities, with over 200 participants, of which 70% is still active after a year. It is an international community, backed by local support. Local municipalities and councils often help fund these initiatives.

Elements of success in each programme are adapting to local context and needs, working with local entrepreneurs as coaches, intensive mentoring and coaching, and working with motivated, committed participants.

**Global Women**

[www.globalwomen.nl/globalwomen.nl/](http://www.globalwomen.nl/globalwomen.nl/)

Global Women is a programme in Amsterdam and Rotterdam that offers training to help young migrant women onto the labour market as employee or entrepreneur. Participants follow a 10-step programme in which they discover who they are as an individual, an entrepreneur and an employee. The programme uses mentors/coaches to support the women.

This is again a municipality-based programme, and again from Rotterdam. This is the Dutch city with the most migrants and an active start-up community, which they manage to connect very well.

<b>Me as a person</b>	<b>Me as an entrepreneur</b>	<b>Me as an employee</b>
<p>1. Who am i?</p> <p>2. What can I do? (what am I capable of)</p> <p>3. What do I want?</p>	<p>4. What is entrepreneurship?</p> <p>5. How do I start my own business?</p> <p>6. How do I build a network?</p>	<p>7. Different roles in the labour market</p> <p>8. How do I look for work?</p> <p>9. CV and application</p> <p>10. How do I present myself</p>

**4.6.3 Other Sources of Support for Migrants and Entrepreneurs**

Besides these examples of programmes, there are also a number of other sources that can support migrant entrepreneurs in The Netherlands and beyond. Below a sample of the most useful ones:

[www.immigrationguidance.eu](http://www.immigrationguidance.eu)

This website offers simplified legal information for immigrants. They also have an app called Refugees@Business. The app provides information and guidance for refugees who are interested in entrepreneurship. They offer a toolkit for practitioners in migrant entrepreneurial support.

They look at: the pre-incubation phase, legal literacy and advice, financial literacy and advice, training mentors. They give a tool approach, how-to advice and some case-studies.

[www.startupswb.com/](http://www.startupswb.com/)

Start-ups Without Borders connects the most ambitious refugee and migrant entrepreneurs with resources to grow their business, while providing investors with an entry-point to under-the-radar start-ups with disruptive potential.

They are operational in Europe (Italy, Czech Republic and The Netherlands) and in the Middle East (Jordan, Lebanon, Iraq, Palestine, Egypt)

Government Information for Entrepreneurs (English)

[www.business.gov.nl/webinars-and-videos/starting-a-business-in-the-netherlands/](http://www.business.gov.nl/webinars-and-videos/starting-a-business-in-the-netherlands/)

webinars and video's

### ***Women's clubs and organisations***

Vrouw en Visie (Women and Vision)

[www.vrouwenvisie.com](http://www.vrouwenvisie.com)

Vrouwen Ondernemen (Women Entrepreneurs)

[www.vrouwen-ondernemen.nl](http://www.vrouwen-ondernemen.nl)

Business Mom's

[www.businessmoms.nl](http://www.businessmoms.nl)

Stichting Femina

[www.stichtingfemina.nl/stichting-femina.html](http://www.stichtingfemina.nl/stichting-femina.html)

Offers information and training for the participation, integration and emancipation of migrant women. Programmes are offered by migrant women for migrant women.

## 5. Primary Research Findings

### 5.1 UK (Northern Ireland focus)

The research targeted a number of key community stakeholders who provide services to migrants. All of the groups were based in Belfast, which is the area in Northern Ireland which has the highest percentage of migrants. Most of the community organizations offer language services and have higher numbers of refugees than non-refugee migrants attending their groups and classes. A total of 11 community organisations were interviewed, as well as 3 trainers delivering enterprise or English for business in these organisations.

#### 5.1.1 Definition of a Migrant

They were asked how they would define a migrant. The most common definition was anyone that originates from outside the UK or Ireland, who comes to Northern Ireland for work, to study or to escape their own country. There were different subgroups within this. For example, a migrant could include someone not born in Northern Ireland but who has lived here a long time, may have good English, may have married a local person and had children. They would be expected to be well integrated into the local community and face less barriers to employment/self-employment. Asylum seekers and refugees were another subgroup and had the greatest needs for support and English language training as well as facing the greatest barriers.

All organisations had either an increase or a steady influx of female migrants to their centres in the past 1-2 years. None of the organizations reported a decrease.

#### 5.1.2 Barriers facing female entrepreneurs

Anyone new to the country faces barriers such as language, they are economically precarious, lack of social support system, vulnerable to exploitation, and cultural barriers

#### *Language*

Progress in English language seems to be very slow. Classes available at colleges are too advanced. Migrants are reliant on provision of pre-entry level and entry level ESOL classes in the community centres and womens groups. These are usually run only 2 hours per week, and either have a very small amount of funding or are delivered without funding and by volunteers. Belfast Met College provide the ESOL Skills for Life programme for economic migrants, refugees and asylum seekers and the ESO International qualifications programme. To apply you must go through an assessment. Most newcomers to Northern Ireland do not have adequate English to apply and there is also a waiting list. For example one of the community organisations recently had women who wanted to make food products, but they could not do the Food Hygiene Certificate due to lack of adequate English skills.

English is the biggest barrier and while they are required to enrol in language courses in order to receive their universal credit (and can be sanctioned if they don't), there are waiting lists to get onto Belfast Met language courses. They also only attend a few hours per week, so the pace of learning is very slow.

Women sometimes learn faster (opinion of one community representative), as they are more integrated in the community dealing with schools and other mums. Though it is basic conversational level, and not the right language required for business.

The success stories are also those who have best English (may have learnt elsewhere) or who are selling to their own community and therefore language is not a barrier.

“Some people pretend to have better English than they have in order to get a job or place on a programme” said one

Community Representative. “Friends help them translate and then you find they don’t understand”.

Broken English can make them seem less credible or capable to an employer or in self-employment, even though they have the adequate skills. Also, anyone with very young children are less likely to attend ESOL classes. There is not enough conversational English. Community representatives commented that they are working 2-3 years with people and see little progress.

The only way to interest them in self-employment is to engage them in activities in social enterprise e.g pop up café, market stall, making crafts and selling through social enterprise, as they can do as volunteers and get to use their English, without impacting on their benefits. Also they have found when the women engage in social enterprise activities, they get energised and motivated and they see a better attendance at other classes. There is a greater tendency for men to seek employment and women to stay at home.

Migrants need to learn how use to use English to communicate in business and build their confidence and overcome their apprehension in using English for their business. This is different to using English in ordinary daily affairs. There is no provision for this locally apart from one volunteer lead course.

### ***Culture***

It is usually the husband in the family who will seek employment and the female is responsible for childcare. The women’s centres may be able to provide childcare to attend courses, however they mostly only provide support on language or social/mental health programmes and not on enterprise.

In their home countries many women did not work as one income (from the male) was adequate to live on, or they often live in larger family communities and the women don’t work.

According to a community representative the husbands do not encourage the women to learn English. They also expect their wives to continue speaking in the language of origin to maintain their culture and pass it to their children.

A community representative advised that some of the Syrian ladies were not able to work in an environment with males due to their Muslim culture and that they had to have their husbands’ permission to attend courses. Employment was not an option because of this but self-employment could be as they could choose to work only with females.

Another community organization mentioned that they provide a Saturday club for children and a coffee meet for their parents but that some of the women stay with the children as they will not go to the other room to mix with males outside of their family.

CVs are created differently in other countries. For example, in a mock interview with a lady from Greece, she had not heard of Child Protection!

### ***Childcare and Caring Responsibilities***

Women are responsible for childcare and can only attend courses or training if this is available. Some Muslim women will only allow their children be cared for by their own community and some migrants will only attend if there is childcare on site. The statistics on Syrian refugees show that they have on average more children and bigger families than the average UK/European family.

Women are also expected to look after the elderly and disabled in their families.

**Benefits Trap**

Benefits trap is a significant issue; as they would not make enough money in business ideas to risk giving up benefits income. Any self-employed ideas would need to produce cash in hand as quickly as possible. Once they are in the benefit system, they will do a “better off analysis” and will not see self-employment as worthwhile. They will not want to lose their universal credit and housing benefit.

**Access to finance**

Refugees do not have any of their own personal money to invest in a start-up business. Therefore, any efforts at self-employment need to be ideas which require no start-up capital and little working capital. It is more likely that any enterprise programmes would produce service type businesses such as a cleaning or childcare business, which could be provided initially in their own community.

There are other cultural restrictions, for example, some are not allowed to borrow money for a business, except from family and friends.

**Understanding legal processes and requirements**

They are not used to our level of bureaucracy that would be required to run a business e.g HMRC compliance, registration, certificates, insurance, etc. This can discourage anyone to consider self-employment. In their home countries, starting a business is simply a matter of trying to sell something.

**Business Networks**

They lack knowledge of the business support network, including the role of solicitors, accountants, bankers, etc. This support does not exist in their own country.

**Confidence**

Those who were eligible for the VPRS scheme were deemed the most vulnerable in their UN camps (torture, abuse, severe disabilities) so they are also the least likely to have the capability of working. Many have basic educational levels which impacts on confidence. Those from more rural areas tended to leave school in their teenage years and became a parent and homemaker from an early age and so have little or no work experience.

Other refugees outside of VPRS do not have as many limitations.

**Lack of recognition of Skills/Qualifications**

There are migrants who have 3<sup>rd</sup> level education and qualifications. However, these are not recognized and they are use their former skills or experience. They would need to retrain to gain recognition but their English (particularly for refugees) is not adequate nor do they have the money to pay for course fees.

**Types of Businesses**

Women tend to want to do food businesses but this is too challenging, due to low profit margins made, requirement for suitable premises which are not available, unsuitability of their home kitchens, and inability of participants to get their Food Hygiene Certificate (due to inadequate language skills). There is not enough funding to support the organisations who can support them.

**Right to Work**

Not allowed to work due to asylum status. It can also take time to get a National Insurance Number. Due to the time

period it can take before they are permitted to work, individuals can lose the motivation and drive to work.

### 5.1.3 How to recruit migrants to attend programmes?

The most effective marketing of programmes is by word of mouth and all of the organisations interviewed were well established and well known by migrant communities. Migrants do not respond well to normal advertising. It is best to market through other organisations who provide services or ESOL classes to migrants. There are several organisations including those who are part of a consortium for welcoming refugees (e.g Housing Executive, Extern, Barnados, Belfast Met), along with smaller emerging groups such as NI Somali Association and Sudanese Association. There is also the Roma community (Romanian travellers), where there are a lot of contentious issues as they can be considered or treated at 2<sup>nd</sup> class citizens. Chinese people tend to go to the Chinese Welfare Association or the Donegall Pass Community Forum.

In general community organisations do not have a budget for translation so generally advertise everything in English or use Google translate. Migrant NI, however, had 10 languages in their team, so were able to translate any posts or adverts when required. They use flyers for example to leave at information sessions at Moy Park and other agri-food businesses where people may have employment.

Community groups advertised courses on Facebook, but it was not considered the most significant way of marketing. Several organisations mentioned WhatsApp as the common way to communicate with groups or participants. Messages can be posted in English and a member of the group will translate for others if needed.

Recruitment for the New Beginnings Programme (enterprise programme for refugees), facilitated by East Belfast Enterprise and Flourish was entirely through linkages with other organisations that work with refugees. This programme, funded by the Home Office, was only targeted at refugees and other migrants were not able to attend. The key organisations were NICRAS (Northern Ireland Council for Refugees and Asylum Seekers), Happani (African group), Barnardo's (have Syrian refugee projects) and Extern (one of the key organisations when refugees first arrive). They visited each organisation and did a presentation to potential participants and also talked to them on a 121 basis. They did not require an interpreter at this initial stage. They did not find it difficult to recruit, and 50% of people they spoke to were interested. They felt people have come through so much trauma that they have the drive and ability to consider self-employment; they just don't understand the processes and compliance required. (Note this view differed to other opinions expressed by other Community organisations who found motivations were low.)

### 5.1.4 Stakeholder Interviews with Community Organisations involved with enterprise support for migrants

#### **Flourish NI**

Flourish NI support survivors of trafficking. They provide holistic support and a wraparound service. They create a care plan for individuals, which may include accessing benefits, housing, upskilling, life skills, court attendance and more. They usually work with an individual between 2 years and 5 years. They provide 121 intensive support, group activities and a drop in once per week where individuals have a community safe space and can participate in crafts, sewing and cooking. Their aim is to empower them and to help them move on.

The biggest issues for women they are supporting is childcare. They may have been separated from their children previously and therefore want their children on site with them. Flourish have started the process with Belfast Trust to try and offer this in the future.

Flourish NI are a partner in the *New Beginnings* pilot which is being led by East Belfast Enterprise and funded by the Home Office in the UK. There are projects operating in other regions of the UK also. Their role is to recruit the individuals

and provide a wraparound service.

Recruitment for the programme in Jan/February 2020 and the March 2020 programme resulted in 12 individuals starting in each programme and 10 completing the programme each time. It was hoped that the participants would move onto the government mainstream enterprise support programme “Go For It”.

### ***Belfast Unemployed Resource Centre (BURC)***

They offer free English classes Monday to Thursday for absolute beginners to progressors, which are non-accredited. These courses are mostly delivered by their 28 volunteers. They can only access funding for Syrian refugees – courses must have 70% Syrian refugee participants and they can offer the other 30% to other nationalities. Courses are always free. They run 2 classes per day, 4 times per week, as well as courses in outreach centres such as Whiterock, Footprints and Falls Women’s Centre. They progress from these classes onto Belfast Met courses, but there is a significant waiting list for these. Class sizes are currently 30-40 in a class as they are under resourced and there is high demand.

They offer an *Orientation Programme for Newcomers*. This includes *Walkabouts and Talkabouts* (help with basic things like how to use an ATM or buy a bus card), information sessions on our health and education system, linking them with other community or support providers and they are developing a website app with emergency information and online forum. They provide a free Welfare Advice Service.

They are a EURES Adviser (European Employment Services), a service for European migrants. 3 staff have part of their time allocated to this, along with 1 staff who works on this 50% of their time but focuses on cross border migration. They have sector specific initiatives e.g. Classes for a food factory in Dungannon to teach people the meaning of signage and instructions in the factory. Routes to Resilience helps families in the justice system and they have a lot of migrants accessing this support. It includes employability skills, mental health and practical skills.

### ***English for Business Course***

Employability focus includes English for Job hunting (e.g how to write your CV) and *English for business*. *English for business* is a 30hour/ 6-week programme, with group sessions once per week. They look at business language, how to present your business, selling, funding, etc. They have run it a few times before, and it is practical and includes a Dragons Den pitch. They have had a small amount of funding from Belfast City Council Economic Development but all the teachers are voluntary.

The focus is on learning English and not learning enterprise. However, everyone must have a business idea or area of interest to participate. They learn business communication skills, business terminology, making telephone calls, using social media. They work on activities similar to business planning such as What is your product? Who are your competitors? The programme should equip them with the English they need to move forward onto mainstream business programmes such as *Go For It*.

During their sessions the participants create a portfolio. They complete worksheets around language and marketing of their business idea. By the end of the sessions they should have collated some content which would contribute to a business plan. In the final session they do a “Dragons Den” style presentation where they talk about their business idea and plans. They ensure there is a lot of group discussion.

The programme should equip them with the English they need to move forward onto mainstream business programmes such as *Go For It*.

Participation is estimated to be evenly balanced male and female. They must have good English to participate. The challenge in running the programme is that attendance varies significantly. Some participants are in employment and can only attend a few sessions. There is an opportunity to do more programmes e.g Chinese Welfare Association have younger generations migrating here from China, taking over family business

### **Barriers**

The main barrier is knowledge and understanding of the language, how to use English to communicate in business and their confidence and apprehension in using English for their business. The next barrier is their knowledge of the business support network, including the role of solicitors, accountants, bankers, etc. This support does not exist in their own country. The final key barrier is while many are entrepreneurial, they do not yet have the right to work.

### **Recruitment**

Recruitment is through other stakeholders and providers of ESOL courses. The challenge in running the programme is that attendance varies significantly. Some participants are in employment and can only attend a few sessions.

### **Arts Ekta**

Their primary focus is to promote arts and culture, with a focus on the Indian community. More recently they have been providing support programmes to migrants from all countries. They currently offer 2 programmes to 30-40 women. These are 2hr sessions once per week on arts and mental health, run on a Tuesday, Wednesday and Thursday. The women are Sudanese, Kurdish, Iranian, Syrian and some Chinese. They work through the medium of arts. There are 4 facilitators in each group – 2 artists, 1 interpreter, and 1 other, which makes the programme expensive to run.

They also run a Peace 4 funded programme in Belfast, Craigavon, Derry and Antrim, which is a 10-week programme targeted at male and female but tends to attract more women. This is a partnership with British Red Cross and Corrymeela and attracts refugees and asylum seekers.

They have considered setting up a Facebook page for all their arts and crafts products as they have beautiful work produced by participants.

In 2018 they ran a programme for 15 women to develop skills through the arts and to look at self-employment and social enterprise. This was a tender from Belfast City Council, which they won in partnership with Work West Enterprise Agency. Most of the women were recruited from existing clientele already attending workshops at Arts Ekta. Workwest, a local enterprise agency in Northern Ireland, delivered training on business and looked at each individual's ideas. In their proposal they had not budgeted for translation services and found that 8 in the group did not have adequate English. Women from Bangladesh, Syria, Iran and Kazakhstan, required translation in Pashto and Arabic. They allocated their childcare budget to translation, as they found that women either attended with their child or had childcare cover. They then had 121 sessions with a mentor. There were 3 women who made most progress as they had better language skills. These were signposted to get further support from an enterprise agency.

Arts Ekta were successful in a competition with Belfast City Council to run a crowdfunding campaign, with match funding by the Council. The proposal was to fund running a 10-week art and crafts and health & wellbeing programme, including a residential and small event selling at the end. It is hoped that this will proceed later in 2020.

### **Windsor Women's Centre**

They previously provided ESOL classes which were well attended by ethnic women, but they lost their ESF funding in 2015, like many other community providers, and could no longer sustain the same level of provision. They now can



only provide non accredited English classes. Belfast Met provides a tutor for them and the women's centre provides the infrastructure and childcare for participants.

The ESOL classes at Belfast Met and Titanic do not suit many women – due to mobility and childcare – many of the courses are in the evenings rather than mornings. 9.30/10am to 12/12.30pm is the ideal time to attend workshops. They are able to support ethnic women and migrants through their *Surestart* programme and Health and Wellbeing programme.

The socio-economic background of their participants varies. Some female participants were doctors or lawyers in their own country. Some may have a partner who works in NHS (hospitals), Queens University or in IT. They attract women from over 10 countries e.g. Somalia, Bangladesh, China, Nigeria, Congo, India, Poland.

### ***Enterprise Awareness Programme***

They are currently hosting an enterprise awareness programme for women funded by Belfast City Council. It is part of a city-wide Enterprise Awareness programme and not specifically targeted at migrants or women.

The programme in Windsor Women's Centre is targeted at all females but has attracted a number of ethnic women. There are only 3 migrant women who are regular attenders. The pace of session is slow due to communications/language. There is no Interpreter engaged. There was a total of 20 at start but this reduced to a regular attendance of 5 to 7 women in total, of whom 3 of these were non-native. While the sessions are 9.30 to 1pm, the participants may arrive or leave at any time, during a session.

It is difficult to cover the normal enterprise content in a session and the trainer therefore edited her slides to use more visuals such as cartoon sketches. They have not managed any group work, independent work or role play – the trainer must engage them the whole time to keep their attention and language needs to be kept simple. There are other cultural restrictions, for example, some are not allowed to borrow money for a business, except for family and friends.

Other key women's centre who provide support and English classes to refugees in Belfast are Footprint Women's Centre and Falls Women's Centre.

### **5.1.5 Community Organisations interviewed who had no prior experience of enterprise support**

#### ***GEMS***

They work with 750 people a year, and 65% of these are migrants and 66% of these are women. Migrant women are more likely to seek support than migrant men. *"They are keener to integrate"*. Males who in their own country are considered the bread winner and possibly superior in status to the female, are less inclined to integrate and seek support e.g. African males.

They focus on settled status, not asylum status – they are only eligible for LLW. Refugees have settled status. All programmes are ESF funded, and therefore they can only deliver Level 1 mentoring support. They carry out an assessment with each individual and then develop an action plan – either offering training in-house or referring to another support organisation.

They now have more Somali, Sudanese and Syrian. Previously they were supporting a lot of people from Eastern Europe – Poland, Turkey. They also have a student population – from Spain, Portugal, France. They have some South American countries, Philippines, Nigeria, Ghana – some of these have come via Europe and some are married to an indigenous person. They have worked with 80 nationalities in the past 8-10 years.

They do lots of advertising and promotion on social media. This is important as they are ESF funded programmes, to show funding support. However, it is word of mouth and relationships with other providers and groups that are most effective.

### **Migrant NI**

Migrant NI have 12 staff mostly contracted through EU settlement scheme and Home office. Their current services focus on hate crime and Advocacy (dealing with racial hate crimes), Project Apex Housing (for the travelling community) and Lava (Professional development and capacity building for future community leaders). Their Lava project currently engages 7 women and 3 men meeting every second Saturday. They must have good English and they are all from a "BME" background (black or ethnic minority).

### **Yalla**

Yalla promote Arabic culture in NI and were established 5 years ago. Arabs include people from 22 Arab countries in the Middle East e.g Syria, Iraq, Kuwait, Sudan, Palestine. There was a large concentration of people here (estimate 7000) before the refugees arrived. They are located around Belfast near the university and hospital as they are often students or work in the City hospital. While many are Muslim, there are also Christians and Jews. Yalla have two different roles:

- To educate local NI people about the Arabic culture through pop-up cafes, events, visits to schools, etc in order to improve understanding and reduce conflict
- To run activities to support Arab people in their integration into NI culture and various group sessions.

In the past couple of years, a lot of their time has focused on Syrian refugees, but they are now moving back to their original focus of all Arab people and Arab culture. They ran a programme in Lisburn last year which offered various group sessions, such as a Ladies group 2 hrs per week with embroidery, art, cooking, shopping. Also, they had a homework club for children, and a Saturday Club for kids, while parents could attend at the same time and enjoy Arabic tea and treats and games. These groups are run through English and the aim is to get them to use English in conversation as they do not get enough opportunity to speak in English. They also run family trips to cultural and historic spots to learn about NI culture.

As they have no core funding, they wish to move towards a social enterprise model and are receiving mentoring support from the Belfast City Council social economy programme.

They aim to provide a range of services such as pop-up cafes with traditional Arab dishes, Henna facilitation, Calligraphy and Arab music performances. They would engage volunteers to participate in the social enterprise, giving them the experience of entrepreneurship and the opportunity to improve their practical use of English. They were recently asked to deliver a programme for schools in Arabic language (in an effort to reduce bullying in schools). They engaged 8 schools, 140 pupils, 20 teachers and 50 other stakeholders in an event at the Crescent Arts Centre.

### **Lorag**

Lorag (Lower Ormeau Residents Action Group) are a Recreation and Family centre providing a range of support for all people in the local area, including health programmes, sports programme, fitness centre, access to *Surestart*, children's afterschool's programme.

The area has a lot of non-European migrants. They have a number of families they have worked with and have a pool of volunteers with language skills (previous centre users). The Syrian refugee families tend to create their own

community between themselves and just seek to use the centre for their gatherings.

### ***Barnardo's***

They support Syrian Refugees, Asylum seeking children who stay with them and other Asylum seekers. They support 300-400 per year male and females coming in on the Refugee scheme; 50% are female and 50% of those are under 18. Therefore, estimate they support about 70-100 women per year.

## **5.1.6 Universities Supporting Enterprise**

### ***Queens University Entrepreneur in Residence***

Queens University have an Enterprise Support Team who can support any student with their business idea with a range of services, including co-working space, mentoring, funding competition, Dragons Den pitching and enterprise promotion activities. They also offer the Innovate Her programme which offers females workshops on design thinking, marketing, finance, pitching and leadership. The programme has had several migrant participants.

*Innovateher* is about empowering women, advancing careers, overcoming barriers and issues. It includes any underrepresented group rather than creating a separate system.

International students have brought children to meetings. Culture has also been recognized as an issue. There are some cultures such as the Chinese community where entrepreneurship does not seem to appeal as much as other cultures. Confidence is a big issue. There is also discrimination against migrants and that we in Northern Ireland are culturally backward. There can be misunderstandings with non-nationals as they have different ways of doing things. Language is an issue and Helen has done some projects for council and looked at how to engage with nonengaged people and hard to reach communities. It is important to upskill people from those backgrounds.

The Coordinator had a Jordanian student who was really good and came along and shadowed her to deliver projects with groups where language is a problem. Any project that is run should not about hiving people off into a separateness but upskilling the individuals in those communities. Women and migrants should have access to mainstream programmes.

### ***University of Ulster Business School: Senior Lecturer and Project Manager of the Belfast Enterprise Academy***

There has been a rise in student start-ups both at Ulster University and Queen's University providing more support for student enterprise. This is provided through specific supports and programmes provided by their Student Union Enterprise teams. At Ulster University this team has grown significantly over the past five years. Ulster University run the *Young Enterprise Start-up Company* competition, *Start U* programme with workshops and mentoring and a *Shark Tank* competition. Queen's University has a range of programmes to support new student businesses including *What's The Big Idea*, *Innovateher*, *Dragon's Den* and mentoring.

Both Universities work closely with the Belfast Enterprise Academy (BEA) which is a student enterprise programme funded by Belfast City Council that provides workshops and mentoring to students.

Post-Brexit economy will be desperate for international students to launch start-ups, but visa changes could scupper plans (Phillips, 2019). Facing Brexit, the Corona virus and a potential recession now more than ever it is imperative to have new businesses including accessing the talents of enterprising overseas students. Looking at the Belfast Enterprise Academy data of applicants over the past 4 years – 20% are international students. Ulster University currently has students from over 100 countries worldwide. Increasing global admissions is a focus of both universities.

However, there are no programmes that specifically target migrants in the University.

Currently both universities can offer start up visa that students can apply for when they are on the Tier 4 Visa which will give them two additional years and they are able to work on their business. They can then apply for an Innovator visa. There are a range of sponsor organisations including TechNation and banks. Students must be able to show that the business idea is: a new idea; innovative and viable, with potential for growth.

Once someone is here for 8 years, they can apply for settlement status. In a policy U-turn on post-visa studies, from 2021 foreign students will be allowed to stay in the UK for two years after graduating. From 2021, international students who enrol on undergraduate, postgraduate or PhD courses in the UK will be able to stay in the country for two years after they graduate. The new strategy, announced by the Prime Minister, is aimed at boosting the appeal of the UK as a university destination for overseas students.

### 5.1.7 Business Support Organisations and Programmes

#### ***Women in Business: Connect, Power of 4, Yes You Can Explore It***

Women in Business is a social enterprise and charity set up to empower women in employment and self-employment, through networking events, business awards, promotion of diversity, lobbying and a range of support programmes for entrepreneurs, employees and business leaders. They have delivered a number of good practice female enterprise support initiatives. They provide support Northern Ireland wide.

#### ***Connect***

An ESF programme which ran for 6+ years which offered any woman who was unemployed or employed less than 16 hours per week a range of workshops and mentoring to support them into employment or self-employment. Feedback from participants was excellent as it did not have a start and end but allowed a female to participate over several months and to develop at a pace appropriate to her. It was also able to continually adapt in response to participant needs, adding new topics for workshops according to demand.

#### ***Power of 4***

This was a business start-up programme for women, which delivered 8 programmes x 15 women (total 120 women) between 2015-2018 throughout Northern Ireland. The programme offered 4 days training (total 30 hours), one day per week over 4 weeks, followed by monthly group meetings with role model entrepreneurs, an online discussion group and 10 hours of 121 mentoring. The programme had a start-up rate of over 60%. This was considered a best practice programme as it embedded building confidence and networks throughout, while also covering all business content. Key strengths were also building a peer network and including role model entrepreneurs, as well as providing 6 months of support. Women are less inclined to move quickly through the stages of idea development, business start-up and secure first sales. They are more likely than men to be balancing childcare and home issues. By spreading delivery over a longer duration, it enabled personal growth, building confidence, time to develop ideas, build skills and carry out actions related to the business idea. It also allows women time to think, and make changes in family life, financial planning or employment hours (many continue in part time or full-time jobs in the initial business stages).

**It is interesting to note that there were very low levels of migrants who participated in the programme.** There was one African lady, one Indian, one Chinese and two Polish in the first programme which was in Belfast (33% of participants). All had good English and had lived in the UK for several years. However, in the next 7 programmes there were no migrants! **Overall the female migrant participation rate was only 4%.** From the 5 participants only 1 started in business; **20% start-up rate among female migrants is well behind the average start up rate per programme which was over 60%.** However, the one Indian lady who started, who was in software development, has developed a high

growth business and employs 5+ staff.

### ***Yes You Can Programme***

The Yes You Can programme is a partnership between Women in Business, the 11 local Councils and Invest NI, delivered by Women in Business 2019-2021. They offer regular networking events, bootcamp events, pitching competitions and a start-up programme Explore It.

The Explore It programme was modelled closely to the previous start up programme Power of 4 and integrated training, mentoring, online forum, role model entrepreneurs, peer networking, pitching practice, and 121 Buddying. Based on the learning from Power of 4, it also offers support over 4 months, rather than a short programme which is completed over 4-6 weeks, which does not meet the needs of female entrepreneurs. In 2019 there were 6 programmes delivered in 6 regions, supporting 90 women. There were once again, very few migrant women participating; one Spanish lady, one Indian lady, a Canadian, and an Australian. All were settled in Northern Ireland with fluency in English.

This would suggest that there is a need for support specifically targeted at migrant women, or additional marketing of female enterprise programmes to migrant communities, or additional language support.

### ***Lipstick & Money Programme***

From 2008 to 2015 East Belfast Enterprise delivered the Lipstick & Money programme. This was a pre-enterprise programme targeted at women in disadvantaged communities in the Greater Belfast area. The programme was delivered to over 15 groups and to over 300 women over the period. It was usually delivered one morning per week over 6 weeks, with the final session a practical event such as market stall or community arts and crafts sale. The women were in many ways similar to female migrants: many lacked literacy, lack of work experience, childcare responsibilities, lack of finance, sometimes lack of motivation, benefits trap, trauma caused by the Northern Ireland troubles and lack of confidence. The pace of the programme suited the women and delivery took place in their local environment (women's centre or community centre), with a partnership approach and childcare often available on site. The outcomes for progress onto start up programmes was very low, as the women were attending for skills development, confidence and to some extent social engagement, rather than many actually having a desire to pursue a business idea.

### ***New Beginnings Programme***

New Beginnings is an enterprise awareness and business start-up programme targeted at Refugees, with 3 programmes being piloted in 2020 in East Belfast Enterprise. Further details provided in Section 6.1

### ***Ormeau Business Park***

Ormeau Business Park is one of 28 enterprise agencies in Northern Ireland, most of whom deliver the Local Council funded *Go for It programme*, which supports individuals with enterprise ideas to write a business plan. They also, along with many other enterprise agencies, offer the *Exploring Enterprise programme* which offers enterprise training to individuals who are unemployed or underemployed (working less than 16hrs per week).

Due to their location in South Belfast, where there are higher number of migrants, they feel they would have above average enquiries and participation from migrants compared to other enterprise agencies in Northern Ireland. The manager advised that while they would have a high number of enquiries, the number of females proceeding on their programmes is low, which she considers is mainly due to barriers with funding and childcare responsibilities. Areas of interest are craft, retail and catering and there are relatively few in skilled areas like IT. They see a higher proportion of migrants applying for enterprise loans, as they lack a financial history with the bank, but that they often do not proceed. They have in the past worked with CRAIC and hope in the future to establish a forum for young global

entrepreneurs to bring together successful established businesses from ethnic minority backgrounds and match them to new start-ups.

### **5.1.8 Local Government Perspective**

#### ***Belfast City Council Migrant Forum and Belfast City Council, Good Relations Unit***

The Belfast Migrant Forum is run by Belfast City Council Good Relations and has around 40 members. Some of these are statutory and some only work with ethnic minorities. They meet quarterly to share and disseminate information that may be useful for migrants.

The aim is to support migrants with key settlement issues as well as looking at pathways to employment.

In 2017/2018 they ran a programme with Ortus Business Development Agency and Interlingua, which provided enterprise training to Syrian refugees. Their recommendation is that working with migrants requires a different style of training – “forget PowerPoint presentations and make it practical”.

The Council run academies to help support employability, where they have identified skills shortages in certain areas and run sectoral academies to provide skills training, as well as preparation in CVs and interviews. The Academies include Childcare Skills, Construction skills and Driving skills. They ensure information is disseminated through the migrant forum, and while these Academies are open to all nationalities, they have had a 13% uptake from non-Irish and non-British individuals. They are able to offer English language classes if needed.

The barriers for migrants vary dependent on many factors e.g. their country of origin, how long they have been here, level of education in their home country, etc. A Polish person moving here for work will be very different to a refugee or asylum seeker who may have suffered trauma and be dealing with post-traumatic stress disorder.

They may have limited job experience, be illiterate in their own language or have a lack of recognition for their skills. Female refugees tend to be driven in ensuring their children are enrolled in schools and have opportunities, while they have little drive for themselves, as if they have “given up”.

Language is inevitably a key barrier, and as many come from a rural setting, the formal approach to learning English offered in the colleges does not suit their needs. Attendance at courses can be a challenge for women, where childcare is a massive barrier.

Many Indian women move to Northern Ireland as their husbands have a work visa. However, despite being educated they struggle to even get an interview. There is a mindset in our community that does not favour or embrace diversity.

The flow of migrants has been curtailed by Brexit.

### **5.1.9 Focus Groups**

There were 3 focus groups; group 1 and 2 were migrants attending language courses and group 3 were migrants attending a business start-up programme:

**Focus Group 1: Footprints Women's Centre**

There were only 5 attending the English class, from a total group of 20 on the day of the focus group. Given that they were living here 2 or 3 years, their level of English was very poor. They could only say basic words and relied on an interpreter.

Only 3 were able to stay to discuss self-employment, and only 1 of these ladies had any future potential of working. Others had lack of literacy and work experience or severe health issues.

The Coordinator of the project suggested I return as there were potentially 3 in the group, who were unable to attend, who had good careers before and would have more interest in future work/self-employment. This was no longer possible due to Coronavirus.

The Coordinator felt that they tended to stay within their own Syrian community and were led by their husbands.

Other issues discussed with the Interpreter and Coordinator were:

- NI had 1700 Syrian refugees and were to be allocated another 300
- There were significant numbers in Poleglass, Beechmount and Falls in the West Belfast area.
- There were also groups in Antrim and Newtownabbey Council, Armagh, Banbridge and Craigavon Council areas.
- There was a higher proportion of Syrian Refugees in NI as a percentage of the population than in any other region of the UK
- The Women's Centre feel the proportion of families with significant problems is higher here e.g. disability and significant health issues, which restricts their potential for work.
- Falls Women Centre and Windsor Women's Centre were also supporting women refugees.
- Reaching Syrian women was all through word of mouth in an area
- When they first arrive, they are allocated a Key Worker through Extern, and that initially the approach was to contact the Key workers to advise them of support
- Other ways to reach them are through WhatsApp groups. Footprints Women's Centre invite individuals to join a group and they use Google Translate to offer information on events or support available.
- Footprints has funding to work with this group until December 2020, but only for 2 hours per week and attendance can drop when they are approaching Ramadan.
- There is not great drive among the participants to move beyond their current situation (due to trauma, health, culture, language, etc)
- Women are very restricted in what they can do going forward as they are only allowed to work with other women. They can deliver services to children e.g. childminding, but only to males up to the age of 12. They cannot attend hairdressers or beauticians as they cannot show their head or nails in a public place.

**Focus group 2: Gems NI**

There were 8 individuals present in the conversational English class. While 5 were women, one lady did not wish to participate. The female participants were as follows:

1. Sudanese lady, 3 years in NI, previously a baker....self-employed making cakes
2. Sudanese lady 1.5 years, previously legal assistant in the Department of Justice
3. Brazilian lady, 1.5 years in NI, but 16 years in Spain where she had her own café. Currently working as a waitress
4. Brazilian lady, 1.5 years in NI, hairdresser, cannot get a National Insurance number and therefore cannot work

Some of their comments were:

*“My English is not good enough to work”*

*“There are not enough English lessons available.”*

*“While English is available at basic level in community centres, you need better conversation and higher level to work in a good job or run a business”*

*“Our training and qualifications are not recognised here”*

*“We have no money to invest/get started”*

*“We don’t have a car”*

*“It is too difficult to make money in self-employment”*

*“We do not have information on how to do it or know about rules (legislation)”*

**Observations**

- The group were not interested in self-employment as they viewed it as a difficult way to make money and that they much preferred to find work.
- They seemed frustrated about their level of English and their pace of learning.
- There was not enough provision.
- A few individuals – 2 men and one of the Brazilian ladies had the best use of English.
- The men and the Brazilian ladies were the most outspoken. The women from Sudan were very quiet - I am unsure whether this is due to cultural differences (Muslim/Arab culture) or language barriers. The men seemed more motivated about finding work and more confident, in general.



### ***Focus Group 3: East Belfast Enterprise New Beginnings Programme***

New Beginnings is an enterprise awareness & business start-up programme targeted at Refugees, delivered by East Belfast Enterprise Agency in partnership with Flourish NI, who specialise in support for asylum seekers and refugees. The programme is not targeted at women specifically. The programme offers a tailored business start-up training programme with 11 workshops delivered over 3 weeks, practical visits to learn about other support and best practice, a 121 mentoring session and a £400 grant.

### ***Group Discussion and Barriers***

The 3 men had much better English than the 3 women. They were able to converse in English while the women needed help to communicate through an interpreter.

- One of the ladies said she had 4 children and the youngest was 2 years old. Her husband was minding them for her to attend the course.
- They felt they lacked local networks as they only knew people in their community.
- They felt to have a successful business they needed to be selling not just to their community (e.g Sudanese people or migrants) but to the main population as their people lacked money to spend or were a very small market to sell to.
- Those interested in offering food products felt their food and cakes may be different but also offer something new to the NI culture. Lots of food products previously e.g Indian, Chinese, have become “normal” food in NI/UK.
- It was easy to start a business in Sudan. “You just start to sell”. “There are rules, but you just ignore them” The group were quite accepting that they needed to follow the rules that exist here.
- They come from a self-employed culture where 80% of people are self-employed.
- In Sudan they don’t pay taxes so that is a new element for them.
- Though most people from their community have a preference for employment as its less risky.
- The 3 males could converse in basic English. The 3 women could not say much more than their name and a few basic words. Without better English it is difficult to imagine how a business would be viable.

### ***Observations***

This was the first session with a group who were actually attending a programme about enterprise. In the previous 2 focus groups, there was a lack of interest in self-employment, and individuals were not very attentive. There was more interest from this group in the discussion about enterprise.

The three men attending were more confident and outspoken. Their English ability was much higher than the women. The men seemed enthusiastic to try and move forward into business while there was not the same drive and “chat” from the women. This may have been because they had less English and could not communicate directly, having to rely on the translator.

The female participants were all from Sudan, and there did not seem to be as many barriers, as observed with the Syrian ladies. They were asked if Sudanese women could work or be in the company of men at work and this seemed to be acceptable, while it was not for the Syrian ladies that were interviewed, who were also of Muslim culture. Each of the individuals had an idea, mostly around food, basic services (cleaning) and market stalls.

## 5.2 Ireland

The research targeted a number of key community stakeholders who provide services to migrants. All of the groups were based in Belfast, which is the area in Northern Ireland which has the highest percentage of migrants. Most of the community organizations offer language services and have higher numbers of refugees than non-refugee migrants attending their groups and classes. A total of 11 community organisations were interviewed, as well as 3 trainers delivering enterprise or English for business in these organisations.

### 5.2.1 Survey Monkey of Organisations that Support Migrants

The following information was obtained from carrying out an online survey (Survey Monkey) with 7 organisations responding.

*“In your experience, what are the main barriers female migrants face when trying to start a business?”*

The Feedback was:

- The lack of support in their family
- Poor English
- Not understanding Irish culture
- Feeling discriminated against
- Financial resources, access to relevant training resources
- Not having access to English courses, because they are unsure where to look for them. Not being supported by their partners/families. Coming from cultures that do not value entrepreneurial initiatives
- Good training resources regarding how to go about starting a business
- Discrimination

One organisation explained “Language issues, visa status and typically lower incomes are the main problems encountered by migrants and especially female migrants when moving to Ireland”. However, these issues affect not only migrant women whose employers do not pay PRSI (pay related social insurance) but also women who have never officially worked in the country and are thus undocumented, and women living in Direct Provision. The current requirements for obtaining a PPS (Personal public service number to access social welfare) number depend on employers providing an authorisation letter, and things are even worse for migrants who are often employed informally. Even when migrant women succeed in obtaining a visa to live and work full time in Ireland they face other obstacles such as the lack of previous references in Ireland for either housing or work; the dependence on their employers to obtain their PPS numbers, putting their access to social services in their employers’ hands; the shortage of money after spending their savings to make ends meet during the visa process, which take several years; the lack of access to basic healthcare, as without their PPS number they cannot even avail of a Cervical Smear check. As such, female migrants face an uphill battle regarding basic rights, let alone entrepreneurship.

*“What do you find helps female migrants thrive in their entrepreneurial journeys?”*

The Feedback was:

- Having access to relevant training courses (English, business, etc.), as well as factsheets on Irish business culture, how to access grants and funding, easy access to support networks
- Support from coaches and their families. Having access to relevant examples of successful businesses started by women from similar backgrounds
- A good level of spoken and written English, a good support system, determination and a good business ideas.

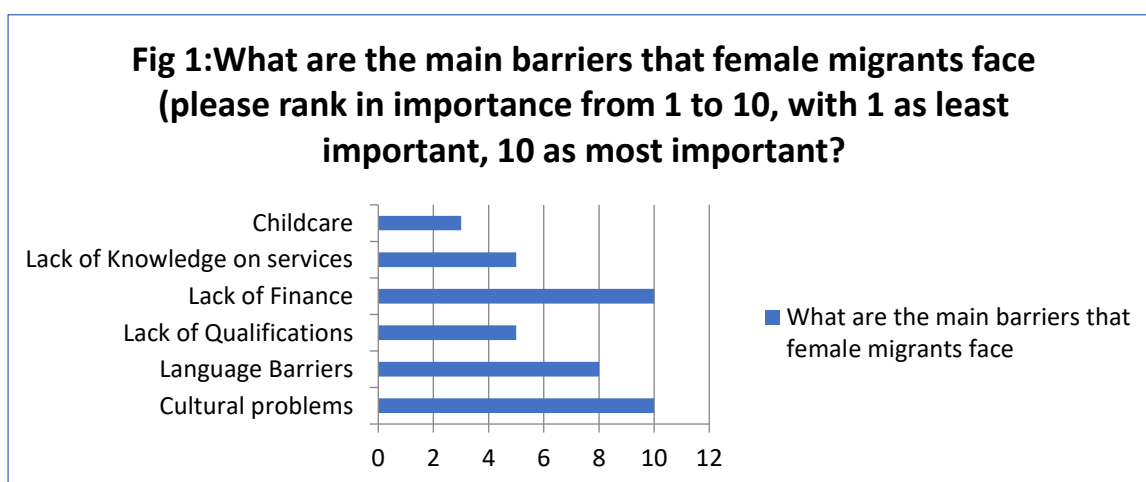
- Primarily, the ability to access the necessary funds to start a business. Second, a good support system.
- Having a supportive network formed of family members, peers and having access to relevant training
- Examples of female entrepreneurs who have overcome different sets of obstacles
- The organisations referred to the following courses or initiatives which support female migrants:
- “The courses offered by New Communities - English language courses, basic IT courses, employment courses etc.”
- “MAP Employment Training”
- “Enterprise Ireland have interesting programmes for start-ups. LEOs. The Immigrant Investor Programme”
- “National Women’s Council of Ireland”
- “For newcomers, I think the English courses offered by Spirasi are a good starting point.”

### 5.2.2 Expert stakeholder Interviews

Interviews were carried out with a further 12 stakeholder organisations in the West of Ireland by Roscommon LEADER Partnership.

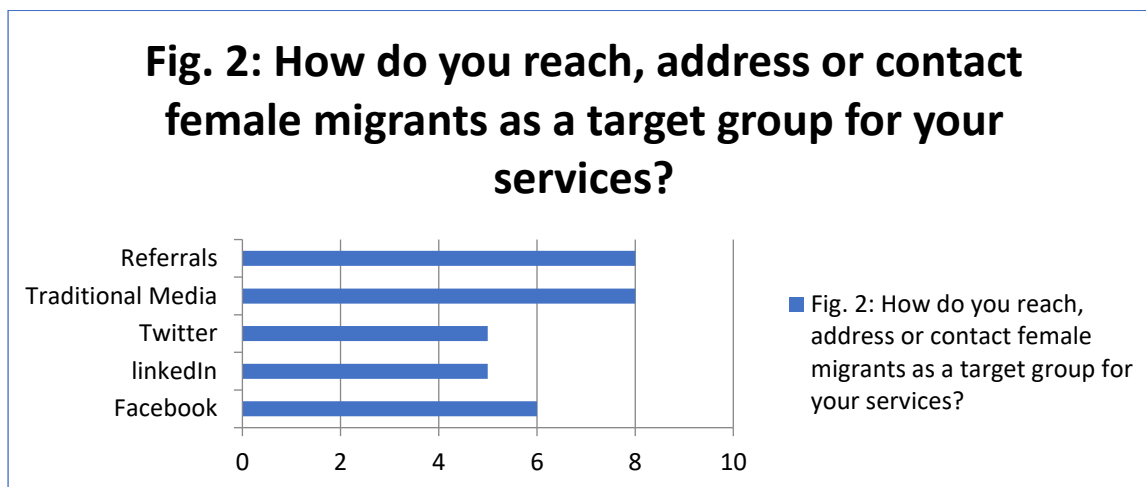
The vast majority of stakeholders interviewed recognized the need for specific support to be developed to assist with female entrepreneurship and that most of the existing provision are generic based and focus around intercultural training predominantly. Many of the interviewees however commented on the varying skill-set that female migrants possess and that among migrants there was an interest in self-employment and learning more about entrepreneurship in Ireland. Community and non-formal educators in particular stated that they have increased their efforts and adapted their supports to try to improve migrant’s access language and communication support, which they feel is a key enabling factor in integration into a new community.

It is important to recognize that many of the stakeholders interviewed are engaging and collaborating more with migrants and refugees and they would greatly welcome any tailored supports such as EMINENT resources that they could utilize with their existing service provision. The experts interviewed recognize many of the barriers and challenges that female migrants face and the following data was collated:



Lack of Finance, cultural issues, language barriers and knowledge on services are the greatest challenges that migrants face according to experts in Ireland. Organisations suggested that tailored training initiatives and supports for female migrants would greatly enhance their skill set and would aid them in equipping them with the knowledge surrounding business start-up also. They suggested that funding measures should be created for migrants and increased awareness

workshops/events on migrant female entrepreneurship. Some of the intercultural workers and resettlement support workers commented that in many cases, that females in particular feel they need to stay at home due to family responsibilities.



The research identified that the stakeholders use a blended mix of traditional and social media to inform female migrants and refugees about their services. However, many suggested they get referrals from agencies and governmental departments to support these target groups on a local level.

### 5.2.3 Focus Group with Migrant Entrepreneurs

Roscommon LEADER Partnership ran a focus group with 3 migrant entrepreneurs. These were individuals who had arrived in Ireland at least 5 years ago and were from Czech Republic, Brazil and Lithuania. They were running successful businesses in arts and crafts, dressmaking and hairdressing. They too shared the common challenges and barriers as identified through our desk and field research. It is interesting that all of these interviewees found jobs and gained work experience in Ireland when they arrived in the country. They felt the best way to learn the language was to work as you are obliged to integrate and motivated to progress in the language. So that when they started their own business, they had a good concept of English, some financial savings and were able to seek guidance and supports from mainstream enterprise support. They felt it would have been much easier to set up if there was focused support for migrant entrepreneurs.

## 5.3 Germany

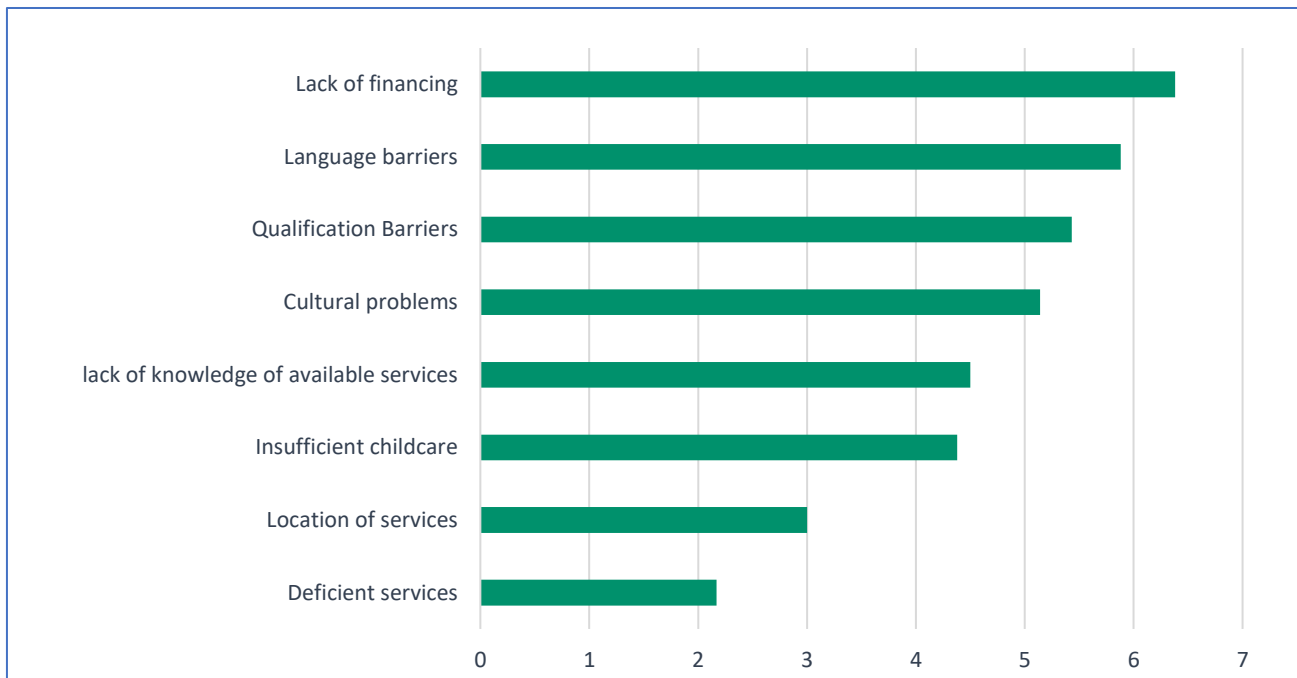
### 5.3.1 Survey of Organisations Supporting Enterprise

The following responses are a summary of an online survey of 14 organisations who support Entrepreneurship.

They were asked if they offer any special services for women with a migration background interested in enterprise. 57% of them did not target these groups or offer specialized services. The criteria for supporting enterprises is often dependent on type of business rather than gender or background e.g. there is support available for technical knowledge-based businesses. However, many felt that there would be great value in offering more tailored support to migrant women interested in enterprise.

Furthermore, a large proportion of the experts surveyed have seen a significant increase in the number of collaborations with migrant women entrepreneurs. There are already efforts to offer support with English, in order to be able to provide more accessible support to those who are weaker in the German language.

Fig. 1: In relation to entrepreneurship, what are (in your personal experience/ opinion) the main obstacles migrant women face when starting a business?



It is noticeable that the lack of finance options is considered to be an inhibiting factor for start-ups. The perceptions and experiences of the experts may be confirmed by the fact that, as can be seen from the results of the desk research, individual founders and teams of founders with a migration background more often run into difficulties in terms of financing.

Furthermore, the stakeholders felt that uncertainties regarding residence status and whereabouts play a major role. It was also noted that female founders with a migration background usually face the same difficulties and obstacles as female founders without a migration background. In particular, the compatibility of work and family life as well as equal opportunities in the award of contracts.

Fig. 2: How do you reach, address or contact female migrants as a target group for your services?



Facebook and, to a lesser extent, other social networks were a popular way to advertise and recruit women, as well as face-to-face events, workshops and other educational events.

### 5.3.2 Survey with Female Migrant Entrepreneurs

We carried out a survey with a number of migrant women entrepreneurs to understand their barriers.

We interviewed a female entrepreneur with a Russian migrant background. Her company was founded 12 years ago after graduating from university. She was motivated by the desire for self-determination, social commitment, the financial incentive and obviously the fundamental freedom of self-employment, especially for a woman.

*What were your founding motivations?*  
**“Freedom”**

The founder faced difficulties in childcare, coping with existing language barriers, financial shortcomings and cultural differences. Her responses confirmed the views of the experts. In particular, language barriers impacting on the progress of start-ups and the lack of funding opportunities.

During her start-up phase she did not benefit from any support. They either did not exist or she was not aware of the support.

*Which offer did you need?*

**“Masterminds with other entrepreneurs and financial support!”**

During start up and growth, the founder would have loved to have access to networks and events with other female entrepreneurs to help her progress and build her business. She also mentioned the lack of financial support, whether in the form of financial education, funding projects or similar.

We also surveyed a student interested in self-employment. Her motivations for self-employment are very similar to the established female entrepreneur, such as self-determination and the financial appeal. In this case, self-employment is also intended to ensure better access to the labour market, which otherwise presents obstacles, and also to provide certain career opportunities. Here, too, reference is made to the inhibiting language barriers and the lack of funding to overcome the financial hurdles. Cultural problems are also mentioned as an obstacle. Furthermore, the different markets for migrant women with start-up ambitions must also be considered. They would have benefited from educational support and workshops to assist with their business development.

*What specific peculiarities do you notice?*

**“Sometimes the society and the culture in which women live make things more difficult so that women fail”**

In conclusion, both the lack of access to finance, resources and support and the language barriers in accessing information can be identified as the two key barriers. Information on financial support should be made available in the relevant languages.

## 5.4 The Netherlands

### 5.4.1 Multicultural Women's Centre Jasmijn

Jasmijn is a multicultural women's centre in Groningen that provides information, workshops and a place for women of all cultures to come together and find a social network. Jasmijn has been involved in a number of female migrant projects over the years.

#### *Good Practice techniques to engage with women from migrant minority groups*

Over the year's different programmes for migrants with an interest in entrepreneurship have been developed in the Groningen area. Some of these projects focused specifically on female entrepreneurship.

Projects that have been successful were for example:

- **Matria Mart**, an ESF/ERASMUS+ project delivered in 2005. In this project, women with entrepreneurial ideas were encouraged and supported to start their business from home.
- **Kracht on Tour ('Power on tour')**, a stimulation of initiatives set up by the minister of Education, Culture and Science. With this national programme, lots of small/local projects were supported.
- **Mothers United**, a group of women in the town of Delfzijl (north of Groningen), who started a small catering business in the former train station building. This programme was supported by Entrepreneurs Academy Eastern Groningen
- **Migranten aan Zet ('Migrants in the lead')**: a programme set up by several local organizations/institutions, who offer different kinds of training and support in projects.
- **Jasmijn women's centre**, local/neighbourhood centre for migrant women. Offers the opportunity to get in contact with each other, and also offers training. There are six multicultural women groups set up in neighbourhoods in Groningen, where women can talk to each other.

#### *Key learnings*

The group started very small focusing on women working from home rather than setting up a company with an office, car, etc. They kept written information about rules and laws to a minimum and provided personal support. The businesses were easy to oversee and involved often a group of migrants rather than one individual. This way migrants can support each other and work on the business together.

#### *Skills and Experience of Tutor*

It is important to be sensitive of other cultures; to understand the differences. And it works both ways: learning about the Dutch culture as well as the cultural background of the migrant. Language is often a problem in understanding each other's culture. It is important that trainers understand the cultural interpretation of language. In the Netherlands new immigrants can (and in some situations are obliged) follow language courses in combination with social and cultural understanding of The Netherlands. These are the so called 'inburgeringslessen' (integration courses). Unfortunately, these courses do not discuss entrepreneurship.

#### *Keep Learning Simple*

If you are setting up a programme for this target group, you really have to guide them. The group gets lost in rules and bureaucracy, or at least they fear they will get lost. (In reality, it is often not that bad). They realize they need diplomas and permits for everything. Schools should offer short modules for these specific questions, but they need to keep it accessible/achievable.

Continuity is very important in these projects. This means commitment of stakeholders. Since the recession, available funding dried up. Money is needed to set up a sustainable culture of supporting entrepreneurship.

Jasmijn recommended that migrant women respond well to the following conditions:

- Safe environment;
- Working together, supporting each other;
- Openness, acceptance and respect for cultural/religious differences;
- Mutual understanding and integration through collaboration between immigrants and non-immigrants;
- Empowerment and awareness of the position of women in society (freedom, self-reliance and responsibility);
- Recognition of skills and knowledge;
- Personal attention.

#### 5.4.2 MJD – Organisation for social and legal services

The MJD is a social organisation that offers advice and various services for social inclusion.

##### *Good Practice techniques*

The MJD works together with Jasmijn and the municipality of Groningen on a project called Migranten aan Zet (Migrants in the Lead) The projects offers training and support to migrants to ensure better integration in Dutch society.

Some examples of courses offered through the project:

- 'Klik en tik', a course for improving digital skills
- English courses in three levels
- Computer courses
- Entrepreneurship courses
- Finding your way in the labour market (this course is also available in Arabic, because of the high amount of Arabic speaking migrants)

Neighbourhood company 'Selwerd' is another project that offers support to migrants that want to start their own business. The neighbourhood company is a community business centre for anyone interested in entrepreneurship, no matter their background. The neighbourhood company is set up as a social cooperation, meaning that all participants help each other with their questions and problems. The centre was founded and is run by a local female entrepreneur. The social cooperation is an experiment which proves very interesting but there are also issues, mainly with communication and decision making.

##### *Cultural Background and influence on entrepreneurship*

Migrants in Groningen come from different backgrounds and bring a diverse mix of cultural characteristics with them. At the moment the two biggest groups of migrants (refugees) are people from Eritrea and people from Syria.

There is a big difference between the culture in Eritrea and The Netherlands:

- **Eritreans** are quite passive and humbler than the Dutch. The entrepreneurial mind set, which is needed to run your own business, does not come natural for most Eritreans.
- **Syrians** on the other hand have more entrepreneurial spirit/experience and are often well-educated.

Both Eritreans and Syrians come from collectivistic cultures, which might prove difficult in the more individualistic Dutch society. Dutch people are also known to be quite straight forward and direct in their communication, which also proves problematic for some cultures.

##### *Finance*

Most refugees also struggle with debt. They depend on social welfare and often send money home. They are not in the



position to invest in a business.

### ***Type of Support***

When looking at tools to help women, it is important to know what they want to do/what their goals are. Lots of women want to work in catering, in coffeehouses, as a cleaner or hairdresser, preferably from home. MJD lets women look at a bigger picture by encouraging them to take courses to develop their skills, not only as a professional but also as an entrepreneur. Being self-employed you need to have a wide range of skills, and know how to deal with for example finances, marketing and legal aspects. This can be very daunting for most women.

### ***Continuity of Funding***

Groningen has a diversity in networks, intercultural talking groups and projects that are supported by European funds. Continuity is a recurring problem: lots of programmes run for a short time and are then stopped because of lack of funding. The municipality plays a big role as they can offer more long running support.

### **5.4.3 Municipality of Groningen (government)**

The interview was with the Head of Coordination of migrants in Groningen (so called 'status holders').

### ***Policy development***

Since 2018, policy for migrants has changed in the Netherlands. Prior to 2018, a new citizen arriving in the Netherlands received €10.000, which they had to spend on courses for integration and language learning that they could choose themselves. This approach was unsuccessful, so in 2018 the policy changed. The municipality now has the task of guiding migrants through a programme of integration in their new country.

Now the local government of Groningen take an active lead in this. They no longer wait until someone completely masters the language before they start integrating. They begin integrating and looking for a job or other activities as soon as possible. After three months of language learning and the initial integration process, people are supported to find a first job. The job will range from a small paid job, volunteer work or joining a language café/club, and will depend on their skills and language ability. The aim is to get migrants to be able to support themselves as soon as possible. For everyone under the age of 27, getting a Dutch education is first priority. When migrants have successfully completed a vocational or higher education course, they are perfectly capable of integrating into the Dutch/Groningen society.

The Municipality can only offer (entrepreneurship) programmes to migrants who receive social welfare. When they have a paid job or their partner earns enough, there is no right at social welfare, and the government loses sight of them. For women, this can be a 'risky' situation. When their husband finds before them, it is up to the female to find a job or set up a business. Without the right support and guidance, this can be difficult.

When it comes to entrepreneurship, the municipality has several options. But these programmes are only open for those in social welfare. Anyone who already has a paid job, has to find a different way into entrepreneurship.

### ***BBZ Support for anyone unemployed into entrepreneurship***

For people in social welfare (not specifically aimed at migrants), there is a special law: BBZ, Bijstandsbesluit Zelfstandigen ("social welfare agreement for self-employment"). This is a programme aimed at people with the ambition of starting a business. They need to have a plan or a solid idea to begin with. The municipality then links the applicant to an external office, where every applicant works with a personal consultant. They receive guidance and advice on a personal level, starting a programme in which, a strong business plan is set up. The applicant receives financial aid to start their business. The social welfare is then still provided. After two years, the starting amount is

transferred into a loan of maximum €37.000. Participants can follow workshops to enhance the skills they need to be a successful entrepreneur.

More than half of the applications end in successful businesses. Many participants have a migrant background. Sometimes, applications are rejected or discontinued during the consulting phase. In general, a policy of 'benefit of the doubt' is followed. Although, there has to be a realistic prospect of success for a business to start.

Main areas in which new businesses are launched are culture, crafts, catering. For example: making music, making cartoons, setting up a dating website for Muslims and making jewellery. Catering businesses are common, but because of the high amount already present in Groningen, are very critically assessed.

A total of 400 people applies for this programme, of which more than half eventually runs their own business. These are still mostly men, although there are more and more women also applying. There is a growing engagement and activity from migrant women.

### ***Part time entrepreneurship programme***

For the group of people for whom this programme is too much of an investment, there is a part time option. This means people can keep a percentage of their social welfare and start a small business at the same time (without losing their social welfare). This is all under strict rules, to prevent illegal increase of income. Entrepreneurs are in this programme not allowed to have a business premise (to avoid illegal competition). They have the chance to follow all kinds of courses related to entrepreneurship, from accounting to marketing and market research, PR, media and network meetings. After several months into the programme, they have the option to move on to the BBZ programme or keep working as a small part time entrepreneur.

A total of 150 people participates each year in the part time entrepreneurship programme.

### ***Barriers***

The most difficult barriers people with a migrant background face are: acquisition, promotion of their business/marketing. Also, people are scared by the knowledge that running a business is very hard work. The first few years you have to invest a lot of hours, while achieving results will take some time. The workshops that start-up entrepreneurs follow, show this as well. Sometimes this might be a reason for someone to end their participation, for example because they can't combine it with family or education.

Whether women face more or different barriers than men, depends on the situation. When they are from a culture where women are supposed to be more on the background (on an income level), it can take more effort to get them out of this mindset.

### ***Country of origin***

Most migrants in Groningen are from Syria and Eritrea. There is a big difference between these groups when looking at entrepreneurship, that is mostly based on the culture of their country of origin. Where Syria has a very well-organised system, Syrians are often familiar with similar systems and bureaucracy as in the Netherlands. They know setting up a business means going to the Chamber of Commerce, doing your administration, working on marketing and promotion. Eritrea has a collectivistic culture, which makes them more laidback in their approach to work or starting a business. Country of origin seems to have more influence on the success of a business than gender has.

### ***Costs of education***

When people first need a certification (and an education to get that certificate), it depends on the situation whether

this is reimbursed by the local government. A lot of courses are purchased by the municipality, making them available at low cost for all participants of above programmes. The municipality works together in this with the local university and vocational colleges.

### **Network**

The municipality of Groningen works closely together with other networking organizations within the city and region. Other organizations such as MJD and Jasmijn (interviewed for this research overview) are all connected to each other. The municipality also purchases training and projects from these groups. At the same time, there are so many small initiatives launched in Groningen (such as community centres organizing network meetings for anyone interested in entrepreneurship or other topics), it is hard to track them all. The large amount of these small activities creates a lot of options for those interested in entrepreneurship, but at the same time, makes it difficult to find the right place or to know where to begin.

### **Focus on Engaging Women**

The municipality has a strong focus on getting women engaged:

- There are a lot of women working at the municipality itself. They can refer women to the available programmes and give advice.
- For some cultural backgrounds, it is more common for the husband to search for and find work. The government strongly works on getting women to find a job as well. Only when the man finds a job first, the woman is out of sight. Until then, the government sees it as her task to engage women in getting employed or starting for themselves as well (seeing this as an essential part of integration into Dutch culture as well).
- The municipality does not offer special programmes tailored for female migrants. They do offer personal guidance and support. Next to that, women do have the option to choose for a female consultant if they prefer that. This way, the municipality makes it as approachable as possible for female migrants to start a business.

#### **5.4.4 Noorderpoort (Vocational training – level 1)**

The interview was with the Coordinator of external relations for the entrance level courses at Noorderpoort. A lot of migrants enrol in these courses.

#### **Some examples of Good Practices:**

##### ***Vanhulley***

A social enterprise where women with a migrant background **run a clothing shop together**. Vanhulley is supported by the local government. All participants are following a basic course at Noorderpoort. Vanhulley is an empowerment programme for women. They learn to make clothes and learn Dutch at the same time. Eventually all of them will finish an entrance level education. These kinds of initiatives are often funded by the local government. Unfortunately, financial resources for this type of activity is decreasing, since these are expensive activities and the government has to make do with less money.

##### ***Femina Foundation***

This is an organisation run **by women with a migrant background, for migrant women**. They focus on equal women rights, offering training and information sessions, all based on mutual experiences. The women working at Femina know about and have experience with the often-patriarchal cultures women come from. Their training gives them the support they need to understand the Dutch culture better, and the tools to integrate better. They are not specifically aimed at entrepreneurship but prepare women to be independent and choose their own path.

There are also lots of examples of people who have successfully started their own business already. For example clothing repair shops, or catering businesses in Groningen and the surrounding towns. In the community centre

of Selwerd (neighbourhood in Groningen), a project is running where every Friday a group gets together to improve their conversational skills. This meeting is used as a networking place for education and work, exchanging knowledge and tips.

### ***Humanitas***

(Dutch volunteer organisation) also ran a project that focused on migrants with the ambition to start a business (PIT-project).

### ***Culture***

In most cultures where migrant women come from, women are less visible than men. They have more hurdles to take. An example is catering businesses. These are often run by couples, they do the work together. The man is then often more visible as an entrepreneur than the woman. Women sometimes have to get used to the freedom they have in the Netherlands, sometimes in contrast to the culture they come from.

The countries where most immigrants (refugees) in the Netherlands come from are: Syria, Eritrea, Afghanistan, Iraq and Congo.

#### **5.4.5 Noorderpoort Inburgering and NT2 (integration and Dutch as a second language courses) Focus group**

The focus group at Noorderpoort was with 4 female migrants, who were participating at an advanced Dutch language course.

### ***Summary of Findings***

They all had some work experience in their country of origin, and all had the ambition to work or start a business in the Netherlands.

The main barriers they faced were:

- Lack of the right information or unclear where to find it
- Age-restrictions in getting financial support to follow education
- Ability to follow education in a flexible way, getting your experience acknowledged.

They recommended improving the information about where to look for support and offering more flexible education. Also, offering personal advice, customised to the individual situation, with real conversations instead of only online advice.

#### **5.4.6 Ondernemersacademie (Academy for Entrepreneurs) Desk**

Ondernemersacademie is a collaboration between three regional vocational training schools, Noorderpoort, Alfa and Menso Alting. The collaboration was set up to stimulate entrepreneurship among students. Students who are interested follow a 9-month programme alongside their studies. The programme consists of:

- Workshops
- A large network/network meetings
- Businessplan-training
- A personal coach (entrepreneur)

After the 9-month programme is completed, the Ondernemersacademie rewards the most promising student

entrepreneur with an award.

### ***Kracht on Tour***

Several years ago the Ondernemersacademie was a partner in the programme 'Kracht on Tour'. Kracht on Tour (Strength on Tour) is an initiative of the Dutch government and aims to draw attention to the opportunities for economic independence for women. The programme runs in several areas in The Netherlands. In Groningen, Ondernemersacademie supported a group of four migrant women in their journey of becoming entrepreneurs with workshops and personal coaching.

One of the barriers that migrant women face is the lack of funding to develop the skills needed for entrepreneurship. The women don't qualify for student loans and often have no other means of income. For these women stichting Jasmijn started the Kracht on Tour Fund. The Fund relies heavily on donations and is for women with children at home who want to do vocational training and lack the means to pay for it.

## 6. Example Case Studies From Our Study

### 6.1 UK (Northern Ireland focus)

#### 6.1.1 East Belfast Enterprise New Beginnings Programme

The New Beginnings is an enterprise awareness and business start-up programme targeted at Refugees, delivered by East Belfast Enterprise Agency in partnership with Flourish, who specialise in support for asylum seekers and refugees. The programme is not targeted at women specifically.

The first programme recruited 12 people, of whom 3 were women. There is an interpreter available throughout the programme for speakers of Arabic.

It offers 11 morning sessions delivered by an experienced business start-up trainer, accompanied by an Arabic Interpreter. The sessions include visits to 4 locations – Belfast Unemployed Resource Centre, who offer courses in English language for those with no English, Belfast Central Library where there are resources in Arab and an online Start a Business programme, Google Garage to see their range of digital courses and a visit to an entrepreneur.

There are also a number of speakers who visit the sessions including a social entrepreneur who supports refugees, a speaker from Invest NI library and a digital marketing training who delivers one of the workshops. There are 3 programmes in total – the first took place in January and February 2020, the second is being delivered online due to Covid 19 and the third programme will run later in the year.

The programme offers each individual a £400 grant, providing they are intent on starting up and can show either HMRC registration or evidence of opening a business bank account. The group have a WhatsApp forum and message each other through this.

#### **Barriers for delivering programme:**

- Individuals are dealing with settlement issues. There has not been full attendance as participants have had appointments e.g. Housing Executive.
- One lady could not attend as her status was changed from asylum seeker and she lost her house, and as she became a refugee, she moved onto the Housing Executive waiting list to get a home. She was too upset at this upheaval and uncertainty.
- English is a significant barrier, as the use of an interpreter reduces the content you can cover to 25-50%.
- This makes delivery of content through slides more challenging. The trainer has opted to do more groupwork (as this reduces time translating) and creates more engagement. The trainer is less inclined to keep strictly to her planned content and more likely to “go with the flow” in the sessions.
- There was poor uptake of the 121 sessions – only 2 participants attended. Those who attended would have benefited from more time or further sessions.

#### **Outcomes:**

In the first programme 8+ have received grants to start up. All have moved forward in their learning and in knowing what they need to do, and some are more realistic about the potential of their business idea. In the second programme the participants all followed the training online (with business trainer and interpreter) and fully participated in the sessions. It is too early to report on business start-ups.

**Learnings:**

The programme would benefit from being spread over a longer time duration and engaging migrant role models in workshops. It also offers a small financial incentive, which given the financial challenges for the target group, is seen as best practice. This was a mixed gender programme, which the trainer felt worked well. It was also a partnership between a business support organization and an organization who supports migrants, which is also considered best practice.

**6.2 Ireland****6.2.1 Just Creative Programme: Empowering Refugee Women**

The Just Creative Programme was developed to provide refugee women in the Abbeyfield area in Ballaghaderreen with practical skills and to build confidence and integration. Many of these practical skills could have the potential in the longer term, with more skills develop, to lead to an enterprise idea. The programme is considered best practice as it try's to introduce early stage entrepreneurship in an informal, practical way, which is more focused on learning and confidence rather than a business training programme which may not appeal directly to female migrants who are new to a country or who have financial, language or other barriers.

By providing a varied range of practical workshops, training courses and field trips, participants benefit from the use of a variety of learning methodologies to help develop their personal, social, education, employment and enterprise skills through one to one support, mentoring, the provision of networking events, access to community education and accredited/non-accredited courses.

Throughout the project workshops and courses were run in conjunction with English language classes.

<b>Project title</b>	<b>Just Creative: Empowering Refugee Women</b>
<b>Country</b>	<b>Ireland</b>
Name of Organisation or institution in charge of the project	Roscommon LEADER Partnership are delivering the project funded by the Dormant Accounts Fund under Measure 4 Pre-Activation supports for Female Refugees and the Female Family Members of Refugees
Website of the organisation	<a href="http://www.rosleaderpartnership.ie">www.rosleaderpartnership.ie</a>
Website of the project, if available	
Target group	<input checked="" type="checkbox"/> Refugees
	<input checked="" type="checkbox"/> Local community education
First project year	2018
Which integrational field does the project target?	<input checked="" type="checkbox"/> Language and communication
	<input checked="" type="checkbox"/> Employment and education
Description of the project	The role of the Just Creative project is to work with refugee women and their families temporarily residing in the Abbeyfield Emergency Response and Orientation Centre (EROCCentre) in Ballaghaderreen. The project provides a programme of wide ranging activities to support their transition into the Abbeyfield Centre in the first instance, and in the longer term to give them some skills & experiences that will facilitate their resettlement into a community

	<p>whether in County Roscommon or elsewhere in Ireland</p> <p>The Empowering Refugee Women project runs a variety of bespoke programmes including:</p> <ul style="list-style-type: none"> <li>• Cooking &amp; Food Preparation &amp; Food Shopping in Ireland</li> <li>• Gardening and horticulture course</li> <li>• Radio Broadcasting &amp; Communications</li> <li>• Photography Training</li> <li>• Knitting and craft group</li> <li>• Yoga course</li> <li>• Parental workshop</li> <li>• Digital skills computing course</li> <li>• Beginners hairdressing course</li> <li>• Hairdressing upstyling course</li> <li>• Manicure and pedicure course</li> <li>• o Makeup course</li> </ul>
Which Resources were necessary for the project?	<p>In order to do this, a range of activities are delivered, using an inter-agency approach:</p> <ul style="list-style-type: none"> <li>• Education and Training</li> <li>• Building confidence and enhancing personal skills</li> <li>• Provision of accredited and non-certified workshops and programs</li> <li>• Careers/ work advice to enable participants to begin to think about their ambitions and focus on individual ability and skills.</li> <li>• Community participation and volunteering</li> </ul>
Is the project funded by national or international institutions, and if so, which ones?	<p>This project was approved by the Irish Government with support from the Dormant Accounts Fund under Measure 4 Pre-Activation supports for Female Refugees and the Female Family Members of Refugees</p>

## 6.3 The Netherlands

### 6.3.1 Forward Incubator

This programme is specifically for refugees in the Amsterdam and Rotterdam areas. Refugees need to qualify for the programme and will be selected on the basis of motivation, educational level and business idea.

The programme takes four months in which a business idea is developed to a start-up. Participants follow workshops, have their personal business coach and can make use of student consultants (students from local universities).

In 2019 this programme supported 26 businesses and there was a 58% conversion to start up, which is a very high success rate. Another 25% have moved onto paid employment or studies. The programme is competitive to get a place and is by application, so it the best applications that are chosen. The programme is in its 3<sup>rd</sup> year.



Participants come to the programme through word-of-mouth (alumni), social media and refugee organisations. There is no cost for the participant, the programme is funded by the city, charitable organisations and donations in kind, but the participants need a good level of English to follow the programme.

Their aim is to nurture talents, ambition and skills of newcomer that will lead to economic empowerment and opportunities.

<https://forwardincubator.com/>

## 7.0 Conclusion and Recommendations

### 7.1 Key Barriers for Migrants

In 2019 In all countries the barriers experienced for migrants are similar. Language was clearly perceived as the major barrier along with access to funding/capital.

In general, migrants whether male or female, face the following barriers:

1. Language and knowledge of business language
2. Access to finance
3. Knowledge of local business culture
4. Discrimination
5. Access to the right information
6. Knowledge of regulations in their resident country
7. Personal support (coach and family)
8. Access to the right contacts and network
9. Access to role models
10. Recognition of skills and qualifications
11. Right to work
12. Benefits Trap (Income from self-employment could impact adversely on their rights to money from the local government)
13. Motivation – affected by background and other barriers

Additional barriers specific to female migrants are:

14. Childcare and Caring Responsibilities
15. Confidence and Attitude to Risk
16. Culture of their country of origin (expectations of the role of the female in the family and in society)

The 6 main barriers for Female Migrants to start their business can be seen in the infographic adjacent.

### 7.2 UK (Northern Ireland Focus)

Northern Ireland offers support for any potential entrepreneur through help with business planning and access to mentoring. This is regardless of gender, background, employment or financial status.

Northern Ireland also have additional support available for females through national and localized initiatives, with a focus on networking, events and pitch contests.

**KEY BARRIERS FOR FEMALE MIGRANTS...**  
**...to Start-Up Their Business!**

**Knowledge of Business Language.**  
 Cashflow / P & L / Margins  
 How best to converse in a small business with other entrepreneurs, customers, government and professional support organisations.

**Cultural Barriers & Language.**  
 Our uniqueness makes us different  
 Operating a business in a new country often requires the need to understand and communicate in the local language. The culture may also be different from what you are used to.

**Childcare & Caring Responsibilities.**  
 Time Commitment  
 How can I start my business around my current caring responsibilities and manage both...simultaneously, without burning out?

**Access to Finance.**  
 Banks / Loans / Overdrafts  
 What is the right type of finance for my business and where can I access funding from? How much do I need to really give this start-up a go?

**Benefits Trap.**  
 Government Supported Living Allowances  
 Can I afford to start my own business if it reduces what I need for my family and what I can get from Government? Can I make sure it is worth the effort to launch?

**Access to Local Contacts and Business Networks.**  
 Support / Events / Trading  
 What business support is available locally, what business networks can I access and who do I need to speak to...in order to get started?

Co-funded by the Erasmus+ Programme of the European Union

**eminent**  
 SUPPORTING MIGRANT FEMALE ENTREPRENEURS

While there were some small localized pilots targeting migrants and enterprise, such as the New Beginnings programme by East Belfast Enterprise, there were no programmes exclusively targeting migrant women. Northern Ireland may be too small and have too few migrants to focus on this niche in a training environment, though there could be opportunities to develop social economy ideas with groups of migrant women through some of the migrant forums.

There is very little uptake of mainstream enterprise programmes by migrants, and any participating have good English language and are usually living in Northern Ireland a long time. There could be greater efforts to support migrant women to participate in mainstream programmes and to support migrant forums and groups with access to information and business training.

### **7.3 Ireland**

Ireland has a well-established support system to help any individual with a business idea as well as a government strategy to support female entrepreneurship and there are many active female entrepreneur networks and localized female enterprise initiatives.

There are no specific bodies in the state directly dedicated to assisting migrant entrepreneurs, but many agencies and organisations are starting to ring fence funding and adopt their approaches to support this target audience in project provision over a period of time.

There have been female migrant enterprise programmes delivered in the past by New Communities Partnership and Migrant Rights Centre Ireland with DCU Ryan Academy, but these programmes tend to be localized and delivered only for a short period of time. The Just Creative project run by Roscommon LEADER Partnership is a good example of teaching practical skills that could lead to small enterprises. This practical approach to enabling migrant women gain skills and building their confidence, could attract women who would not ordinarily consider setting up a business but through gaining new skills could create an interest in selling their products or skills. It is an ideal approach for those harder to reach groups such as refugees or asylum seekers.

### **7.4 The Netherlands**

In The Netherlands there is an adequate range programmes on offer for migrant entrepreneurs, but individuals may have difficulty finding the right support to suit their needs, especially women who spend more time at home and less time networking in the community.

The municipal government has an important role in the programmes offered in The Netherlands. They work together with various organisations that support (female) migrants and offer courses at low or no cost. Unfortunately, not every female migrant that is interested in becoming an entrepreneur is eligible for these programmes.

Most women still need to develop business skills. This is costly, takes time and could require practical experience (i.e. internship). Women who manage to set up a business most often do so in the fields of culture, crafts or catering.

Women like to start small (preferably from home). They like to receive support/advice from other women and be guided through the process of setting up a business rather than just having access to written information. Women look for a safe environment with personal support and recognition of skills and talents. All too often people don't acknowledge the experience, educational level and skills that were acquired in their country of origin.

## **7.5 Germany**

The government do not provide enterprise support programmes targeted at women or migrants. Any support tends to focus on niche sectors and provision is often through the HEI (Higher Education Institutes). There are also different approaches in each Federal state and there are different regulations for business compliance.

There is a lot of good information on business start-up but it needs to be more accessible. Training programmes need to be translated into multiple languages and be available online, with information on local areas and where to get more support.

There is a need for more grassroots, early stage support for migrants so that they have an understanding of enterprise and what it could offer them now or in the future. This is a missed opportunity.

Physical courses for female migrants on entrepreneurship may not be required in rural areas where numbers may be too low in some countries but there would be benefit from providing training programmes in city locations, where there would be adequate numbers to justify female migrant entrepreneurship programmes.

Women with lower education would benefit from access to a learning space, where they can hear speakers, meet role model entrepreneurs and network.

## **7.6 Government Role in Supporting Entrepreneurship among Migrants**

In all partner countries there can be a lack of continuity of support. Programmes for migrants rely heavily on subsidies and/or donations and often a programme is run for a period of time due to funding and then despite it being successful, it is no longer available.

There can also be a wide variance between local regions or municipalities.

## **7.7 Training Interventions**

Any delivery to female migrants should be via a partnership between an Enterprise or Business support provider and a migrant services provider. This will ensure a wraparound approach; to enable the woman progress with her business idea and her aspirations to be economically active, she needs to be supported on other issues. The Migrant Services provider is also best placed to recruit the right participants as they are close to the market and work with other providers in the sector.

Delivery of group workshops or training should take place in the local community, where the women feel safe and are within easy travel distance to and from their home and also convenient for collecting children for childcare or school, if required.

## **7.8 Programme Structure and Approach**

The ideal time to deliver workshops to women is in the morning time, to allow for drop off and collection of pre-school or primary age children. The maximum duration of a workshop should be 3 hours, as listening in a foreign language or through an interpreter is more demanding for participants.

An intensive schedule of training workshops is not recommended. Women in particular are usually juggling domestic or caring responsibilities and training sessions every day are less likely to attract or retain participants. Training sessions should be once or twice per week, spread over several weeks, to allow time to absorb the information and carry out

research or actions related to their idea.

Training programmes that require an interpreter need at least twice the amount of time for delivery, due to the time taken to interpret and also additional time to explain business concepts to the interpreter or misunderstanding. 12 x half day sessions is recommended as a minimum.

Classroom training using PowerPoint presentations is less effective. Retention span is more difficult with migrant participants in a classroom environment. Content should focus on practical activities – worksheets and group discussion.

Training programmes that include practical activity may have better outcomes and are more likely to build confidence in business skills and English language, by “going out and doing it”. For example, Dragons Den event, pop-up café, market stall, online selling of arts and crafts products. Get the participants to experience “Enterprise by doing”.

### ***7.9 Developing a Pool of Migrant Role Models***

There should be engagement of role models or peer learning throughout the programme. It is important to identify migrant female entrepreneurs that could be invited as a speaker or visit the group regularly or even have a regular attendance if they were able to volunteer the time. Indeed, Fullen (2017, p.3) identified that “peer support and mentorship is considered very important amongst female entrepreneurs, and that peer support encourages female entrepreneurs to build confidence, take risks and solve problems, which are prerequisites to successful venture development.”

An excellent example of role model engagement is the Yes You Can Explore It programme, where after attending a 3 day training course (1 day per week over 3 weeks) the aspiring female entrepreneurs meet once per month for 3-4 months and 4 role model entrepreneurs attend each session to participate in group discussion about each individual’s business idea and progression.

It would be worthwhile to develop a pool of role model mentors and case studies of migrant entrepreneurs in each country, for both classroom learning and to engage them in workshops and programmes.

### ***7.10 Working with Refugees***

Migrant enterprise programmes that target Refugees relocated under government initiatives cannot be expected to have great outcomes in terms of business start-up, in the early years of settlement. They may be women and children at risk, people in severe need of medical care and survivors of torture and violence. In Northern Ireland for example, an estimated 41% have health issues and 61% have only secondary level education or lower, with many women not having worked before or expected to stay at home with children. However, pre-enterprise programmes could play an important role in developing their skills, confidence, language and aspirations and improving mental health and integration into society. Many of these women are role models for their children. It is ideal to include softer skills and personal development into the outcomes and measurement of any programme targeted at refugees.

A skills audit of refugees should be undertaken and promote a more active approach to pathways to self-employment/employment.

Refugees do not have any of their own personal money to invest in a start-up business. Therefore, any efforts at self-employment need to be ideas which require no start-up capital and little working capital. It is more likely that any enterprise programmes would produce service type businesses such as a cleaning or childcare business, which could

be provided initially in their own community, before expanding into the wider community.

Training needs to be within their established groups that they attend. There are many emerging groups and women's groups and facilitators and trainers need to go to these locations.

Volunteers who are from their culture/nationality should facilitate or be involved in any delivery as this is very successful. It would be ideal if they were entrepreneurs who could inspire, encourage and support brainstorming.

### ***7.11 Measuring Impact***

Enterprise start up programmes that target female migrants (rather than refugees) are in general more likely to have successful outcomes, as those individuals may have less barriers. Also, those who have better language skills, have been in the country longer, have a higher level of educational attainment or have previous skills from their country of origin are more likely to progress. Programmes such as Forward Incubator in Netherlands have a high business success rate as they are based on a competitive process and select the best ideas and potential entrepreneurs to participate.

It is ideal to include softer skills and personal development into the outcomes and measurement of any programme targeted at refugees. As there are many more barriers to start up and programme funders and providers need to be realistic about outcomes.

### ***7.12 Mainstream Business Support***

Mainstream business support programmes are less likely to attract migrant women, unless those migrant women are strong/fluent in English or the local language (German/Dutch), have been located in an English-speaking country for several years or are more integrated through marriage/children born in the local country.

If it is not possible to offer specialized female migrant enterprise support programmes, then enterprise support providers should look at how to offer additional support (e.g. extra 121 sessions) to migrant women to overcome additional barriers.

### ***7.13 Social Economy as an Approach to Engage and Teach Enterprise Skills***

The Social Economy sector is an ideal way to engage migrants in enterprise activity, without threatening loss of personal or family income. They can learn skills in production, marketing, finance and selling, without concerns about their regular income. They can gain a sense of achievement and contribution to an organization they value. It can also give them an opportunity to improve their conversational English (or local country language) and their business English, which is not covered in formal language learning classes.

### ***7.14 Next Steps***

Language and communication skills appear to be a key enabling factor to unlock the potential to progress and engage with entrepreneurship development.

However, entrepreneurship intervention should not wait until migrants have mastered the local language but help them to start trading in a small way, as by going out and engaging in the local community they will gradually improve their language skills as well as gaining motivation to learn.

Support for migrant entrepreneurship varies from country to country but it is clear that given the additional barriers faced by migrants, there is a need for intervention and support.

Learning resources developed by the EMINENT project, should take into account the female migrants' backgrounds, be tailored to their cultural make-up and work to acclimate the learners to their host culture.

Based on the findings of this report, we recommend building a user-friendly platform presenting all the available resources for migrants in easy to understand language, which is then widely disseminated; offering accessible, customisable learning resources; creating a sense of "sisterhood" for female migrants so that they feel supported and empowered to build a business from the ground up – this can transform into a professional network, where peers collaborate and exchange ideas and plans.

We recommend supporting current providers of enterprise training and migrant support by providing them with a toolkit that they can use to develop the skills of individuals and build confidence among female migrants.

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