athena

supporting migrant women entrepreneurship

Policy Recommendations Report

Creating a clear pathway towards migrant women entrepreneurship

January 2023

Executive Summary
available in **DE, EL, ES, FR, IT**

Co-funded by the
Asylum, Migration and Integration
Fund of the European Union

Policy Recommendations Report

Creating a clear pathway
towards migrant women entrepreneurship

Main Authors/Editors

Haris Malamidis, Research Fellow, Hellenic Foundation for European and Foreign Policy (ELIAMEP), Greece

Cheryl Novak, Research Associate, Project Manager, Hellenic Foundation for European and Foreign Policy (ELIAMEP), Greece

Contributors

María Carrillo, Pablo Morales, Mamen Soria - Camara Oficial De Comercio Industria y Navegacion de Sevilla (CCSEV), Spain

Loredana Bucseneanu, Katja Legisa - Digital Leadership Institute (DLI), Belgium

Anna Borowa, Angela Hesse-Krueger - IHK-Projektgesellschaft mbH Ostbrandenburg ist (IHK-Projekt), Germany

Begoña Duque Arrogo, Juan Guerrero - International Consulting and Mobility Agency Sociedad de Responsabilidad Limitada (INCOMA), Spain

Paola Andrisani, Barbara Desario - Nova Onlus Consorzio di Cooperative Sociali- Cooperativa Sociale (NOVA onlus), Italy

Aida Adeikiene, Alfredas Jonuska, Daiva Jonuskiene and Liia Urman - Siaulu Prekybos Pramones Ir Amatu Rumai (SCCIC), Lithuania

Photo credits: International Event in Rome by Studio Kowalsky Roma. Subjects in photos have agreed to consent of use.

ATHENA's Illustrations: INCOMA

Design: MAKES SENSE, adaptations from ATHENA's illustrations & creative eLayout design. Icons/designs on pages 15-23, 24, 28 are from Adobe iStock & Envato elements (p. 11-12, 15-23), which were furtherly adapted and/or designed by MAKES SENSE.

About this publication: This publication has been produced within the framework of the AMIF-funded project, ATHENA (957906-AMIF- 2019) and is a deliverable of work package 6, which is led by the Greece-based policy and research think-tank ELIAMEP. While the policy recommendations have been compiled and contextualized by ELIAMEP, all partners of the ATHENA project have contributed to the creation of this document through the sharing of their knowledge and experiences.
For more information visit: **www.athenaproject.net**

Disclaimer: This work only reflects the authors' views. The European Commission is not responsible for any use that may be made of the information it contains.

Rights and Permissions: Users allowed to distribute, remix, adapt, and build upon the material in any medium or format for noncommercial purposes only, and only so long as attribution is given to the creator.

This project has been funded with support from the European Commission. This publication [communication] reflects the views only of the author, and the European Commission cannot be held responsible for any use which may be made of the information contained therein. [Project number: 957906-AMIF- 2019- AG-CALL]

Project Partners

Co-funded by the
Asylum, Migration and Integration
Fund of the European Union

Table of Contents

5 Executive Summary (EN)

6 Translation in German (DE)

7 Translation in Greek (EL)

8 Translation in Spanish (ES)

9 Translation in French (FR)

10 Translation in Italian (IT)

13 Introduction

14 Methodology for drafting the Policy Recommendations

14 Structure of the Policy Recommendations

15 Policy Recommendations:

16 Integration and entrepreneurship policies

18 Business and entrepreneurship motivations

20 Consultancy and training

22 Micro-credit and finance

24 Highlights

26 Testimonials

Policy Recommendations Report

Creating a clear pathway
towards migrant women entrepreneurship

Executive Summary

Entrepreneurship is an important pathway leading to the economic and social integration of migrants, particularly for female migrants, who often have greater needs for support and a work-life balance than their male counterparts. Entrepreneurship, including social entrepreneurship, is also an important factor for the economic and social development of countries, and migrant females often possess unique sets of knowledge and skills that can be the source of new business ideas. Nevertheless, according to the work produced within the two-year long project of **ATHENA (Approaches To valorize the High ENtrepreneuriAl potential of migrant women to contribute to their social and economic integration)**, migrant female entrepreneurs face many obstacles in their pursuit to open new companies. Fragmented national policies and public administration create bureaucratic barriers for female migrants, as well as insufficient entrepreneurial empowerment and support services, and limited access to micro-credit and financing tools. Aiming to tackle the aforementioned challenges, **the ATHENA team invites EU and national policy makers to consider the following policy recommendations:**

- **Promote migrant women entrepreneurship** as a key pathway to social and economic integration
- **Promote the benefits of migrant women entrepreneurship** to greater society
- **Facilitate bureaucratic integration procedures** for aspiring migrant women entrepreneurs
- **Promote the creation of networks of migrant women entrepreneurs** at local/regional/national and EU levels
- **Improve connections between Business Support Organisations and Social Agents** in direct contact with migrant women
- **Provide entrepreneurship training and personal assessment services to migrant women entrepreneurs** through trained professionals in Business Support Organizations
- **Establish coordinating mechanisms at national levels for migrant women entrepreneurship** for migrant entrepreneurship
- **Raise awareness about available entrepreneurship support services** for migrant women
- **Encourage financial institutions to offer financial instruments** adapted to migrant women entrepreneurs, with favorable conditions
- **Provide training programs for migrant women entrepreneurs** on traditional & non-traditional financing mechanisms

Zusammenfassung

athena

Das Unternehmertum ist ein wichtiger Weg zur wirtschaftlichen und sozialen Integration von Migranten, insbesondere für schutzbedürftige Migrantinnen, die oft mehr Unterstützung und eine bessere Vereinbarkeit von Beruf und Privatleben benötigen als ihre männlichen Kollegen. Unternehmertum, einschließlich sozialem Unternehmertum, ist auch ein wichtiger Faktor für die wirtschaftliche und soziale Entwicklung von Ländern, und Migrantinnen verfügen oft über einzigartige Kenntnisse und Fähigkeiten, die eine Quelle für neue Geschäftsideen sein können. Die im Rahmen des zweijährigen **ATHENA-Projekts (Approaches To valorize the High ENtrepreneuriAl potential of migrant women to contribute to their social and economic integration)** durchgeführten Arbeiten zei-gen jedoch, dass Unternehmerinnen mit Migrationshintergrund bei der Gründung neuer Unternehmen auf viele Hindernisse stoßen. Fragmentierte nationale Regularien und die öffentliche Verwaltung schaffen bürokratische Hürden für Migrantinnen, ebenso wie unzureichende unternehmerische Befähigung und Unterstützungsdienste sowie einen begrenzten Zugang zu Mikrokrediten und Finanzierungsinstrumenten. Um die oben genannten Herausforderungen zu bewältigen, **fordert das ATHENA-Team die politischen Entscheidungsträger auf EU- und nationaler Ebene auf, die folgenden politischen Empfehlungen zu berücksichtigen:**

- **Förderung des Unternehmertums von Migrantinnen** als wichtiger Weg zur sozialen und wirtschaftlichen Integration
- **Förderung der Vorteile des Unternehmertums von Migrantinnen** für die Gesamtgesellschaft
- **Erleichterung der bürokratischen Integrationsverfahren für angehende Unternehmerinnen** mit Migrationsgeschichte
- **Förderung der Schaffung von Netzwerken von Unternehmerinnen mit Migrationsgeschichte** auf lokaler/regionaler/nationaler und EU-Ebene
- **Verbesserung der Verbindungen zwischen Business Support Organisationen und Sozialpartnern,** die in direktem Kontakt mit Migrantinnen stehen
- **Bereitstellung von Schulungen zum Unternehmertum und Instrumenten zur individuellen Beurteilung für Unternehmerinnen mit Migrationsgeschichte** durch geschulte Fachkräfte in Business Support Organisationen
- **Einrichtung eines Koordinier-ungsmechanismus auf nationaler Ebene** für das Unternehmertum von Migranten
- **Sensibilisierung von Frauen mit Migrationsgeschichte für die verfügbaren Dienstleistungen zur Förderung des Unternehmertums**
- **Ermutigung der Finanzinstitutionen, Finanzinstrumente anzubieten, die auf die Bedürfnisse von Unternehmerinnen mit Migrationshintergrund zugeschnitten sind, und zwar zu günstigen Konditionen**
- **Bereitstellung von Schulungsprogrammen für Unternehmerinnen mit Migration-shintergrund** zu traditionellen und nicht-traditionellen Finanzierungsmechanismen

Συνοπτική Παρουσίαση

Η επιχειρηματικότητα αποτελεί σημαντικό εργαλείο για την οικονομική και κοινωνική ένταξη των μεταναστών, ιδίως των γυναικών μεταναστριών, οι οποίες συχνά έχουν μεγαλύτερες ανάγκες από τους άντρες μετανάστες σχετικά με την υποστήριξή και εξισορρόπηση της εργασιακής και οικογενειακής τους ζωής. Η επιχειρηματικότητα, καθώς και η κοινωνική επιχειρηματικότητα, αποτελούν σημαντικό παράγοντα για την οικονομική και κοινωνική ανάπτυξη των χωρών, ενώ συχνά οι γυναίκες μετανάστριες κατέχουν μοναδικές δεξιότητες και γνώσεις οι οποίες μπορούν να αποτελέσουν πηγή νέων επιχειρηματικών ιδεών. Ωστόσο, σύμφωνα με την έρευνα που διενεργήθηκε κατά τη διάρκεια του διετούς προγράμματος **ATHENA (Approaches To valorize the High ENtrepreneuriAl potential of migrant women to contribute to their social and economic integration)**, οι μετανάστριες επιχειρηματίες αντιμετωπίζουν πολλά εμπόδια στην προσπάθεια τους να ιδρύσουν νέες επιχειρήσεις. Οι αποσπασματικές εθνικές πολιτικές και η ολιγωρίες της δημόσιας διοίκησης συνηγορούν στην ανάπτυξη γραφειοκρατικών προβλημάτων, ανεπαρκών υποστηρικτικών υπηρεσιών και περιορισμένων χρηματοπιστωτικών εργαλείων για την στήριξη της επιχειρηματικότητας. Στην προσπάθεια του να αντιμετωπίσει τις παραπάνω προκλήσεις, **η ομάδα του ATHENA προσκαλεί τους ευρωπαϊκούς και εθνικούς φορείς χάραξης πολιτικής να λάβουν υπόψη τους τις κάτωθι προτάσεις πολιτικής:**

- **Την προώθηση της γυναικείας επιχειρηματικότητας** ως βασικό συστατικό για την επιτυχημένη κοινωνική και εργασιακή ένταξη
- **Την προώθηση των πλεονεκτημάτων που φέρει η γυναικεία επιχειρηματικότητα** στο σύνολο της κοινωνίας
- **Την επίλυση των γραφειοκρατικών διαδικασιών σχετικά με την ένταξη των γυναικών μεταναστριών** που είναι εν δυνάμει επιχειρηματίες
- **Τη δημιουργία δικτύων αποτελούμενων από μετανάστριες επιχειρηματίες** στο τοπικό/περιφερειακό/εθνικό και ευρωπαϊκό επίπεδο
- **Την ενίσχυση των συνδέσεων μεταξύ οργανώσεων που υποστηρίζουν την επιχειρηματικότητα και κοινωνικών φορέων** που σχετίζονται άμεσα με γυναίκες μετανάστριες
- **Την παροχή εξατομικευμένων εκπαιδευτικών υπηρεσιών σε μετανάστριες γυναίκες** από οργανώσεις που υποστηρίζουν την επιχειρηματικότητα
- **Τη δημιουργία ενός συντονιστικού μηχανισμού για την επιχειρηματικότητα σε εθνικό επίπεδο**
- **Την διάχυση πληροφοριών σχετικά με τις διαθέσιμες υπηρεσίες στήριξης επιχειρηματικότητας** σε μετανάστριες γυναίκες
- **Την παρακίνηση των χρηματοπιστωτικών ιδρυμάτων να προσφέρουν χρηματοδοτικά εργαλεία με ευνοϊκότερους όρους** σε μετανάστριες επιχειρηματίες
- **Την προσφορά εκπαιδευτικών προγραμμάτων σε μετανάστριες επιχειρηματίες** σχετικά με παραδοσιακούς και εναλλακτικούς τρόπους χρηματοδότησης

Resumen ejecutivo

El espíritu empresarial es una vía importante que conduce a la integración económica y social de los migrantes, en particular para las mujeres migrantes en situación de vulnerabilidad, que a menudo necesitan más apoyo y conciliación de la vida laboral y familiar que sus compañeros hombres. El espíritu empresarial, incluido el de carácter social, es también un factor importante para el desarrollo económico y social de los distintos países, y las mujeres migrantes poseen un conjunto único de conocimientos y aptitudes que pueden ser fuente de nuevas ideas de negocio. Sin embargo, los resultados del proyecto **ATHENA** muestran que las emprendedoras migrantes se enfrentan a numerosos obstáculos a la hora de crear una nueva empresa. Unas políticas nacionales y una administración pública fragmentadas crean barreras burocráticas para las mujeres migrantes, así como servicios de apoyo empresarial insuficientes, y acceso limitado a microcréditos y herramientas financieras. Con el objetivo de abordar los desafíos antes mencionados, **el equipo de ATHENA invita a los responsables políticos nacionales y de la UE a considerar las siguientes recomendaciones políticas:**

- **Promover el espíritu empresarial de las mujeres migrantes** como vía clave para la integración social y económica
- **Promover los beneficios del emprendimiento de las mujeres migrantes** para la sociedad
- **Facilitar los trámites burocráticos de integración** para las mujeres migrantes que quieran emprender
- **Promover la creación de redes de mujeres emprendedoras migrantes** a nivel local/regional/nacional y de la UE
- **Mejorar la comunicación entre las organizaciones de apoyo empresarial y los agentes sociales que trabajan** de manera directa con las mujeres migrantes
- **Ofrecer servicios de asesoramiento y formación empresarial adaptados a las necesidades** de las mujeres emprendedoras migrantes
- **Establecer un sistema de gestión de iniciativas empresariales de personas migrantes a escala nacional**
- **Dar a conocer a las mujeres migrantes los servicios de apoyo al emprendimiento de los que pueden beneficiarse**
- **Fomentar que las entidades financieras ofrezcan instrumentos de financiación** con unas condiciones favorables adaptadas a las empresarias migrantes
- **Ofrecer programas de formación para mujeres emprendedoras migrantes sobre sistemas** de financiamiento tradicionales y no tradicionales

Sommaire

L'entrepreneuriat est une voie importante menant à l'intégration économique et sociale des migrants, en particulier pour les femmes migrantes, qui ont souvent des besoins plus spécifiques que leurs homologues masculins en matière de soutien et d'équilibre entre vie professionnelle et vie privée. L'entrepreneuriat, y compris l'entrepreneuriat social, est également un facteur important pour le développement économique et social des pays, et les femmes migrantes possèdent souvent des connaissances et de compétences uniques qui peuvent être la source de nouvelles idées commerciales. Néanmoins, d'après les travaux réalisés dans le cadre du projet **ATHENA (Approaches To valorize the High ENtrepreneuriAl potential of migrant women to contribute to their social and economic integration)**, qui s'étend sur deux ans, les femmes migrantes entrepreneures sont confrontées à de nombreux obstacles dans leur quête de création d'entreprise. La fragmentation des politiques nationales et de l'administration publique crée des barrières bureaucratiques pour les femmes migrantes, de même que l'insuffisance des services de soutien et d'autonomisation des entrepreneurs, et l'accès limité au microcrédit et aux outils de financement. Afin de relever les défis susmentionnés, **l'équipe ATHENA invite les décideurs européens et nationaux à prendre en considération les recommandations politiques suivantes:**

- **Promouvoir l'esprit d'entreprise des femmes migrantes** comme une voie essentielle vers l'intégration sociale et économique.
- **Promouvoir les avantages de l'entrepreneuriat des femmes migrantes** pour la société dans son ensemble.
- **Faciliter les procédures bureaucratiques d'intégration** pour les femmes migrantes désireuses de devenir chefs d'entreprise.
- **Promouvoir la création de réseaux de femmes migrantes chefs d'entreprise** aux niveaux local/régional/national et européen.
- **Améliorer les connexions entre les organisations de soutien aux entreprises et les agents sociaux** en contact direct avec les femmes migrantes.
- **Fournir des services de formation à l'entrepreneuriat et d'évaluation personnelle aux femmes migrantes chefs d'entreprise par l'intermédiaire de professionnels formés** dans les organisations de soutien aux entreprises.
- **Établir un mécanisme de coordination au niveau national** pour l'entrepreneuriat des migrants.
- **Sensibiliser les femmes migrantes aux services** d'aide à l'entrepreneuriat disponibles.
- **Encourager les institutions financières à proposer des instruments financiers** adaptés aux femmes migrantes entrepreneurs, à des conditions favorables.
- **Proposer des programmes de formation aux femmes migrantes entrepreneurs** sur les mécanismes de financement traditionnels et non traditionnels.

Sintesi

L'imprenditoria si configura come un importante percorso che favorisce in generale l'integrazione economica e sociale dei migranti, ed in particolare i processi inclusivi per le donne migranti, che vivono sulla propria pelle multiple vulnerabilità. Esse, infatti, hanno maggiori esigenze di essere supportate e maggiori necessità di conciliare i tempi vita-lavoro rispetto alla controparte maschile. Il fare impresa, inclusa anche quella di tipo sociale, è un fattore importante anche per lo sviluppo economico e sociale dei Paesi che le ospitano: le donne migranti, infatti, spesso possiedono conoscenze e competenze uniche che possono essere fonte di nuove idee imprenditoriali. Tuttavia, secondo il lavoro prodotto nell'ambito del progetto biennale **ATHENA (Approaches To valorize the High ENtrepreneuriAl potential of migrant women to contribute to their social and economic integration)**, le imprenditrici migranti o aspiranti tali incontrano molti ostacoli nel tentativo di aprire nuove aziende. La frammentazione delle politiche nazionali e della pubblica amministrazione innalza potenti barriere burocratiche, mentre i servizi di supporto e di empowerment imprenditoriale restano insufficienti, e gli accessi al microcredito e agli strumenti di finanziamento molto limitati. Per affrontare tutte queste sfide, **il team di ATHENA invita i responsabili politici nazionali e dell'UE a prendere in considerazione le seguenti raccomandazioni politiche:**

- **Promuovere l'imprenditoria delle donne migranti** come percorso chiave per l'integrazione sociale ed economica.
- **Diffondere l'importanza dei benefici dell'imprenditoria femminile migrante** per la società in generale.
- **Semplificare le procedure burocratiche e renderle più inclusive** a favore delle aspiranti imprenditrici migranti.
- **Promuovere la creazione di reti di donne imprenditrici migranti** a livello locale/regionale/nazionale e comunitario.
- **Implementare e rafforzare i collegamenti tra le organizzazioni di sostegno alle imprese e gli enti del terzo settore** a diretto contatto con le donne migranti.
- **Fornire servizi di formazione all'imprenditorialità e di empowerment alle donne migranti,** attraverso professionisti formati nelle organizzazioni di sostegno alle imprese.
- **Istituire un meccanismo di coordinamento a livello nazionale** per l'imprenditoria migrante.
- **Sensibilizzare le donne migranti sui servizi di sostegno** all'imprenditorialità disponibili.
- **Incoraggiare le istituzioni finanziarie a offrire strumenti economici** adatti alle imprenditrici migranti e a condizioni favorevoli.
- **Formare le imprenditrici migranti sui meccanismi** di finanziamento tradizionali e non tradizionali.

supporting migrant women entrepreneurship

Promote migrant women entrepreneurship as a key pathway to social and economic integration

Introduction

Among other international institutions, the OECD has stressed the need to facilitate the social integration of migrant women as part of a broader strategy that aims to minimize the social isolation of vulnerable groups. In this direction, the EU recognizes the potential power of entrepreneurship as an integration tool, which, on the one hand can facilitate the economic, social and cultural integration of migrant populations, and at the same time, can strengthen the overall economic power and cohesiveness of the EU.

Migrant women face different legal, cultural and linguistic obstacles, which prevent them from undertaking an entrepreneurial path. In this respect, the ATHENA (Approaches To valorize the High ENtrepreneuriAl potential of migrant women to contribute to their social and economic integration) project aims to respond to these needs and support migrant women entrepreneurship.

The EU Entrepreneurship 2020 Action Plan intended to remove obstacles and revolutionise the culture of entrepreneurship, where business services reach all potential entrepreneurs, including those from more vulnerable groups, making the EU more cohesive. One commitment in the action plan was to facilitate entrepreneurship among migrants already residing in the EU based on best practices. Migrants represent an important pool of potential entrepreneurs, but they face specific legal, cultural and linguistic obstacles, and in many cases, migrant women are also considered a vulnerable group. These issues need to be addressed in full to give support equitable to that received by all other entrepreneurial groups.

The EU action plan on the integration of third country nationals also ensures that third country nationals can contribute economically and socially to their host communities, which is key to the future well-being, prosperity and cohesiveness of EU societies.

ATHENA is a two-year project funded by the AMIF Program. The overall objective of the project is to contribute to the economic and social integration of migrant women in EU society by improving the services of entrepreneurship support oriented to mi-grant women and creating a specific entrepreneurial path for them.

ATHENA Policy Recommendations intend to contribute to the overall objective of the project since it may improve the business services oriented to migrant women at a programming and policy level, thus putting into practice the lessons learnt and strengthening the sustainability of the ATHENA project's outcomes.

Methodology

for drafting the Policy Recommendations

The Policy Recommendations report is based on the lessons learnt throughout the development of the ATHENA project. In particular, the policy recommendation report builds on the exploration and identification of migrant women needs and criticalities in Spain, Italy, Greece, Germany, Belgium and Lithuania; the identification of good practices of business support services addressed to migrant women in the respective counties; the insights gained from the practices identified, the weaknesses and solutions; the draft plans for the activation of new services; the personal assessment, mentoring and training sessions that took place in all the ATHENA partner counties; and finally, the financial support schemes for migrant women that project partners have identified as most suitable for migrant women willing to be entrepreneurs.

The policy recommendations are strongly advised by the stakeholders working groups that each individual partner has created throughout the duration of the project. In particular, each partner has drafted a series of policy recommendations based on their own research findings and discussions with their respective stakeholder working groups. After the different policy recommendations have been grouped, categorized and summarized in relation to migrant women needs analysis and the overall results of the project, the partners discussed them again with their respective stakeholder working groups and received feedback, which was then adjusted to the final policy recommendation list. This document includes the final list of policy recommendations.

Based on the research conducted throughout the project, the ATHENA team has concluded that there are four main categories of problems and barriers that migrant women entrepreneurs and potential entrepreneurs face. These categories that are directly linked with migrant women entrepreneurship are: Integration and entrepreneurship policies, Business and entrepreneurship motivations, Advisory and training, Micro-credit and finance.

Structure

of the Policy Recommendations

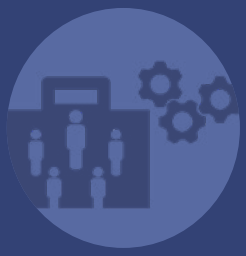
Research in the ATHENA project made two important decisions:First, given the increased arrivals of migrants in the aftermath of the 2015 refugee "crisis" and recent influx of refugees from Ukraine, it took into consideration both long-term migrants and newly-arrived asylum seekers and refugees, with the latter often being subject to increased legal barriers on their way to entrepreneurship. Second, given that migrants' integration concerns both the local, national and EU level, the policy recommendation report addresses mostly EU level policy-makers, but it also addresses national, regional and local authorities. In order to present a clear picture, the report first provides a general description of the difficulties migrants face with respect to each category, followed by policy recommendations.

athena

Policy Recommendations

Creating a clear pathway
towards migrant women entrepreneurship

supporting migrant women entrepreneurship



Integration
and entrepreneurship policies

Business
and entrepreneurship motivations

Consultancy
and training

Micro-credit
and finance

Integration and entrepreneurship policies

Research conducted by the ATHENA project shows that integration and entrepreneurship policies at the EU and national levels are the most important policies shaping the access of migrant women towards entrepreneurial paths, as well as gender policies. These policies, however, are also closely related to the EU and EU Member States' overall migration policies, economic development policies, and social inclusion and gender policies.

Difficulties

Among the main difficulties presented by existing policies and approaches are:

- Diverse and fragmented integration procedures: National integration policies are not always aligned with the respective European directives. Moreover, integration policies are often disconnected from other national policies, such as entrepreneurship, economic development, gender, and more, and are formulated without considering the viewpoints of all relevant stakeholders, such as state, private and nonprofit sector actors. As a result, stakeholders seem to act independently of one another as opposed to in a complementary and strategic manner, often following different levels of commitment and engagement, resulting in a fragmented entrepreneurial ecosystem for migrants.
- Bureaucratic barriers hinder migrants' access to the entrepreneurial pathway: On account of the above, migrants' access to the entrepreneurial pathway is often obstructed by bureaucratic processes. Some of these barriers are related to the slow and rigid processes of recognizing migrants' degrees and professional qualifications, specifically when it comes to professions which require institutional certifications and official licensees. In other cases, barriers exist in relation to obtaining the basic paperwork to open a business, as integration procedures sometimes prevent sectors of the migrant population obtaining the necessary paperwork to open a business. This being said, in several countries participating the project, even the domestic population notes the bureaucratic challenges to setting up an enterprise.
- Gaps in available public support services: Given that migrant populations often lack adequate knowledge of migration and integration policies, public administration procedures, their rights, and entrepreneurship procedures, it is important that this information is initially available in a variety of languages until they develop an acceptable level of domestic language skills. This presupposes that free or affordable domestic language courses are made available to migrant females, as well as domestic language business vocabulary programs. The linguistic skills gap is further complicated by a lack of relevant integration support services and sensitization of public and private stakeholders that would interact with migrant women entrepreneurs.
- Lack of data on migrant entrepreneurship: Data regarding migrants' employment and levels of migrant women entrepreneurship is not available in many European countries. This issue reflects and contributes to the preservation of the picture of migrants as an economic burden for the domestic societies, and also does not serve the successful orientation of potential migrant entrepreneurs towards promising market ventures. It also is a missed opportunity for EU countries, as migrant entrepreneurship is a driver for economic growth and source of solidarity in other parts of the world.

Integration and entrepreneurship policies

Based on these identified challenges, we suggest the following recommendations:

Recommendation 1

Promote migrant women entrepreneurship as a key pathway to social and economic integration

Provide specific and tailored national integration policies: National integration policies should be adjusted to the respective European directives and aim for the faster social, cultural and economic inclusion. The right to employment and entrepreneurship for migrants, including asylum-seeker and refugee populations, is a top priority in this respect. And highlighting that there is an additional pathway towards social and economic intregration, being migrant women entrepreneurship, is an opportunity for European society.

Recommendation 2

Facilitate bureaucratic integration procedures for aspiring migrant women entrepreneurs

Ensure an integrated policy-making process involving integration, entrepreneurship and gender issues: The recognition of migrants' qualifications, the provision of language courses free of charge, as well as the inclusion of entrepreneurship as an integration strategy, are among the most crucial steps in order to encourage migrant women entrepreneurship. Programs will consider the additional needs and criticalities of migrant women, such as work-life balance measures and family-friendly policies in order to further support migrant women entrepreneurs with increased family obligations.

Moreover, the provision of inter-cultural training for employees working in key state and market agencies responsible for migrant women entrepreneurship can further ease integration processes. In order to achieve these points, multi-stakeholder partnerships, involving governmental, market and non-profit actors, must be formed and involved in the policy-making process. Actors who are experts on issues of migration, entrepreneurship and women's empowerment, such as representatives of ministries of migration, chambers of commerce, municipal authorities and NGOs, will be instrumental.

Business and entrepreneurship motivations

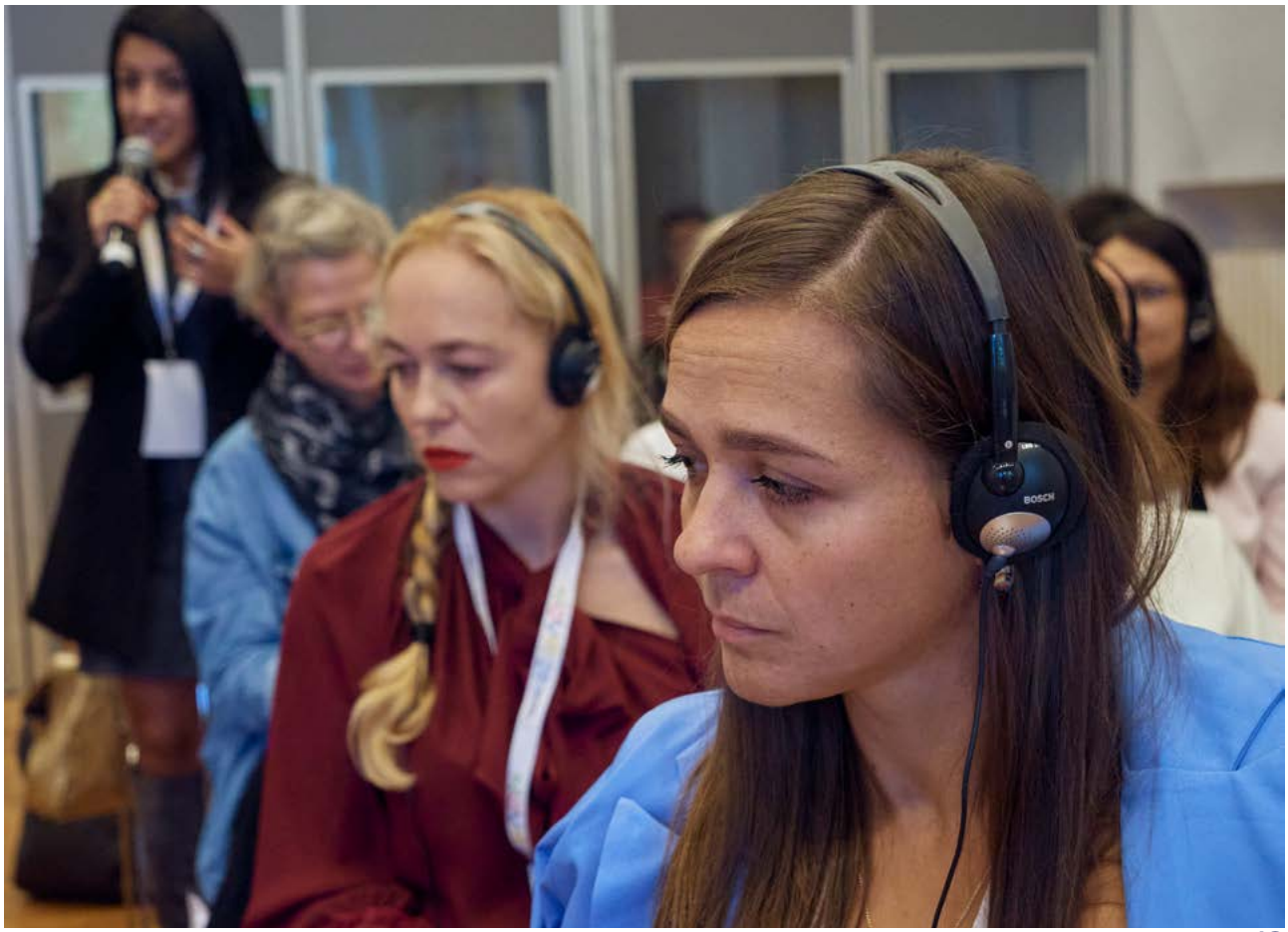
Together with the different bureaucratic barriers that migrant women need to overcome, their path towards entrepreneurship is often challenged by the lack of supportive networks and difficulties they face in order to engage in business and entrepreneurship activities.

Difficulties

Such challenges consist of:

- Isolation from entrepreneurial networks: Migrant women are often disconnected from traditional national entrepreneurial networks which tend to target native populations. This may trigger insecurity, fear and disempowerment which directs them towards other, more traditional, market endeavors.
- Discrimination: Migrant women face multiple ethnic and cultural discriminations across many European countries, which often lead them to market exclusion or limit them to specific, often unofficial, entrepreneurial activities. Such cases further hinder their social and economic integration.

Based on these identified challenges, we suggest the following recommendations:



Business and entrepreneurship motivations

Recommendation 3

Promote the creation of networks of migrant women entrepreneurs at local/regional/national and EU levels

Development of peer networks: Peer networks of native-migrant women entrepreneurs can facilitate communication of concerns, insights and everyday family challenges. Such networks can be organized by migrant communities, municipal integration initiatives and chambers of commerce. Together with the narration of successful entrepreneurial strategies and exchange of advice, these networks can also provide professional mentoring and overall lead to migrant women empowerment.

The development of mutual support groups with other migrant and domestic women entrepreneurs can be further assisted with the provision of coworking spaces for migrant and domestic women entrepreneurs. Moreover, the development of a European network of migrant women entrepreneurs can act as an umbrella organization able to inform, guide and provide legal support.

Recommendation 4

Promote the benefits of migrant women entrepreneurship to greater society at local/regional/national and EU levels

Organize entrepreneurship campaigns which encompass multicultural and diversity issues: Entrepreneurship campaigns can trigger the inspiration of potential migrant women entrepreneurs and indirectly serve to combat xenophobia and gender discrimination, and to promote inclusion. Such campaigns may showcase successful entrepreneurial stories and migrant women trajectories towards entrepreneurship which can serve as role models and increase their inspiration.

The campaigns may also include the organization of migrant entrepreneurship expos which can further attract investors. Entrepreneurship campaigns can be organized at the local, national and EU level. Chambers of commerce and respective local and national authorities can underline market needs and trends that may inform potential entrepreneurs. And at the same time, they can provide data regarding migrant entrepreneurs' economic and social contributions to the national economy and reveal how the businesses of migrants generate employment opportunities and improved social stability for the domestic population.

Consultancy and training

Another aspect identified by the ATHENA project that challenges the engagement of migrant women with entrepreneurship refers to the relative absence of entrepreneurial support infrastructure that considers the needs and criticalities of migrant females.

Difficulties

Such difficulties reflect:

- Lack of entrepreneurship training and counseling services targeting migrant women: In many European countries, there are no links between national entrepreneurship programs and migrants' integration initiatives. Migrants, and particularly migrant females, are disconnected from the existing entrepreneurship ecosystems.
- Existing support services are fragmented and unsustainable: In cases where entrepreneurship trainings target migrant groups, these are often fragmented, sometimes overlapping, and usually available for short periods of time.
- Existing training services do not consider the additional needs of migrant females: These include language support, orientation to the public administration landscape, childcare for single mothers, market orientation, flexible learning structures (in terms of time, place and method), and mostly take place in urban centers.
- Consulting and training services are hard for migrants to find: Existing services are often provided by institutions that migrants are unfamiliar with and advertised in languages and through communication channels that they may not be accustomed to.

Based on these identified challenges, we suggest the following recommendations:

Recommendation 5

Improve connections between Business Support Organisations and Social Agents in direct contact with migrant women

Bring migrant females into existing entrepreneurial ecosystems: The development of connections between existing business support organizations and social agents will enable support organizations to better understand the needs of migrant females and provide more targeted interventions and boost migrants' entrepreneurship.

Recommendation 6

Establish coordinating mechanisms at the national levels for migrant entrepreneurship

Coordinate migrant entrepreneurship support actions at the national level: This can be achieved through the development of coordination mechanisms across the multipleactors responsible for migrant women integration and entrepreneurship, such as ministries of migration and labor, municipal authorities, chambers of commerce, NGOs and business support centers. Grassroot organizations, which are very often the first point of contact for migrants, need to be supported, so that they can offer their support services and training on a constant and systematic basis in the event that these services are not offered by the state.

Consultancy and training

Recommendation 7

Provide entrepreneurship training and personal assessment services to migrant women entrepreneurs through trained professionals in Business Support Organisations

Targeted entrepreneurship training interventions: Entrepreneurship is a process that takes time and migrant women entrepreneurs need more transparent and linear information regarding the stages of project development. Training sessions should be based on relatively homogeneous groups (depending on language and professional skills, socio-economic background, the different stages of migrant women entrepreneurs' business plans, etc.) and one-to-one training sessions for migrant women entrepreneurs by business experts.

Among others, training sessions may focus on developing migrant women soft skills, business plans and financial literacy, as well as ways to detect funding opportunities. Apart from the training of migrant women, training sessions should be also provided to trainers regarding the needs and criticalities of migrant populations compared to the domestic one. Moreover, training sessions can also focus on training already successful migrant women entrepreneurs from neighboring business sectors with established local networks in order to undertake a mentor's role.

Mentors can provide inspiring coaching services to migrant women regarding entrepreneurial strategies, assist with bureaucracy and serve also as role models that increase their motivations. The aforementioned training sessions should include long-term planning, address both urban and rural areas and can be organized in online sessions to reach migrant women with increased family obligations. Trainers should be sensitized to the needs and criticalities of migrant females.

Recommendation 8

Raise awareness about available entrepreneurship support services for migrant women

Diffusion of necessary information: Produce and disseminate compact information regarding the different steps that migrant women should undertake in order to start a business, the different state and tax agencies they should contact, the necessary documentation they need to acquire, the trends and needs, opportunities and challenges across the market environment, the necessary requirements in order to apply for bank loans and other financial support schemes.

Aggregate the different bureaucratic steps as well as services, training and counseling activities provided by different actors (state and market authorities, chambers of commerce, NGOs) regarding migrant women entrepreneurship in one digital platform and distribute it through migrants' communication channels (migrant communities networks, social media, etc.). Use additional visual, digital and multi-lingual means to illustrate the respective information.

Micro-credit and finance

When engaging in entrepreneurial activities, migrant women also struggle to access financing mechanisms and need training on various financing mechanisms.

Difficulties

These difficulties mostly concern:

- Lack of access to funding: Migrants often lack the necessary capital to start a business. Migrant women who are or aspire to become entrepreneurs have limited access to credit through formal banking systems, while in many cases they are not aware or they mistakenly believe that they are not eligible to apply for the micro-financing tools that are available. In conjunction with language barriers that prevent access to information regarding bank loan regulations, they usually lack the adequate financial guarantees. This issue is far more important for asylum seekers and beneficiaries of international protection, as they arrive in host countries with limited or no economic resources. As such, migrant women entrepreneurs tend to rely on personal savings and unofficial loans from friends and family.

Based on these identified challenges, we suggest the following recommendations:

Micro-credit and finance

Recommendation 9

Encourage financial institutions to offer financial instruments adapted to migrant women entrepreneurs, with favorable conditions

Promote tailored financial instruments: Encourage banks and other sources of financial support for entrepreneurs to adapt their financial instruments to the needs of migrant women entrepreneurs. These financial instruments should also have favorable and flexible conditions to further encourage them. Such programs can be supported and guaranteed by national integration initiatives, while chambers of commerce and public benefit associations can provide advisory services to ensure that they are "business ready". It is important that this information is disseminated, along with other entrepreneurship support information, through a variety of traditional and non traditional communication means.

Recommendation 10

Provide training programs for migrant women entrepreneurs on traditional and non-traditional financing mechanisms

Promote crowdfunding and community-based credits: In addition to more traditional forms of financing, crowdfunding can provide small-scale funding for start-up business projects with little or no requirements. Crowdfunding campaigns can be supported by and specifically target peer groups, migrant communities and diaspora investments. Organize training seminars to familiarize migrant women entrepreneurs with crowdfunding instruments, techniques and tax obligations. Additional alternative financial instruments can include peer lending and self-finance groups.

Creating a clear pathway towards migrant women entrepreneurship

210

Over 210 women, at least 25 in each country region, have received entrepreneurship upskilling, and many received personal assessment support.

35

35 Professionals across all partner countries have increased their capacities on the needs of migrant women entrepreneurs.

10

10 Policy Recommendations on how to support migrant women entrepreneurship have been carefully formulated.

Project Partners

Cámara Sevilla

IHK IHK-Projektgesellschaft mbH OSTBRANDENBURG

incoma

Co-funded by the
Asylum, Migration and Integration
Fund of the European Union

athena

supporting migrant women entrepreneurship

12

6 Action Plans and 6 Financial Schemes Reports, covering all partner countries, have been created to support migrant women entrepreneurship in a sustainable way.

35

35 Best practices on supporting migrant women entrepreneurship identified and numerous testimonials and training materials made for migrant women and professionals.

6

6 Country Reports produced on the needs and motivations of migrant women entrepreneurs.

www.athenaproject.net

NOVA ONLUS | CONSORZIO NAZIONALE PER L'INNOVAZIONE SOCIALE

ΕΛΙΑΜΕΠ
ELIAMEP
ΕΛΛΗΝΙΚΟ ΙΔΡΥΜΑ ΕΥΡΩΠΑΪΚΗΣ & ΕΞΩΤΕΡΙΚΗΣ ΠΟΛΙΤΙΚΗΣ
HELLENIC FOUNDATION FOR EUROPEAN & FOREIGN POLICY

ŠIAULIŲ PREKYBOS, PRAMONĖS IR AMATŲ RŪMAI

Testimonials

The testimonials of migrant women who have participated in ATHENA can be found in this video and the full version can be easily accessed here.

Temreh restaurant

Shima

From Iran
Living now in Lithuania

A business owner of a Persian restaurant

> I was studying in Vilnius university. After graduation I decided to open by own business… I followed my vision and dreams and now I have a Persian restaurant.

Smaragdas Art

Albina

From Moldova
Living now in Greece

Jewelry designer & business owner

> My dream is to have a person to help me because I do everything by myself, beginning with the design of the jewelry, creation of the jewelry, marketing, and everything connected with my business.

Testimonials

The testimonials of migrant women who have participated in ATHENA can be found in this video and the full version can be easily accessed here.

@shafistyle

Shafi

From Afghanistan
Living now in Greece

Fashion designer - Dressmaker & business owner

> For a long time I want to make a new collection, but unfortunately because I have to pay my rent, my bills, I have to make money and focus on this, not my collection…And bureaucracy is a problem. I want to do everything a little bit faster.

Yennenga

Clotilde

From Burkina Faso
Living now in Spain

Creating accessories - Dressmaker & business owner

> When I go to the wholesale, as I am an immigrant, people ask 'Do you have a certificate?' When I say 'yes' they don't look at me as an immigrant and a woman, but as the owner of a business.

Project Partners

Cámara Sevilla

IHK Projektgesellschaft mbH

incoma

NOVA ONLUS | CONSORZIO NAZIONALE PER L'INNOVAZIONE SOCIALE

ΕΛΙΑΜΕΠ ELIAMEP
ΕΛΛΗΝΙΚΟ ΙΔΡΥΜΑ ΕΥΡΩΠΑΪΚΗΣ & ΕΞΩΤΕΡΙΚΗΣ ΠΟΛΙΤΙΚΗΣ
HELLENIC FOUNDATION FOR EUROPEAN & FOREIGN POLICY

ŠIAULIŲ PREKYBOS, PRAMONĖS IR AMATŲ RŪMAI

Co-funded by the
Asylum, Migration and Integration
Fund of the European Union

athena

MAKE SENSE

info@athenaproject.net

www.athenaproject.net