



MEGA

MIGRANT ENTREPRENEURSHIP GROWTH AGENDA

Reaching out to the most vulnerable
group among migrant entrepreneurs

Handbook

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INTRODUCTION

Migrant entrepreneurship has been recognised as a viable alternative of decent and sustainable employment for migrants (Rath, Schutjens, 2016). It is not only a powerful way towards empowerment, self-realisation, income creation and improvement of the social status for migrants themselves, but also a decision positively impacting the economy of the country of destination (Allen, Busse, 2016; Basu 2011; European Commission, 2016; Ram, Jones Villares-Varela, 2017). However, the potential contribution of migrant entrepreneurship to migrants' lives and economy of the country of destination is often hindered by several challenges and barriers, such as difficulties in accessing credit, difficulties to deal with the bureaucracy, and lack of familiarity with the (business) environment and the market (Solano, Wolffhardt, Khani, 2019).

Many and different policies and measures have been put in place to support migrant entrepreneurs (European Commission, 2016; Rath, Swagerman, 2016, UNACTD, 2018). There are three main categories of support measures, which sometimes are combined (Solano et al., 2019): support to improve business-related skills (business training, legal advice mentoring and coaching); support to develop non-business-related skills (networking and transversal skills); support to satisfy tangible needs (access to finance and provision of facilities). These measures aim at making migrant entrepreneurship an alternative form of decent and sustainable employment for migrants (see Action Plan for the integration of third country nationals and the 2020 Entrepreneurship Action Plan). However, one of the main issues when it comes to supporting migrant entrepreneurs is to reach and engage them. Research made it clear that migrants and migrant enterprises are not very often aware of the available opportunities (Sepulveda et al., 2011; Gabrielli and Franco-Guillén, 2018; Solano, 2019). It is even more difficult to engage with the most vulnerable groups of migrants, e.g., female migrants and refugees.

As a consequence, only the most educated, better settled migrant entrepreneurs often access the offered support. It is for them easier to be aware of such support and seize the connected opportunities, as they probably master better the language of the country of destination or are better equipped to deal with the country's bureaucracy. This is a key point, as the entrepreneurial path is a way towards social empowerment and, therefore, vulnerable migrants may benefit even more than migrants in general from running a (successful) business.

Policy makers and support providers have been trying to target the most vulnerable migrant entrepreneurs through tailored measures that address, among others, refugee entrepreneurs and/or female migrant entrepreneurs. Such measures are illustrated in the Section 1 of this Handbook. Furthermore, service providers have, less frequently, put in place communication strategies to connect with a broader audience and reach out to the most vulnerable group among migrant entrepreneurs. These strategies and initiatives are presented in the Section 2. The handbook is the outcome of a review of more than 170 initiatives in European and non-European countries, based on an extensive desk research, including literature review and collection of measures by the MEGA project partners.

1. SUPPORT MEASURES TARGETING REFUGEE AND FEMALE MIGRANT ENTREPRENEURS

Migrants and migrant entrepreneurs are not a homogeneous group, as they differ in terms of demography (e.g., gender and age) geography (country of birth) and legal status (for example refugee status). These differences influence their business trajectories. Policymakers should take into consideration these differences and develop targeted measures, which are essential to design more effective policies and also support more vulnerable sub-groups.

This section illustrates support measures for the most vulnerable sub-groups among migrant entrepreneurs. We decided to focus on two groups: refugee entrepreneurs and female migrant entrepreneurs. The former have received increasing attention, due to the number of arrivals in Europe in 2015-2016. The support here is key, as refugees tend to face

additional barriers (bureaucracy, health problems, lack of documentation, etc.). The latter encounter additional challenges because of being both migrants and women. This double disadvantage is consistently confirmed by research (EWSI, 2018).

Our review of initiatives and policies on supporting migrant entrepreneurs shows that programmes and initiatives often focus on refugees and related categories. Almost one-third of the initiatives (32%, 56/176) adopt such focus. By contrast, the support to female migrant entrepreneurs is much less solid. Support providers that have a female focus are a minority, as we only found 17 initiatives specifically addressing this group (10%). The mapping also gathered few specific initiatives focussing on other target groups, such as young migrant entrepreneurs (5/176) or diaspora entrepreneurs (6/176).

1.1 Support for refugee entrepreneurs

The topic of support measures for refugee entrepreneurs has received increasing attention, due to the higher number of refugees reaching Europe. As for migrants in general, starting a business represents a viable solution for refugees to enter the labour market of the country of destination. Furthermore, as noted by UNCTAD (2018:12), “refugee entrepreneurship, in particular, can support durable solutions for host communities and States struggling with increased competition for access to basic services, labour markets and accommodation. Self-reliance, including through entrepreneurship, can play a role in enabling refugees’ and migrants’ transition away from crisis and create opportunities for the achievement of durable solutions for displaced persons”.

In comparison to migrants in general, refugees face additional barriers and challenges that are specific of their situation. This is linked to the way they arrived, their past experience and the general perception that the public opinion has of them. These challenges may hamper refugees’ entrepreneurial potential. Compared to migrants in general, the following (but not

exhaustive) additional barriers for refugees can be listed (the following OECD, 2019; Wauters and Lambrecht, 2006 and 2008):

- **Mental health issues.** Refugees flee tough situations and undertake difficult and precarious journeys. Consequently, they experience traumatic events and are likely to have a post-traumatic stress disorder (UNHCR, 2002). Health and mental issues are the most relevant barriers to labour market integration of refugees in the EU (Scholten et al., 2017).
- **Low levels of human capital** in the form of education and/or **difficulties in recognition of qualifications.** Often due to a dangerous and unstable context in the country of origin, refugees may have faced interruptions in their education path, training and work experience. Furthermore, because of what stated above, they struggle to provide proofs of

formal education, which results in more difficulties in assessing and/or recognising prior education in the country of destination.

- **Lack of language skills.** Language is a barrier that all migrants face. However, it tends to be a more difficult experience for refugees who are more likely to not be “prepared” for the country of destination when they leave their country of origin.
- **Underdeveloped social and entrepreneurial networks.** Forced migration is much less coordinated and less driven by social networks in the receiving country than other forms of migration. Therefore, refugees are more likely to have smaller, social networks than other migrants (Wauters and Lambrecht, 2008).

To support migrants to overtake these barriers and start a business, many initiatives have recently targeted refugees (one-third of the total number of reviewed initiatives, in our analysis). For example, **Refugee Entrepreneurs Denmark** is a social enterprise that provides business incubator and accelerator programmes, especially designed to support refugees. Special attention is also given to self-development, cultural understanding, and personal networks and skills.

The existing literature (OECD, 2019; Solano et al., 2019; UNCTAD, 2018) has made it clear that migrants and refugees particularly benefit from initiatives that offer a **comprehensive set of support measures**, including business-related support (business training, legal and administrative advice), financial and tangible support, and support in the development of networking and transversal skills (e.g. language skills). This needs to also be complemented by a one-to-one support in the form of coaching and mentoring. **Ester Foundation** in Sweden is one of the cases providing this comprehensive service. It supports unemployed female migrants and refugees entering the labour market and starting small businesses. The Foundation provides training, language courses, networking support, business coaching and mentoring and direct funding support. For example, a business adviser is assigned to each participant. The Foundation has also set up its own microcredit system through which participants can access loans at attractive rates and reduced risks.

There are many forms of support that programmes and initiatives can provide (Chliova et al., 2018; OECD, 2019; Solano

et al., 2019; UNACTD, 2018). Among others, the existing literature points at some forms of support as particularly needed and effective for refugees.

First, it is necessary to **combine entrepreneurship training support with the provision of language training**. Support measures should combine business and language training, both general linguistic courses and business-related ones. This has proved to be particularly beneficial as it may allow migrants and refugees to fully exploit their potential and avoid ending in the so-called ethnic niche. In our research, the provision of language support emerged in only 10 out of the 56 mapped initiatives on refugees, for example:

- **Singa** in France supports labour market integration (self-employment included) of refugees and asylum seekers and it provides language courses.
- **Ignite programme** in Australia provides individual business counseling, mentoring and business training. Although it does not provide language support directly, it has links with language schools to support refugees with improving their language skills.

Second, **supporting refugees’ access to finances and to premises** is very critical. Limited access to finance is a barrier that affects migrants in general, as they lack collaterals (savings or properties) and credit history in the country of destination (see Savazzi et al., 2019). Furthermore, due to low knowledge of the context of the place of destination, they may not be able to find the optimal facilities and location to develop the business, or they cannot afford it. In our research, more than half of the initiatives on refugees provide support with access to finances and premises (32/56), for example:

- The **Jumpp** programme in Germany supports female entrepreneurs with a migrant or refugee background. In the frame of the programme, refugee female entrepreneurs are supported in getting access to loans and state subsidies.
- The **Microenterprise Development Programme** (MEP) from the Office of Refugee Resettlement in the US provides loans to support refugees to start or expand their business.

Third, it is important to **establish coaching and mentoring**

programmes. Coaching and mentoring programmes guide refugees in the development of their business. These measures are particularly effective as they can support entrepreneurs by improving their entrepreneurial skills, expand their professional networks, facilitate their personal development, and re-build their self-confidence. The mapped initiatives often provide individual support in the form of mentoring and/or coaching (39/56), such as the following two:

- The EU-funded project **MEnt** is an incubation and mentoring programme for migrant and refugee future entrepreneurs. Among other actions, two mentors' evenings per incubation cycle are organised to allow migrants to present their projects to a network of experts who provide knowledge and guidance.
- The **Cultov8** programme in Australia organises start-up weekends in which refugees and migrants interact with mentors and coaches to develop their business ideas.

In addition, support with **networking** is fundamental for refugees, as they lack social and entrepreneurial networks. Indeed, training on networking skills and networking events are included in half of the mapped initiatives in our research (27/56). Among others, we list the following examples:

- The already mentioned case of **Refugee Entrepreneurs Denmark** is a case in point, as it organizes networking events and workshops to introduce refugee entrepreneurs to potential partners and business contacts so that they can expand their network. The NGO provides free workspace where entrepreneurs can develop their business ideas in connection with other entrepreneurs.
- Another example is **ENPower** in the Netherlands. In the frame of the programme, participants receive

support in the form of workshops, written materials, and mentoring. The programme also aims at expanding participants' networks as they introduce them to relevant circles of native citizens and other migrants.

Finally, **non-business support to address specific issues that refugees may face (e.g., mental and health issues) should be provided.** In our research, the large majority of the initiatives does not provide refugee-specific, non-business-related support. The measures that provide this kind of support address refugees' mental health and well-being, aiming at mitigating their negative effects, recreating a home feeling, and rebuilding refugees' self-esteem and confidence. Among others, notable initiatives are the following:

- **Singa** in France targets refugees and asylum seekers and the destination community, with the aim of promoting beneficiaries' empowerment, creating a welcoming environment and recreating a home feeling.
- **RAISE** (Rural and Agricultural Integration within a Supportive Environment) project led by the Foundation Ana and Vlade Divac in Serbia is a case in point. The project aimed at providing support to refugees to start an agrobusiness, while also offering assistance with beneficiaries' socio-psychological status and mental well-being.
- In the already mentioned example of **ENPower** in the Netherlands participants are guided and mentored. Particular attention is devoted to increasing refugees' self-esteem and self-confidence.
- **Startts** supports refugees to pursue their business ideas. It provides them with psychological treatment and support, to help them with their trauma and rebuild their lives.

1.2 Support for female migrant entrepreneurs

Self-employment and entrepreneurship represent a promising alternative option for migrants to access the labour market. This holds especially true for migrant women. Due to gender roles, female entrepreneurs may be forced to rely on their husband or relatives for their subsistence and to stay home for childcare and housekeeping. Therefore, for them, self-employment can be a pathway towards empowerment and increased gender equality. Furthermore, women entrepreneurs can use the skills that they have acquired through non-formal education (EWSI, 2018). However, Eurostat (2018) figures show that only one-third of the migrant-owned businesses in the EU has a female migrant as owner.

Female migrants benefit from initiatives that target them only. However, these initiatives should provide additional forms of support, compared to measures for migrant entrepreneurs in general. Indeed, female migrant entrepreneurs also need support to “be free” from the duties that they often have, e.g., childcare.

Our review of support measures makes it clear that most of the time support providers do not offer this additional service. Such support can range from self-awareness to help with family tasks (e.g., childcare):

- First, **some initiatives target female migrant entrepreneurs and provide business-related support as in the case of the general category of migrant entrepreneurs** (see examples below).
- Second, some measures **provide business-related support to enter in sectors that are perceived as more suitable for women**, such as fashion industry and textile sectors (e.g., **Darzee** in Canada, NGO **Lai Momo** in Italy and **Razkirte roke 3** in Slovenia - see below). Although it is good to build on skills that women might already have, this may lead them to specific niche and limit the scope of the opportunities.
- Finally, very few initiatives provide some more **women-related support** (e.g., **Migrant Women are becoming entrepreneurs** in Germany- see below). As already said, this is very important for female

migrants to cope with the additional challenges and barriers that they face as women.

Among others, the following initiatives are particularly interesting:

- The Spanish Ministry of Employment supports an NGO-run pilot project entitled ‘**Support to entrepreneurship for migrants**’. The project targets long-term unemployed migrant women with family burdens who have no access to regular loans. The programme participants receive training on entrepreneurship/management and loans (in cooperation with a local bank). In 2017, the programme helped train 88 migrant women, provided 44 microcredit loans and helped create 11 businesses.
- The German government has financed a pilot project in Frankfurt called ‘**Migrant Women are becoming entrepreneurs**’. Between 2015-2017, the project provided mentoring, networking opportunities and skills training to migrant women to support entrepreneurship, increase the visibility of female migrant entrepreneurs as role models for other migrant women and raise awareness about the specific needs of female migrant entrepreneurs. Shortly after the end of the project, 16 out of the 22 participants set up their own businesses, and two further participants were about to do so.
- The Irish project **Building Better Futures** organised by the Migrant Rights Centre Ireland (MRCI) and the DCU Ryan Academy and funded by the European Social Fund, is a training programme for migrant women towards entrepreneurship.
- The Dutch NGO **Brilliant Entrepreneur** promoted the programme ‘Entrepreneurship training for refugee women’ to support 25 female beneficiaries in starting their own business. The programme consisted of five training sessions addressing different aspects of starting a business, like motivations, objectives and formal steps.

- **Darzee** programme by IMes Amis in Canada organizes sewing courses to help newly arrived refugee women improve their sewing skills. Graduates from the programmes receive tools (e.g., a sewing machine) that enable them to become self-employed in this sector.
- In Sweden, the **Ester Foundation** supports unemployed migrant women entering the labour market and starting small businesses. With the cooperation of Swedbank and Johaniterhjälpen, a charity organisation, the foundation has set up its own microcredit system through which participants can access loans at attractive rates and reduced risks. Migrant women whose business plans have been approved by the Swedish Employment Agency can receive additional financial start-up support from the Agency and are entitled to further loans from Swedbank.
- NGO **Lai Momo** in Italy supports female migrants to enter in the fashion industry and became suppliers of fashion products. They receive a training on both technical skills and business management.
- The Slovenian ESF-funded programme '**Razkirte roke 3**' ran between 2016 and 2017. Through the project, immigrant women prepared a collection of textile products to sell online and participated in the creation of a promotional video to use on crowd-funding platforms.

2. AWARENESS-RAISING AND COMMUNICATION STRATEGIES TO ENGAGE MIGRANT ENTREPRENEURS

Creating awareness of existing support services among migrants is often a challenge. Literature has repeatedly underlined that the communication around support initiatives is often not very effective (Sepulveda et al., 2011; Gabrielli and Franco-Guillén, 2018; Solano, 2019). Migrant entrepreneurs do not know about the opportunities very often. Therefore, only a small part of migrant entrepreneurs is reached, normally the most educated and better settled ones.

Our review of initiatives and policies on supporting migrant entrepreneurs shows that less than half (46%, 80/176) explicitly mention or provide information on the kind of communication activities employed. This result indicates the scarce attention given to communication and outreach in general.

When it comes to outreach activities and strategies of communication, three are the main forms:

- **mediated/non-personal communication**, which refers to website announcement, leaflets, and social media;

- **face-to-face information**, which refers to information events, initiatives in public spaces at the neighbourhood level, and face-to-face meetings with actual and potential migrant entrepreneurs;
- **cooperation with stakeholders and grassroots associations** that already work with migrants and, therefore, have an outreach potential.

Out of the initiatives that explicitly mentioned the form of communication and outreach activities carried out, 90% (72/80) employed mediated/non-personal communication, through website announcement, leaflets, and social media. One-third (26/80, 33%) used face-to-face communication, such as information events for actual and potential migrant entrepreneurs. Finally, only a minority (13/80, 16%) cooperated with grassroots associations or other stakeholders to reach the target group.

In what follows, we are going to illustrate in detail the three strategies to raise awareness of outreach and communication to engage migrant entrepreneurs. We also provide examples of

these strategies.

2.1 Mediated/non-personal communication

A first form of outreach is represented by **mediated/non-personal communication**, which refers to website announcement, leaflets, and social media. For example, the UK practice **Enterprising Libraries** turns library spaces into incubators for business. They adopt several mediated/non-personal communication strategies to raise the visibility of the scheme, such as posters, flyers, leaflets, local press, and use of social media, mailing lists and newsletters. Similarly, the **Portuguese High Commission for Migrations** shares information on the Migrant Entrepreneur Support Office and related initiatives (e.g., Promoting the Immigrant Entrepreneurship and Specialised Support for the Entrepreneurs) on the website and through a Facebook page dedicated to migrant entrepreneurship in Portugal.

A basic communication strategy is to have a website where the

measure is described, and clear and precise information is provided. Information should include how to apply for the scheme and the services offered. The website should also provide updates on the scheme (through announcements).

However, literature clearly states that this is not enough to reach migrant entrepreneurs. To reach out to the target audience, different and more dynamic tools should be used, e.g., social media or radio and television advertisements. Social media seems suited to raise awareness on initiatives, as migrants – especially youngsters – have access to those.

Furthermore, the use of leaflets is also quite common. Leaflets (possible in multiple languages, see below) proved to be particularly effective if left in key places where migrants go for other reasons (public employment services, language schools, municipal offices, etc.).

2.2 Face-to-face information

Another communication and awareness-raising strategy is the **face-to-face provision of information**. Face-to-face meetings with actual and potential migrant entrepreneurs have the advantage that migrants can receive direct information, ask questions and dispel any doubts on the benefits that they can receive from the support. This face-to-face provision of information can be implemented in several ways.

First, face-to-face provision of information can be done by organizing information events or providing information in other public events (e.g., conferences). For example, the **Glasgow Business Gateway** has a dedicated business adviser to support migrants that want to start a business. The business adviser regularly organizes informational sessions in community centres and other local venues.

Second, the use of mobile units for outreach has proved to be very effective (EC, 2016). The team organizes stands in public spaces, such as shopping malls, local markets and streets in the neighbourhood where migrants are mainly located. For example, the EU project **Elemental**, which aimed at providing entrepreneurship training to migrant and other vulnerable groups (e.g., Roma). Project partners were actively disseminating information and providing their services in the so-called Community Access Points (CAPs), namely places where the target groups would usually go in their daily life. The project showed that the use of these points and, more in general, of public spaces is particularly effective to reach migrants.

2.3 Cooperation with stakeholders and associations

A particularly fruitful outreach strategy is to establish forms of **cooperation with stakeholders and grassroots associations** that already work with migrants. This is beneficial as they already have a network of contacts that can easily reach, and this can increase the outreach capacity of the initiative. For example, **Foundation for Somalia** in Poland ran a project on “Intercultural Incubators for Migrant Organizations”. The Foundation relied on a large network of NGOs to reach potential beneficiaries. The **Enterprise and Diversity Alliance (EDA)** in the United Kingdom works through its network, which combines migrant and minority associations and groups, financial institutions and other organizations.

Support providers should create linkages with other stakeholders to reach migrants that are already engaged with other programmes and initiatives in the public, private and non-profit sectors. Therefore, to establish linkages, it may be worth mapping other related programmes and initiatives. **Barcelona Activa** is a public body launched to foster business and employment creation in Barcelona. It designs and implements employment support policies, including measures for the migrant population. It works in cooperation with a number of departments of the city council, the government of Catalunya and other actors. This allows Barcelona Activa to minimize the costs of service provisions and to reach a wider

audience.

Another strategy is to engage influential community leaders. Community leaders, such as religious or association leaders, are people that have a key role in the target group of migrants. They can promote the measure and attract the attention of the community on that. This is particularly important when it comes to reach migrants that live in segregated neighbours. For example, **SINGA** in France works with community influencers, which share information on the programmes with potential beneficiaries. Similarly, the **Enterprise and Diversity Alliance (EDA)** brings together different actors, including community leaders; this allows them to have a capillary outreach strategy.

Finally, to showcase the potential benefits that migrants can gain from starting a business, support providers can engage testimonials that share their story as successful migrant entrepreneurs (UNACTD, 2018). This may represent a way to engage migrant entrepreneurs and overcome the mistrust that sometimes migrants have towards institutions and organizations (Solano, 2019). This is done for instance by **SINGA**, which showcases examples of successful entrepreneurs through the blog *Trait d'Union* where articles are available in various languages. Furthermore, **Foundation for Somalia** made use of testimonials to illustrate the benefits that migrants can gain from using the services offered.

2.4 A comprehensive approach: the importance of employing different outreach and communication strategies

The existing literature stresses the importance of using different channels and strategies to reach the target group (EC, 2016; UNACTD, 2018). Employing different strategies allows to reach a wider range of migrant entrepreneurs. For example, having booklets and leaflets in places where migrants or migrant entrepreneurs go (e.g., language schools, information points, immigration offices, business associations, information points, banks) helps address both newcomers and migrant entrepreneurs with specific needs. As migrants often rely on “co-ethnic” networks for information and advice, relying on grassroots associations or community leaders is effective to engage the most vulnerable and segregated migrants and (potential) migrant entrepreneurs. Communication through

mainstream associations or media may be effective with migrant entrepreneurs that have been living in the country for a while.

However, our desk research shows that only 5 out of 80 (6%) initiatives combine all the three different strategies of communication (mediated/non-personal communication, face-to-face forms of communication, meeting with actual and potential migrant entrepreneurs, initiatives in the street or at the neighbourhood level). 18 out of 80 (23%) measures combine two different strategies of communication.

There are some interesting examples of initiatives combining different strategies. The already mentioned example of **SINGA**

in France is a case in point. As the European Commission underlines, SINGA “provides an interesting example with an important and multilingual online presence, and an integrated and comprehensive communication campaign” (EC, 2016: 28). In its raising-awareness campaigns, SINGA employs social media, text messages, and blogs, in addition to a media presence through TV, radio, and newspapers. For example, 30,000 text messages are sent out every week to advertise events. Furthermore, SINGA also relies on migrant and refugee networks and community leaders to disseminate news and information and showcases examples of successful entrepreneurs in its blog *Trait d’Union*.

Another example is the case of **Jumpp** in Germany. The Jumpp project support female entrepreneurs with a migrant or refugee background. The project reaches out to potential participants through various channels (institutions, network partners, direct approaches and referrals) to make them aware of the initiative and communicate information about it. The social enterprise **Macken** in Sweden organizes business training for marginalised groups. Information is provided through the website in combination with media campaigns (local newspapers, radio, Facebook, and other news websites). Macken also conducts outreach activities at the local level and cooperates with the Swedish Employment Agency and social service offices, which allows it to improve their outreaching capacity.

Another particularly effective feature of these communication and outreach strategies is the provision of information in multiple languages. This allows support providers to reach also migrants that have poor language skills and to engage different groups of migrants. In particular, provision of on-line support has proved to be particularly effective to support migrant entrepreneurs with limited knowledge of the language of the host country. For example, the German Federal Ministry of Economic Affairs and Energy provides on-line information and guidance in six different languages on how to start a business through an on-line portal (**BMW*i* business start-up portal**). Similarly, the website of the **Integration through Qualification (IQ) initiative** in Germany is translated in 14 languages. The **Mingo-Migrant Enterprises Service** of the **Vienna Business Agency** (Austria) works in several languages as advisers and external experts involved often have a migrant background. They are able to provide information, training and support in many languages, and this fosters the outreach capacity of the service.

In conclusion, combining different strategies is critical for service providers to engage the widest range of migrant entrepreneurs, including the most vulnerable sub-groups (e.g., refugees and women).

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