

RESEARCH REPORT

SUMMARY

Nowadays it is more and more difficult for youngsters with non-EU background to find a job due to cultural differences, language barriers and unfamiliar regulatory frameworks. Therefore, a new project, Migrant Talent Garden (MTG), was created to reduce unemployment and boost entrepreneurship amongst migrants, improving their social and economic integration. In order to achieve these goals business incubators will appear in Lithuania, Croatia, Greece, Bulgaria and Latvia. This paper aims to describe how the aforementioned ideas will be realized in real life.

In this paper, integration is understood as a process involving migrants, institutions and local people of the receiving country, all of which are interrelated on legal, economic and social-cultural dimensions. A successful implementation of one of the dimensions is closely related to a successful development of the others. For this reason, the MTG project, mainly focusing on the economic dimension, will pay particular importance to both the social and legal dimensions of migrant life in a new country.

There is one main chapter of this paper: qualitative and quantitative research (the empirical data). The qualitative and quantitative research consists of four subchapters: i) a good practice analysis, ii) study visits, iii) a survey, and iv) interviews. The guidelines for project implementation consist of several phases: selection, training programme, hub, networking, online platform and communication.

The good practice analysis aims to find out which initiatives and schemes support migrants in Europe. 21 initiatives were chosen and examined in terms of three aspects: selection criteria for candidates, programme structure and programme content. The good practice analysis showed that there are various European initiatives to support migrants by using a number of tools, such as trainings, mentorships, events, advocacy and online platforms.



Migrant Talent Garden (MTG), was created to reduce unemployment and boost entrepreneurship amongst migrants, improving their social and economic integration.

After the good practice analysis, study visits are described. They show what must be done in order to support young migrant entrepreneurship. 18 practices were identified and analyzed, which helped to identify crucial factors for reducing unemployment and boosting entrepreneurship amongst migrants. The topics of consultations, mentorship, funding, networking, online platform, incubation and sustainability of the program are discussed. This section also shares a number of concrete examples how to integrate migrants into society more efficiently and provides suggestions how to improve their opportunities for employment and entrepreneurship.

Following the study visits, the paper presents a survey which was carried out to acquire a deeper understanding of organisational and migrant experiences with entrepreneurship in Europe. Two questionnaires were designed: the first one for migrants, and the second for organisations which have relationships with migrants. The first questionnaire indicated that migrants mostly leave their country of residence due to seemingly better job opportunities abroad but, once arrived, they often find it difficult to integrate socially and economically due to language barrier and lack of networking. The company questionnaire indicated three types of organisations with migrant experience, namely civic society

organisations, entrepreneur organisations and SME. Although these organizations perform different activities (e.g. mentoring, coaching) and develop various strategies (e.g. career support, cultural training) for migrants, they also lack enough competences to organize trainings for migrants by themselves.

Finally, an interview data analysis is presented in order to figure out what knowledge and feelings migrants have regarding opportunities to start their own business. 15 migrants were selected to say: 1) what speciality, information (coaching) and support they need, and 2) what their expectations for a business incubator are. The interviews showed that migrants have fears to start their business as they are rarely accepted by local communities. It also demonstrated that migrants wish to have more opportunities for networking, better training programmes/events, and an online support platform. Regarding migrants' expectations for a business incubator, the interviews showed that migrants want to have an ordinary working place for finding help/support and sharing their ideas with one another. The respondents also demonstrated a preference for a common space over a private office.

The second part of the paper presents the guidelines to be followed in order to create a business hub with an incubation programme, which would have supporting tools, such as the online platform. This part of the paper starts by giving details on the selection criteria where three main target groups were identified, namely young migrant adults (aged 20-30), asylum-seekers and refugees (any age), students (any age). After this, information on incubation, training programme and mentorship is provided. An incubation programme for entrepreneurs will be active for 24 months and consist of 5 stages: i) introduction (it focuses on business and socio-cultural aspects); ii) development (business as well as legal and financial aspects); iii) action (testing and networking); iv) final stage (presentation of migrant business plans to investors); and v) on-demand support. The chapter proceeds by describing a model of a business hub – it should be a place of incubation and co-working, which would promote the participants' social well-being through self-support groups, language cafés, conferences and theme evenings. Such hubs might be led by community leaders. Finally, the paper finishes with details on the creation of the online platform and communication guidelines.

In this paper a hub represents space where a coworking, acceleration or incubation activities take place. Hub space becomes an incubator when provides the support activities to establish businesses. Hub grow into a co-working when the community within hub or incubator engage in sharing experiences and resources.

CONTENTS

INTRODUCTION	5
EMPIRICAL PART	8
Good practice analysis	9
Selection criteria	10
Initiatives structure	11
Initiatives content	13
Study visits results	19
Survey research	23
Migrants' responses	23
Organizations' responses	31
Interview results	38
APPENDICES	59

INTRODUCTION

Entrepreneurship is often described as one of the main drivers for economic growth and job creation. Significantly enough, entrepreneurship is also related to economic competitiveness and innovative growth. However, during the recent years, the number of people willing to be self-employed in Europe has dropped (European Commission, 2012). For this reason, Migrant Talent Garden addresses the question of entrepreneurship. Migrant Talent Garden (MTG) is a project that aims to reduce unemployment and boost entrepreneurship amongst migrants. It is funded by EEA and Norway Grants Fund for Youth Employment and exercised by seven partner organisations.

Recent Eurostat statistics show that it is harder and harder for youngsters with non-EU background to get employed due to language barriers, unfamiliar regulatory frameworks and cultural differences, which leads to limited labour market opportunities and social exclusion. Therefore, MTG aims to improve migrants' access to entrepreneurship and reduce high youth unemployment among migrants by using social and economic integration practices.



Entrepreneurship is often described as one of the main drivers for economic growth and job creation.

In order to achieve these goals a business incubator needs to be created. The incubator is a co-working hub where networking events, training and mentoring programmes for migrants will take place. The main aim of the incubator is to boost the establishment of new businesses. Hence, migrants will gather to these hubs to participate either in training programmes to improve their skills and become more attractive for the labour market or in incubation programmes to be able to establish new businesses. In addition, an online platform to support this programme will be created. Such incubators will appear in Lithuania, Croatia, Greece, Bulgaria and Latvia. All these tools will be used to boost entrepreneurship and employment within the framework of social integration.



Recent Eurostat statistics show that it is harder and harder for youngsters with non-EU background to get employed due to language barriers, unfamiliar regulatory frameworks and cultural differences, which leads to limited labour market opportunities and social exclusion.

Active Youth Association is a lead partner which coordinates the management and implementation of this project. Meanwhile, Zagreb Entrepreneurship Incubator is responsible for the overall coordination of the incubator programme, establishment of an incubator in Croatia and assisting other consortium members in running the incubator in their countries. Safe House coordinates the implementation of the project as well as the establishment of an incubator in Latvia. The European Institute for Local Development shall coordinate all the project-related activities, like incubator in Greece, while Hemus Technologies shall undertake all the activities in Bulgaria. Caritas Norway and Reykjavik Red Cross is responsible for sharing their expertise of youth employment and migrant integration with other consortium members, as well as, for ensuring that good practices will be shared, and project deliverables will be of high quality.

MTG is funded by EEA and Norway Grants. The latter represents the contribution of Iceland, Liechtenstein and Norway towards a green, competitive and inclusive Europe. There are two overall objectives: the reduction of economic and social disparities in Europe and the strengthening of bilateral relations between the donor countries and 15 EU countries in Central and Southern Europe, including the Baltics. The three donor countries cooperate closely with the EU through the Agreement on the European Economic Area (EEA). The donors provided €3.3 billion through consecutive grant schemes between 1994 and 2014.

The implementation of the MTG project consists of the following phases: management, communication, evaluation, infrastructure, networking, training, and incubation. The methodology in this paper provides an explanation of all of them. The main objective of this paper is to present the results of the study on the already implemented support schemes for migrant entrepreneurship in Europe and harmonize them to create a common methodology on how young migrant entrepreneurship could be supported. The results of the research will allow us to collect information on what young migrants think about this project, i.e. how it should be organised, what training should be offered etc. This will provide a clear picture of the training programme, the business incubator as well as other deliverables of the project. In addition to that, inquiring relevant business communities will shed light on the feasibility of various aspects of the migrant entrepreneurship incubator. Furthermore, the collection of data on the already existing activities to support young migrant entrepreneurs will eliminate the need to start everything from scratch. Therefore, this paper presents a universal methodology on how to establish a multi-national entrepreneurship and employment support programme. Having everything structured under clear guidelines, i.e. the methodology for the project, will enable the partner consortium to plan further steps of the project strategically and share the gained knowledge with other organisations in Europe, meaning that the replicability of the project will be guaranteed.

02 EMPIRICAL PART

To develop a universal methodology on how to create a hub for migrants, there is a need to evaluate the existing initiatives and understand the demand for specific tools. Therefore, qualitative and quantitative research, such as a good practice analysis, study visits, interviews and a survey, have been completed. This part of the paper presents the results of the study.

GOOD PRACTICE ANALYSIS

The good practice analysis is completed to draft the guidelines for creating an incubation programme by evaluating the activities of other initiatives and extracting their transferable examples. There are 21 initiatives, which were chosen based on their activities in boosting migrant entrepreneurship and reducing their unemployment. Operating actions to boost migrant entrepreneurship were the main criteria for choosing the practice. All the initiatives were exercising different tools, like training mentorship programmes. The good practices were recognised as successful examples by the European Union and were chosen from official reports and the Commission website. All the initiatives act as projects which have participants and planned activities at hand. Hence, the analysis of the initiatives is done in three categories: selection criteria for candidates, programme structure and programme content. This part presents categorised results of the good practice analysis.

Good practice research question: How are the migrants in Europe supported regarding employment and entrepreneurship?

Aim: Analyse the initiatives and schemes on migrant entrepreneurship and employment in Europe.

Tasks:

1. analyse the incubator target groups selection criteria, based on successful entrepreneurship and employment programmes;
2. study the strategy for implementing incubation tools based on successful entrepreneurship and employment programmes;
3. analyse the tools used by successful entrepreneurship and employment programmes.

SELECTION CRITERIA

A summary of the good practice analysis with respect to the **selection criteria** for migrants is shown in the table below, where the selection criteria from the following initiatives were analysed: Spark, Refugees Forward, Migrant Integration Lab, Fresh Start, M-UP, MEnt project, and ME4CHANGE. As discovered, during these initiatives priority was given to motivated, ambitious and experienced migrants who had already started a business or had a business idea. The organisations usually selected participants that had a recognised legal status, stayed in the EU for more than one year and were 18 or older.

Table 1. Selection criteria for migrants.

INITIATIVES PRACTICE	
Qualities	<i>Motivated</i> to launch a business idea, possess an <i>entrepreneurial mindset</i> . (MENT project)
	<i>Ambitions</i> to start a business back in their country of origin. (Spark)
	Entrepreneurial drive, <i>experience</i> . (Refugees Forward)
	Migrants with the most <i>potential</i> . (Migrant Integration Lab)
Completeness of business idea	Already <i>have an idea</i> and want to put it in practice or have <i>already started a business</i> and need to grow or overcome specific difficulties. (Fresh Start)
	Turning their <i>existing microbusiness</i> into a successful small to medium enterprise. (M-UP)
	With <i>concrete ideas</i> to start a business. Be it setting up a bakery, starting a large food processing company, opening a restaurant, or becoming a business service provider; anyone with a <i>profitable business concept</i> . (Spark)
	<i>Business idea</i> . (Refugees Forward)
Legal status and age	Must be <i>migrants or refugees</i> with <i>recognised legal status</i> in their country of residence. (MENT project)
	Legally staying in the <i>EU for more than one year</i> . (ME4Change)

18 years or older and have a **recognized legal status** in their country of residence. (MEnt project)

Young people in conflict affected areas (Somalia, Afghanistan, Iraq/Kurdistan, Ghana, Morocco and Suriname.) (Spark)

Migrant entrepreneurs (**18-34**). (ME4Change)

INITIATIVES STRUCTURE

The table below (Table 2) summarises the analysis of the initiatives **structure** of Fresh Start, Stiftelsen Ester, MEnt project, TERN and Refugees Forward. Most of the initiatives include workshops, trainings and mentorship of migrant activities. It can be noticed that the length of training varies from 2 to 18 months. The Refugees Forward presents an informative structure of their programme, which can demonstrate the activities of most programmes chronologically. Firstly, the programme provides both cross-cultural and business planning trainings. It is then followed by testing a developed business plan and drafting a financial plan. Lastly, the migrants meet the potential investors and pitch their business. It is where the registration of an individual business after a successful pitch takes place. Most initiatives have an initial networking meeting where migrants present their business idea to potential investors, after which support services may be proposed (some initiatives provide support on demand, others only to the best participants or all of the attendants). Meanwhile, Stiftelsen Ester organisation emphasizes financial capital opportunities after the completion of the programme in form of a bank loan.

Table 2. Analysis of initiatives.

INITIATIVE	PERIOD	STRUCTURE
Fresh Start	2 months 2 weeks	Workshops and master classes , 3 individual business advice sessions with SFEDI qualified business advisor. Further mentoring support has been provided for 4 months after the end of the program.

		Three six-month phases of training, coaching and mentorship.
Stiftelsen Ester	18 months	After completion of the training period and approbation of the business plan, financial capital can be provided in a form of bank loan.
MEnt project	5 months	2-day training sessions, 2 light incubation workshops , 2 mentors matching events, final pitch for investors and potential business partners. In between the training, incubation and mentoring – the workshops, kick offs, trainings, conferences and events to share business ideas take place.
		Individual program of business support. Three phases:
TERN	8 months	<ol style="list-style-type: none"> 1. <i>Pre-Incubator</i> (3 months) – Introduction to business market. Workshops (focus on developing and testing business ideas with real customers), mentoring, training. In addition, the company provides part-time employment. 2. <i>Incubator</i> (5 months) – Business plan and start up activities. Workshops (local market features, current trends and customer needs), information about ways of assessment to business financing, meetings with potential investors (networking). 3. <i>Post-incubator</i> – On-demand support. On-demand support provided via online chat, email or one-on-one sessions.
		4 steps:
Refugees Forward	4 months	<ol style="list-style-type: none"> 0. Participant selection – analysis of the applications. (narrowed down from 70 to 15) 1. (1 month) Intensive workshops – cross-cultural and business training, individual business idea planning with the help of team facilitators. 40 professional coaches and 25 student consultants. 2. (2 months) Testing business plan in a real-market setting – individual coaching, creation of a financial plan, corporate network involvement in the advertisement process. 3. (1 month) Final step – final drafts of business plans, pitch to investors, registration of individual businesses. 4. After the end of the program 8/15 entrepreneurs are selected to continue with structural coaching and finalizing the establishment of their business (up to 6 months).

INITIATIVES CONTENT

The following four paragraphs include an initiatives content analysis regarding training, mentorship and other activities. Training and mentorship are discussed as tools used by the initiatives to boost migrant entrepreneurship. Training describes theoretical and practical (workshop) ways of teaching migrants the essential knowledge, while mentorship covers the entrepreneurial consultations provided to a migrant. Attention will also be paid to describe an online platform, which emerged as the most popular tool for mentorship and training. Hence, the content and topics on which the initiatives provide trainings and mentorship will be analysed.

Below (Table 3) is an analysis of the content of training courses exercised by Stiftelsen Ester, Spark, ME4Change, Barcelona Activa, TERN and Inkubator Międzykulturowy. Legal and financial literacy courses (procedural aspects, tax calculation or additional funding) seem to be the most common courses, followed by less popular subjects, such as marketing research courses (covering product and service development, local market analysis, sales and PR). Interestingly enough, managerial and creative courses, e.g. idea generation, business plan writing, leadership thinking and behaviour, entrepreneurial skills and challenges, project and team management, are not left behind. Some successful initiatives focuses on economic and social integration by providing language, intercultural and cultural assessment courses. Furthermore, one of the initiatives provides computer courses, which improve migrant skillset and open up more employment opportunities. Regarding methodologies, the initiative Young Migrant Entrepreneurs uses a flipped-classroom approach to encourage active migrant participation throughout the training course. Thus, the initiatives cover the topics of personal qualities, business idea/plan, law, finances, marketing and management.

Table 3. Analysis of the content of training courses.

CONTENT	
	In-depth marketing , as well as, business concept and planning guidance, also corporate-Swedish language help. Deliver social capital by providing leadership training and by developing the participants networking opportunities. (Stiftelsen Ester)
	Support with the creation of a business plan , training of entrepreneurial skills, finance, marketing and sales. Product and service development, extra financial modelling. (Spark)
	Knowledge about target market, opportunities and challenges for young entrepreneurs; Legal and procedural aspect of the business; ways to receive additional funding and to solve financial issues. (ME4Change)
Training/ workshops	All the areas of a business plan, finances & taxes calculations , marketing strategy, market analysis. (Barcelona Activa)
	Workshops about characteristics of the local market , current trends and customer needs. (TERN)
	Legal and financial aspects; leadership skills; team management, project management and implementation; PR and marketing. Workshops on intercultural skills, cultural assessment and career planning. Also, language and computer courses (e.g. computer graphic, video making) took place. (Inkubator Międzykulturowy)
	Concentrated on a flipped-classroom approach to better support the efforts of migrant entrepreneurs. (Young Migrant Entrepreneurs – YOU- ME)

When it comes to **mentorship**, the initiatives ME4Change, Fresh Start, Barcelona Activa, TERN and Spark, use quite different approaches and topics to consult on. ME4Change advises on drafting a business plan and issues management or entrepreneurial behavioural models and competences, while TERN focuses on the

market, marketing and finances. Fresh Start provides legal advice in group or individual sessions. In addition, Barcelona Activa suggests an on-demand phone consultation. Hence, there is a variety of topics to consult on and ways of providing the services. However, consultations are mostly about business plans and financial topics.

Table 4. Approaches and topics for mentorship.

	CONTENT
	<i>Themes as being an entrepreneur (how to become entrepreneurs and what skills/competencies are needed) and ways of communication with potential investors; creation and structuring of a business plan, management strategy and risk analysis. (ME4Change)</i>
Mentorship	<i>Access to a legal advice clinic, business-planning workshops. Group and one-to-one mentoring sessions. Individual business advices sessions with SFEDI. (Fresh Start)</i>
	<i>Legal and business support based on the individual needs of every person by phone call, personal meeting with a professional mentor. (Barcelona Activa)</i>
	<i>In areas as market research, marketing, financial planning a business. (TERN)</i>
	<i>Finalise their business plan. (Spark)</i>

The content analysis also established that an **online platform** is the most popular tool for mentorship and training. Here (Table 5) the practices of Young Migrant Entrepreneurs, ELIE, Barcelona Activa, Krachtbedrijf, Fresh Start, MAGNET are analysed. An online platform for migrant entrepreneurs is more or less an open toolkit/guide to start a business. Here, one can find trainings and courses in preferred languages with a possibility to take notes, upload documents or chat with other participants. An online platform can have a variety of downloadable instruments, such as idea tester, tax calculator or guidebooks. Within the right content, this platform can become a tool for cultural integration of migrants.

Table 5. Online platform as a tool for mentorship.

CONTENT	
	A self-assessment tool and an online training platform and course in a variety of languages often spoken by migrants . (Young Migrant Entrepreneurs – YOU- ME)
	Developed online learning tools to help migrants integrate and interact with new cultures and build their own businesses in their host countries across Europe. (ELIE)
	Entrepreneurs can download many online tools like business plan, idea tester and taxes calculator in English, Spanish and Catalan languages. (Barcelona Activa)
Online platform	Online learning, participants have the possibility to chat with each other, send messages, keep a diary and upload documents . This encourages better collaboration between all. (Krachtbedrijf)
	The Start & Grow online learning platform allows individuals to access a guide to begin and grow a business, in addition to comprehensive business support. (Fresh Start)
	Development of an Open Toolkit for Migrant Entrepreneurship Support on the basis of good-practice analysis. (MAGNET)

MEnt project, Krachtbedrijf, SINGA, Inkubator Międzykulturowy, E.M.E.N, M-Up and Startups without Borders use **other activities** (Table 6) to tackle migrant unemployment and entrepreneurship. Conferences, living room events and language cafés are organised to increase social and business networks of migrants. This leads to social inclusion and funding opportunities since both potential investors and common minded people can find one another here. What is more, the organisations Inkubator Międzykulturowy and E.M.E.N focus on mass gatherings and belonging to a group. For example, Inkubator Międzykulturowy organises special clubs where people can seek mutual support by sharing their experiences and inspiring one another, whereas E.M.E.N integrates migrants into highly professional business associations. In addition to that, success stories are told

to boost enthusiasm among migrants. Startups without Borders reveals successful stories of migrant entrepreneurs to beginners to show that challenges shall not scare them as they can be successfully dealt with. M-Up, on the other hand, addresses challenges directly and advocates migrants in the political arena to break the barriers hindering migrant entrepreneurship. Surely, there are more activities which initiatives might use to support migrant employment and entrepreneurship, and they are presented in the table below. Interestingly enough, most activities stand out with a holistic approach of engaging migrants in both economic and social integration.

Table 6. Other activities to tackle migrant unemployment and entrepreneurship.

TOOLS	
Other activities	Conferences and events to share business ideas take place. (MEnt project)
	Company visits are also organized, to further develop participant's business ideas. (Krachtbedrijf)
	'Living Room Events' which further the upcoming-entrepreneurs' networking possibilities and language cafes in which newcomers can learn and practice the host-language in a social and relaxed atmosphere. (SINGA)
	Special club was organized to empower enterprising migrant women from different countries to share experience and give knowledge about the local market. (Inkubator Międzykulturowy)
	Integration of migrant entrepreneurs into mainstream business association. (E.M.E.N)
	The organization uses findings to advocate for government policy changes and ultimately break down the barriers that prevent migrant entrepreneurs from creating successful businesses and improve communities and economies in their new countries. (M-Up)
	Interviews with successful migrant entrepreneurs and share their stories so other entrepreneurs can learn from them, while simultaneously raising awareness about the interviewee's ventures. (Startups without Borders)

There are various European initiatives to support migrant employment and entrepreneurship. Most of them address active youth with the recognised legal status. The initiatives use tools, such as trainings, mentorships, events, advocacy and online platforms, to educate migrants and improve their skillset. Mostly, the topics of business concept, law, financial marketing and management are covered in teachings, which are chronologically planned according to the business creation logic (idea generation → business plan → essential knowledge about business → mentoring and networking → investors and business registration).

STUDY VISITS RESULTS

The study visits investigated 18 practices, whose results are presented below. All the MTG project partners participated in this stage and evaluated the selected practices. The chosen initiatives have the potential of contributing to the promotion of youth employment. Since there is still no common understanding of what constitutes ‘good practice’ in the field of youth employment and the management of youth migration (especially from non-EU states), MTG identifies three features that characterize ‘promising practices’. These include any type of intervention that:

1. has positively affected youth employment and/or the management of youth migration (non-EU in specific if any) and is able to provide evidence of its results (e.g. collected data or information documenting positive change);
2. can specify why it has been successful by explaining how the initiative/practice affected the beneficiaries, and how this led to a positive change in youth employment and/or the management of youth migration (non-EU in specific if any);
3. shows a potential for replication by other organizations or institutions, is able to specify how and in which context it can be useful for others and articulates the necessary preconditions for adaptation.

Hence, the aforementioned points were the criteria followed when choosing the initiatives for study visits. As mentioned before, all the initiatives were evaluated. The following criteria were used to assess the project partners’ and other European organizations’ (both mainstream business providers and refugee-integration supporters) previous activities with young migrants:

Relevance: the degree to which an intervention (i) contributed directly or indirectly to the promotion of youth employment and the management of migration, (ii) is suited to the needs and interests of target groups, and (iii) is aligned with national priorities.

Effectiveness: the extent to which the intervention achieved its objectives and can document this process. It assesses whether the practice made an actual difference and brought about the desired changes.

Impact: the positive and negative changes (direct/indirect, desired/undesired) produced by the practice. It assesses the extent to which changes in social, economic, environmental and other development indicators can be attributed to the practice.

Efficiency: the results, both quantitative and qualitative, in relation to the inputs. The focus is on the ability to clearly identify and quantify the human, financial and material resources that were used, and how they helped to achieve the intended results. This criterion can also be used to assess the effect of the practice on the way national and local institutions/organizations deliver services and programs.

Sustainability: the extent to which the benefits are likely to continue after external funding/support has ceased or/and a joint program ends.

Innovation: the ability to design and implement new approaches or improve the existing ones. It indicates whether the practice has used approaches or activities that are new, different or less well-known, which can be of potential interest to others.

Replicability: the degree to which a program or its parts can be integrated into other programs or transferred to other geographical regions or contexts.

A few strategies of initiatives were discovered during the evaluation. Strategies that operate at both the macro (e.g. policy and legislation development) and micro levels (e.g. delivery of youth employment and migration programs and services) are more effective in responding to the needs of young people and in improving the overall governance of the labor market. Comprehensive and well-targeted programs can

mitigate education and labor market failures, promote equity in the labor market, ease the transition to the formal economy, and minimize the risks of labor market detachment, social exclusion and unsafe migration practices.

Moreover, the participants of the MTG Project recognized quite a number of good practice examples in the visited countries. For example, in Lithuania the International Organization for Migration (IOM) is working on the project titled 'I Choose Lithuania', which aims to bring 'native' migrants back to their homeland with the prospect of establishing new businesses, thus boosting economic increase and maintaining the stability of the financial system in the country. Having a contact with such social organizations will provide ways to reach the target group of this project more easily, especially in countries where the number of migrants is rather small, for example, in Croatia. Interestingly enough, another study visit in Lithuania showed that it is worth collaborating with start-ups as they already have years of experience with giving guidance in business. Therefore, the MTG Project should seek collaboration between organizations that already have experience with the target group of this project and organizations that do not have experience with the target group but are experienced enough in developing the business aspects that the MTG Project aims to present and teach to migrants.



Mentorship is probably the most effective way to help migrants with entrepreneurship.

The study visit in Latvia was based on a presentation about non-governmental organizations, where a variety of topics were discussed, including social entrepreneurship with a strong emphasis on market analysis, marketing, networking and financing. These topics are highly important for the MTG Project as they debate a solid and secure informational environment for the target group of this project. The study visit in Latvia also showed that it is a good idea to find out the legal status of people before advising them so that asylum seekers would not be given the same advice as people with a refugee status or a residence permit. What is more, mentorship is probably the most effective way to help migrants with entrepreneurship, as they need personalized guidance. It would be good to invite migrants who already have a business to act as mentors to new migrants as they have personal experiences in starting a life in a new country and could help others with integration (just as the Council of Refugee Women in Bulgaria does). Inviting non migrant entrepreneurs

can turn out to be beneficial as well, in creating a connections between the start-up community and active migrants group.

In addition, the study visit in Latvia demonstrated that we should use pre-existing tools to create the online platform as similar things have been done before. This study visit also brought the understanding that we need to locate funds and/or investors that the migrants can apply for so that their efforts are not just theoretical but become something real. There could be a program where investors could invest small amounts in many different projects, after which each project would have a financial support from a few investors. Perhaps, some kind of CSR recognition could be provided for those investors and companies, if needed. Last but not least, the study visit in Latvia showed that in order to ensure the sustainability of the program, the MTG project could also focus on connecting organizations receiving migrants, such as Caritas and Red Cross, with the already existing incubators. However, educating the incubators on migrants' issues is significant as certain cultural differences might arise.

The study visit in Iceland was based on the Directorate of Labour and their European project Empower, an online training program. It showed that creating an online platform for migrants is very useful when forming their own networking groups as the participating women claimed that the biggest benefit they got out of the program was connection with one another and the network that was created afterwards. It was discovered that the development of training materials for women of foreign origin is valuable and simple and should mainly focus on women who wish to develop and improve their skills so as to increase their opportunities for entrepreneurship and chances to be employed. For young migrants, it is necessary to create similar easy-to-use learning materials, which would develop the self-esteem and entrepreneurial skills of youth migrants.

Finally, regarding the study visit Croatia, there was a valuable meeting at ZIP Business Incubator. It was important to find out that ZIP Business Incubator provides people with theoretical knowledge and practical experience in the field of entrepreneurship and creates a sustainable environment in which new and emerging companies can develop and grow.

These practices provided insight into the topics of consultations, mentorship, funding, networking, online platform, incubation and sustainability of the program. Hence, the study visits created an opportunity to learn valuable lessons and upgrade or replicate the initiatives.

SURVEY RESEARCH

Exploratory research is carried out to acquire a deeper understanding of organisational and migrant experiences with entrepreneurship support in Europe. Therefore, two questionnaires were designed and sent to different target groups. The first questionnaire (Appendix 1), filled in by 245 migrants willing to be self-employed, was designed to better understand migrant needs for entrepreneurial support. The second questionnaire (Appendix 2), answered by 83 organisations with experience of migrant support, was created to measure the experience of organisations which have had working relationships with migrants. This subchapter will cover the results of both the questionnaires.

MIGRANTS' RESPONSES

Survey research question: what are the migrants' needs and experiences regarding employment and entrepreneurship?

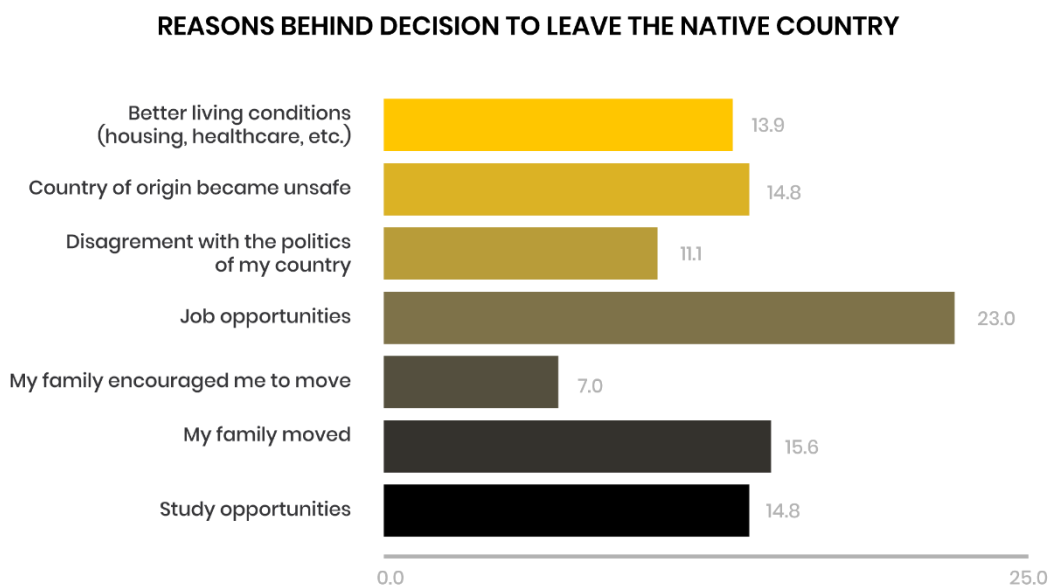
Aim: analyse migrant family background and difficulties with social integration as well as their needs and experiences regarding employment and entrepreneurship.

Tasks:

1. analyse the challenges migrants face during integration;
2. study the preferred topics for training and the tools to teach by;
3. identify the preferred types of platforms to learn on.

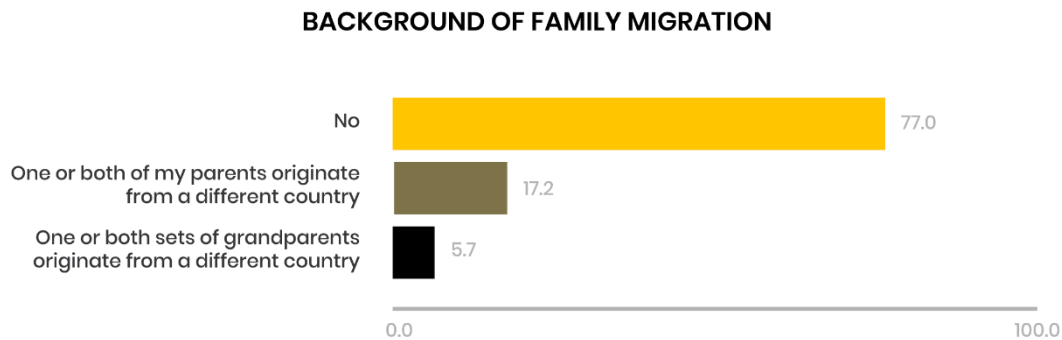
The migrants who answered the survey had various reasons behind the decision to leave their country of origin, like better living conditions, study opportunities, family encouragement, safety reasons, political issues. However, the main reason for leaving was better job opportunities abroad.

Chart 1. Reasons behind decision to leave the native country.



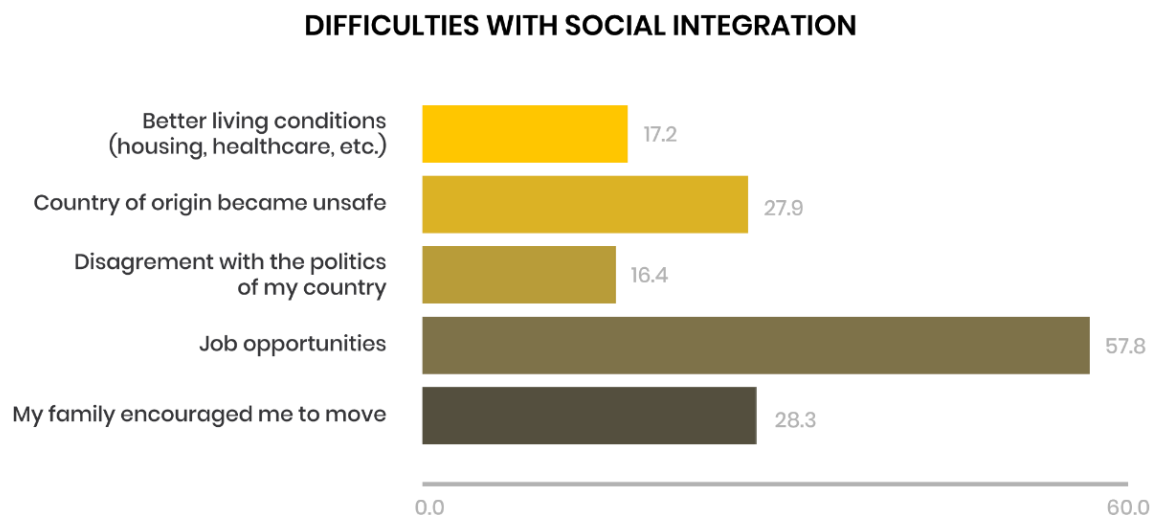
The chart suggests that most members of a migrant's family usually come from a different country, not the migrant's current country of residence. This means that the migrant faces an unfamiliar background and culture, which may have an effect on their social, economic or legal integration.

Chart 2. Background of family migration.



A bigger share of respondents indicated that they have faced some challenges with their social integration. The barrier of language is perceived to be the most challenging aspect affecting migrants' social integration in their country of residence. Lack of networking and opportunities to meet people takes the second place. Surprisingly enough, 28.3% states that they did not face any difficulties during social integration.

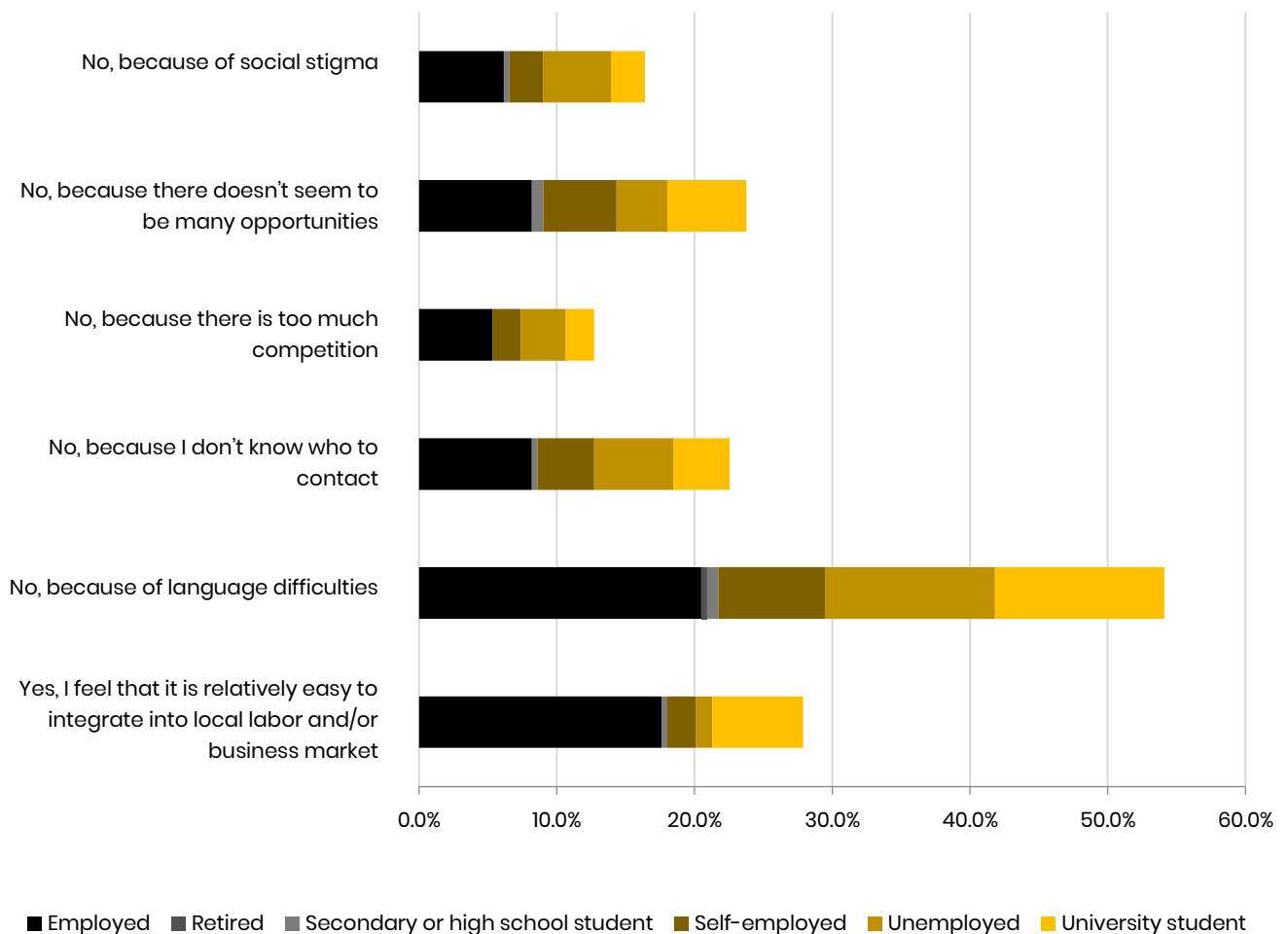
Chart 3. Difficulties with social integration.



When it comes to economic integration, the respondents mentioned language barrier, lack of contacts and working opportunities as the biggest challenges regarding integration into the local labour or business

market. More than 50% believe that language barrier is the main limitation, while competition and stigma appear to be less of a challenge. Most of the respondents were either employed or students.

Chart 4. Respondents' occupation & opinion on whether integration into the local labour and/or business market is easy.



A lion's share of respondents are interested in being self-employed and feel the benefit of a support system in starting a new business or becoming self-employed. The need for support may occur due to the aforementioned challenges of integration.

Chart 5. Interest in self-employment and/or entrepreneurship.

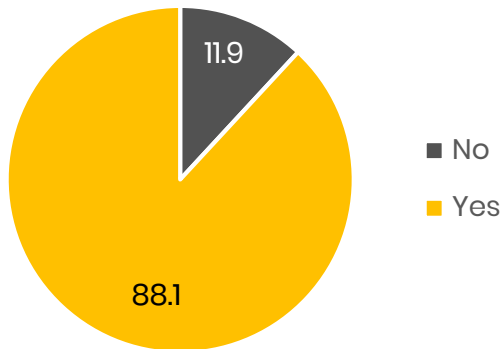
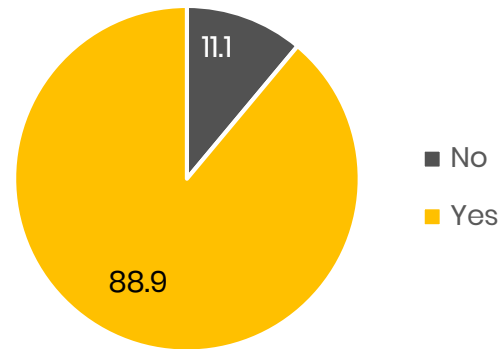
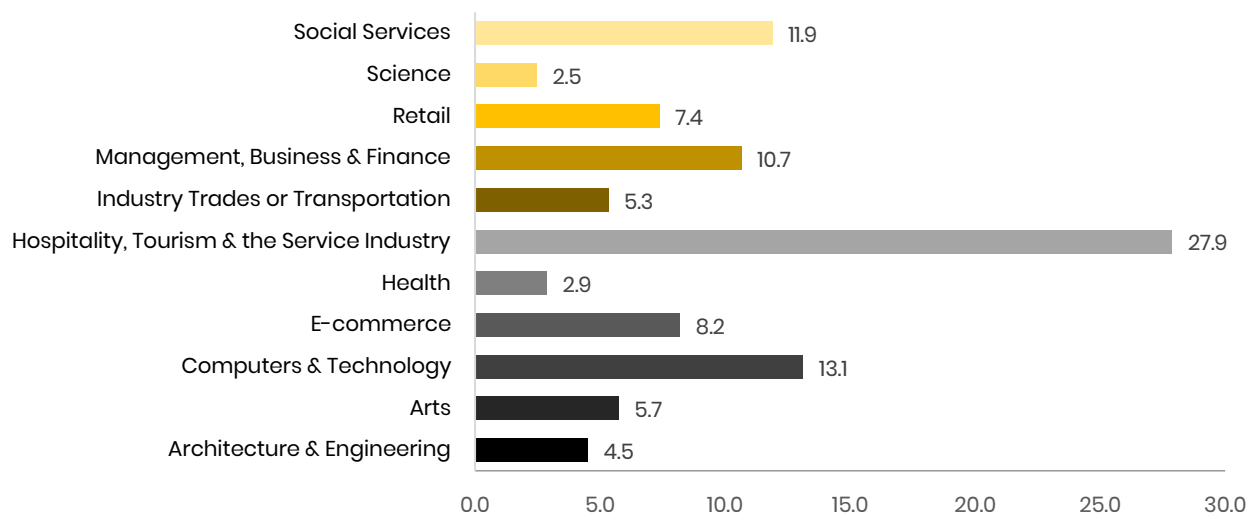


Chart 6. Feeling the benefit of a support system in starting a new business or becoming self-employed.



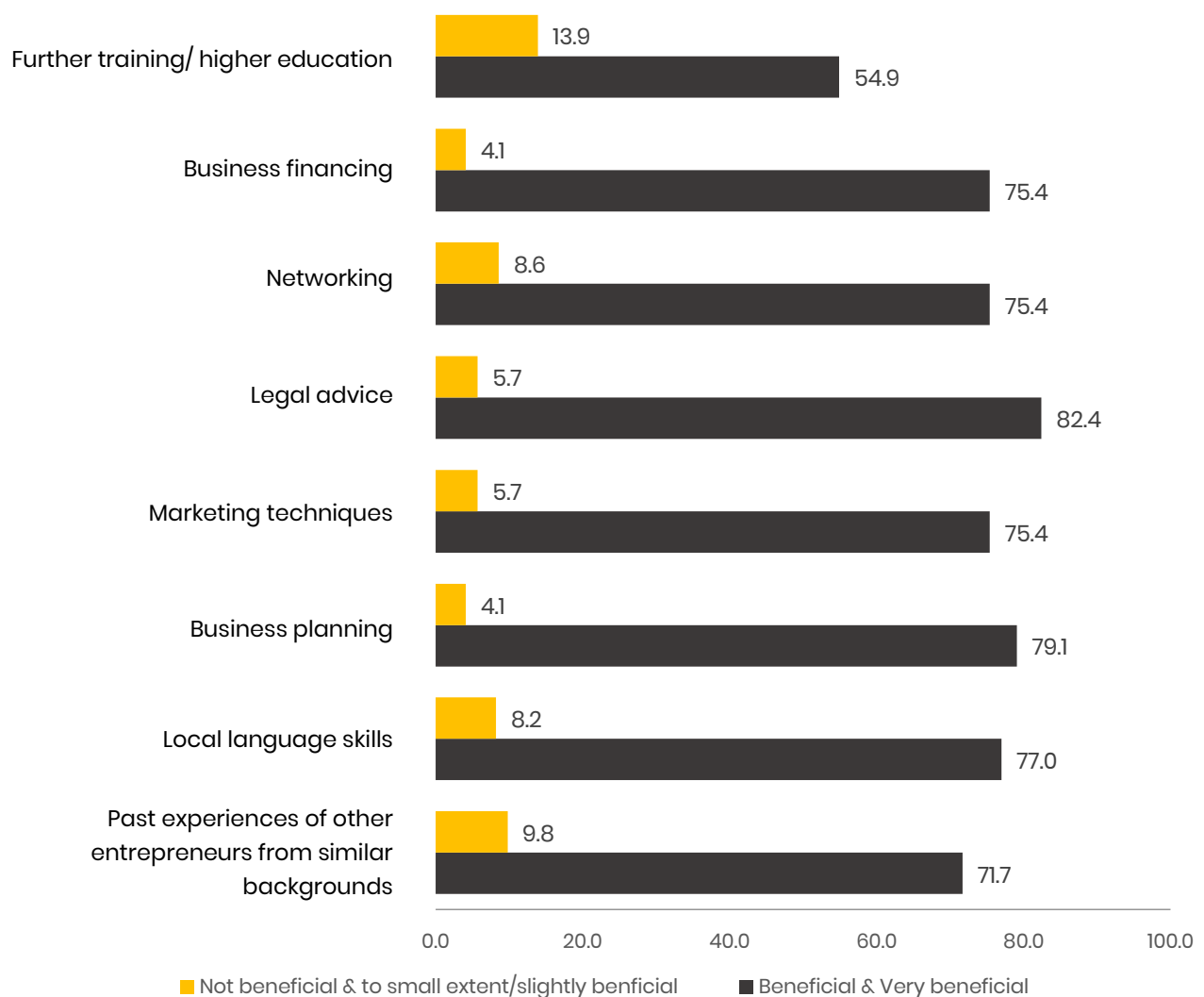
The main fields that the respondents have interest to open a business in are related to the following: hospitality; tourism and the service industry; social services; computers and technology; management, business and finances. Nowadays, tourism is blooming and more and more people are eager to travel, which is why the respondents have such high interest in this sector. In addition to that, people's demand for improvements in modern advances and IT industries is also on top these days, which is why the respondents show great interest in the field of computers and technology. Targeting the most relevant sectors in the modern world shows the respondents' clear understanding of the most profitable areas for business.

Chart 7. Field of interest to open a business.



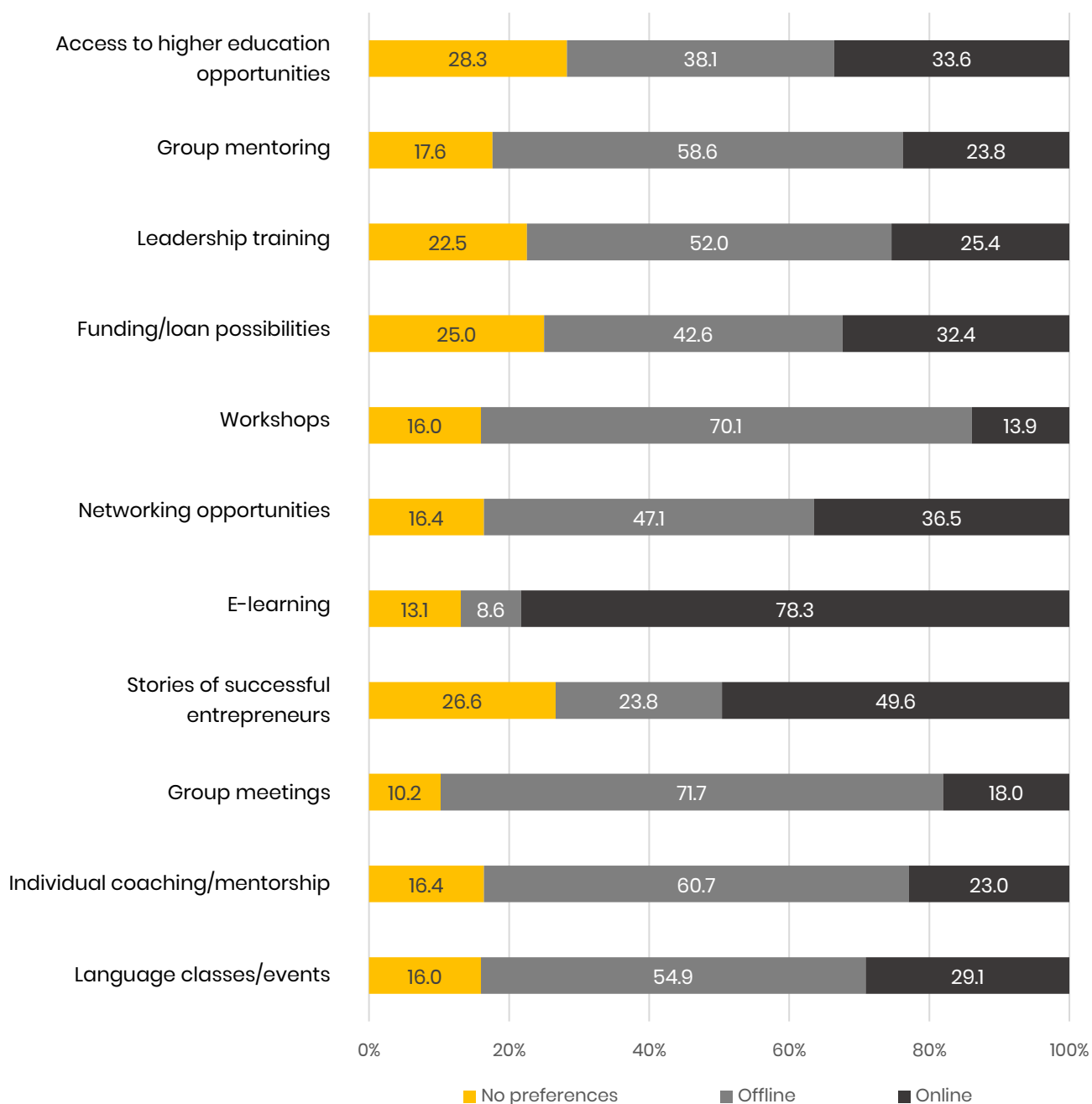
When it comes to the topics for training, legal advice seems to be most needed. Most respondents also put emphasis on the topics of local language skills, business planning, marketing techniques, networking and business financing. The respondents were less interested in learning about further training/higher education and past experiences of other entrepreneurs from similar backgrounds.

Chart 8. Preferences in training.



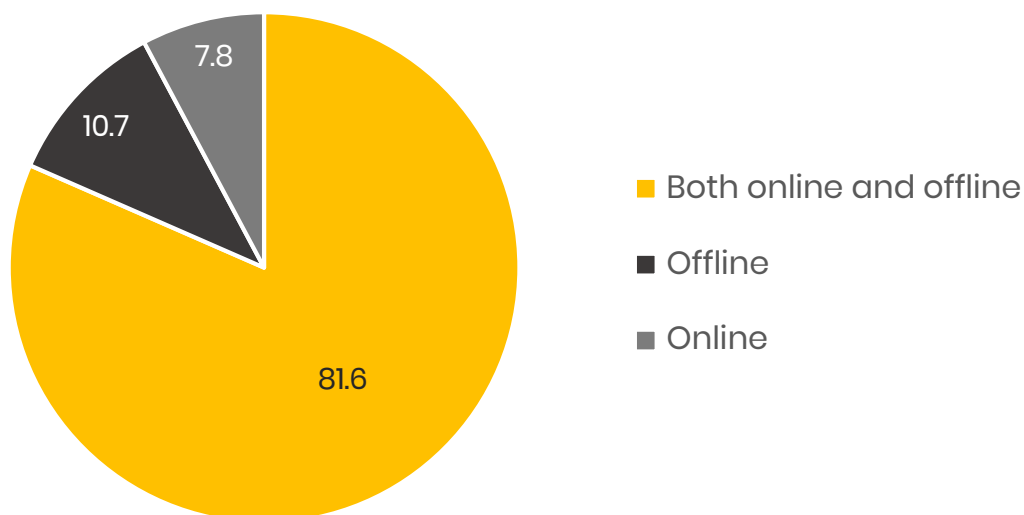
In general, migrants do have a positive opinion about learning offline. However, online tools seem to play an important role here too, especially in cases of e-learning and success stories of other entrepreneurs.

Chart 10. Preferences in learning: in-person or online.



The respondents do not have a clear preference regarding the type of training. Hence, the majority of migrants wish it to be mixed.

Chart 11. Preferences on online, offline or a mixed training.



To summarise, migrants mostly leave their country of residence due to seemingly better job opportunities abroad. However, once arrived, they often face the difficulties of social and economic integration. The migrants' experience shows that the biggest challenge for social integration is language barrier and lack of networking, i.e. opportunities to meet people, while lack of contacts, working opportunities and language barrier are the main challenges of integration into the labour and business market. What is more, the industries of hospitality, tourism, computer and technology are amongst the most popular areas for the respondents to open a business in. Hence, they believe that legal advice, language skills and business planning would be the most useful topics to learn on, and they prefer to learn about them offline. As a result, migrants do feel a general need for entrepreneurial support.

ORGANIZATIONS' RESPONSES

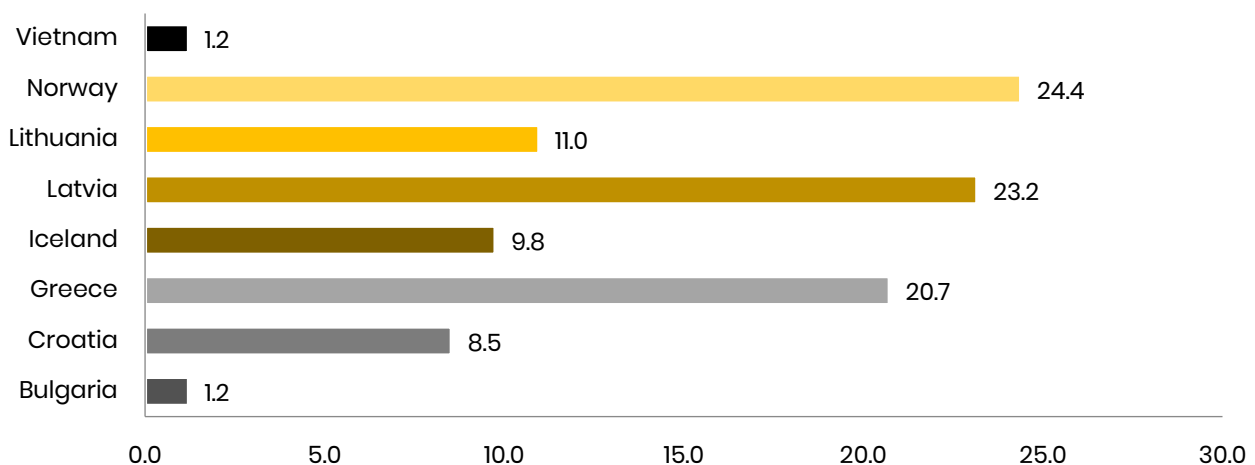
Aim: analyse the experience of organisations with migrants.

Tasks:

1. evaluate the organisations experience in migrant entrepreneurship;
2. identify what tools and content organisations use for migrant entrepreneurship;
3. draw conclusions how to better support migrants.

Organizations from Norway, Latvia, Greece, Lithuania, Iceland Croatia, Vietnam and Bulgaria have participated in the survey. Their results are quite similar, except for Vietnam and Bulgaria, whose responds constitute 2.4% of all the answers. It shall also be noted that the coverage of the survey is not only EU countries, which shows that the issue can be recognized in a broader scale.

Chart 12. Respondents' country of residence.



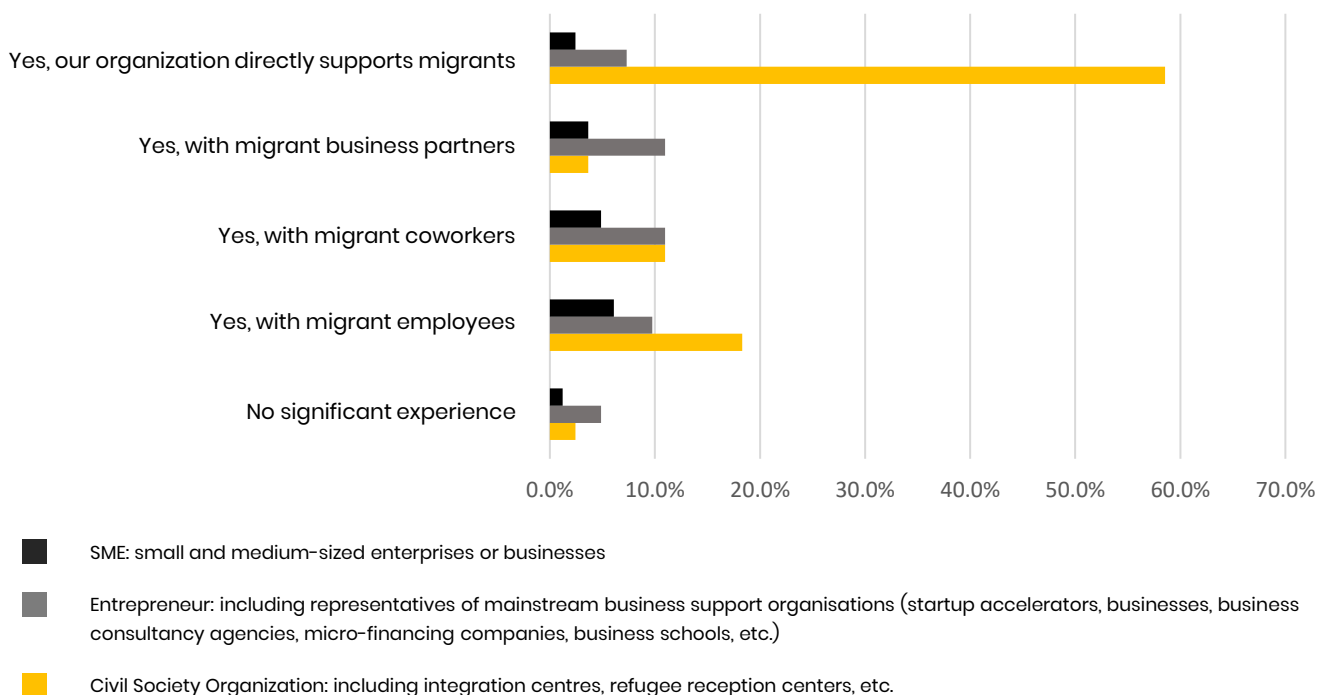
Three types of organisations participated in the survey, namely civic society organisations, entrepreneur organisations and SME. 2/3 of the respondents belong to the groups of civil society organizations, while 23.2% can qualify as entrepreneur organizations.

Chart 13. Identification of respondents' group.



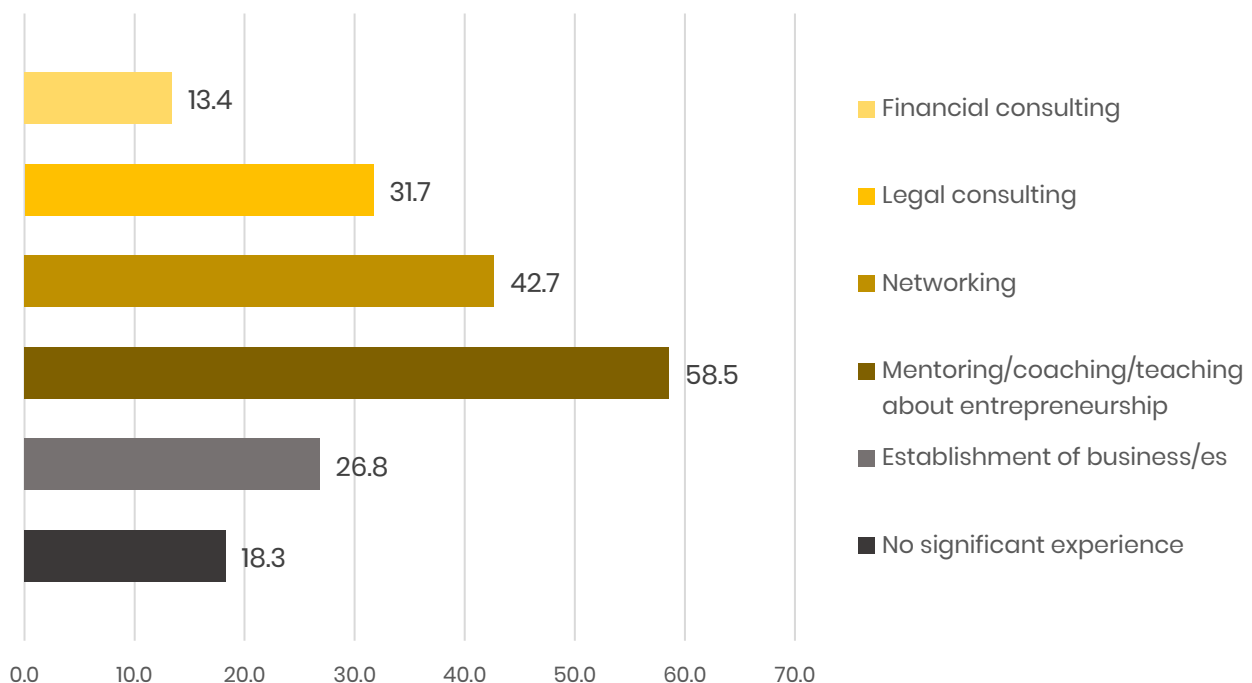
The absolute majority of the civil society organizations (see Chart 14), including integration centres and refugee reception centres, obtained their migrant experience through direct support activities. On the contrary, the entrepreneur organizations derive their experience from having contact with migrant workers, business partners and employees. Similarly, SME's experience comes from their work with migrant co-workers and employees.

Chart 14. Group of organization & organization's experience with migrants.



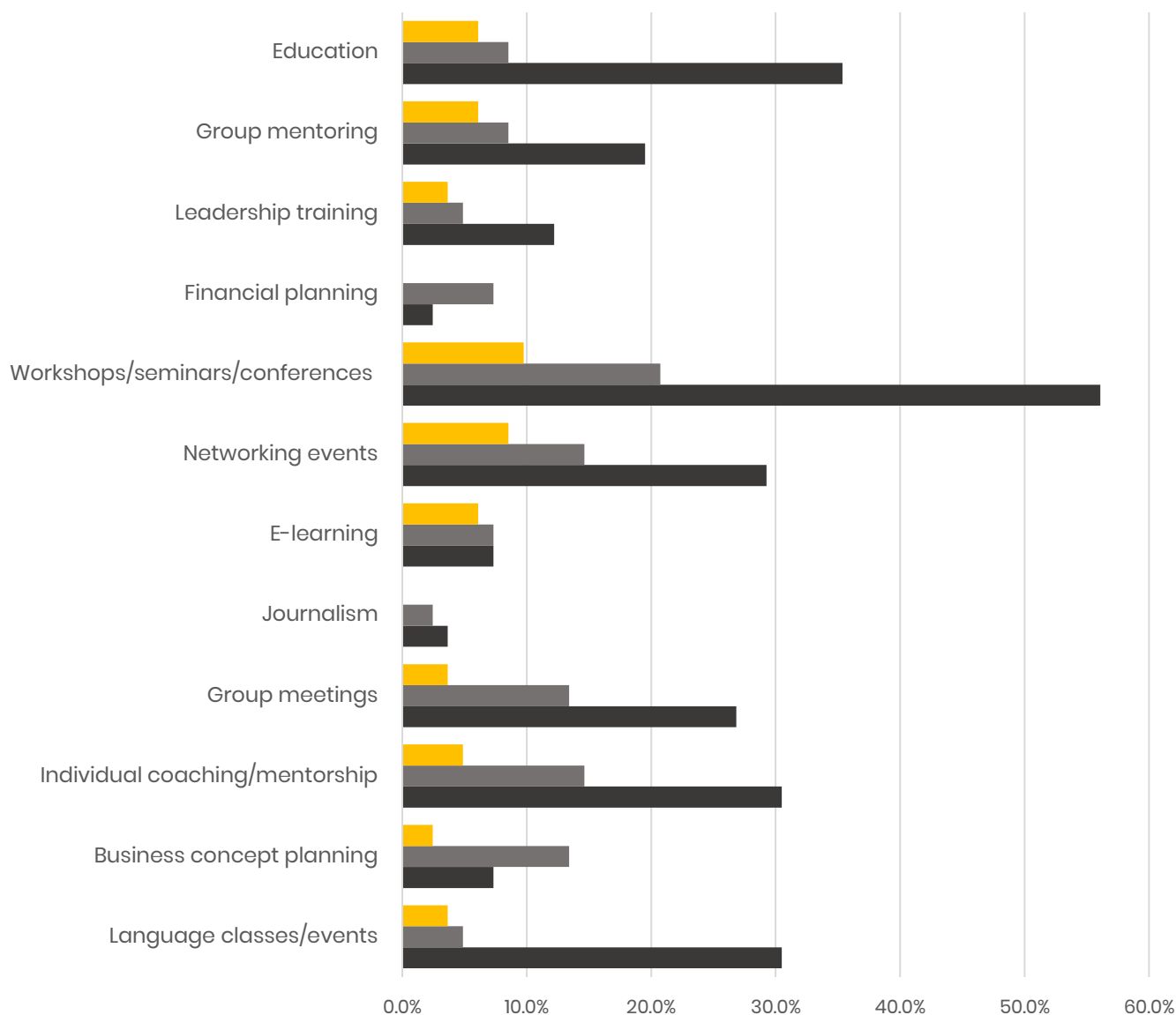
The organizations' experience in entrepreneurship is revealed mainly through their activities of mentoring/coaching/teaching about entrepreneurship (see Chart 15). Networking and legal consulting are also relevant in this field. Financial consulting, on the other hand, gains less significance. Last but not least, a fair percentage of respondents (18.3%) declare that they have no significant experience in the field.

Chart 15. Experience in entrepreneurship.



The most prevailing tools in which the civil society and entrepreneurial organizations have experience are workshops/seminars/conferences, education, individual coaching/mentorship, network events and group meetings. Language classes, which correlates well with the language difficulties perceived by the migrants (see Chart 16), are wildly used by the civil society organizations, but not so much by the entrepreneurial ones. Interestingly enough, the latter organizations rarely use journalism and e-learning as their work tools.

Chart 16. The type of organization and tools it has the most expertise to work with.



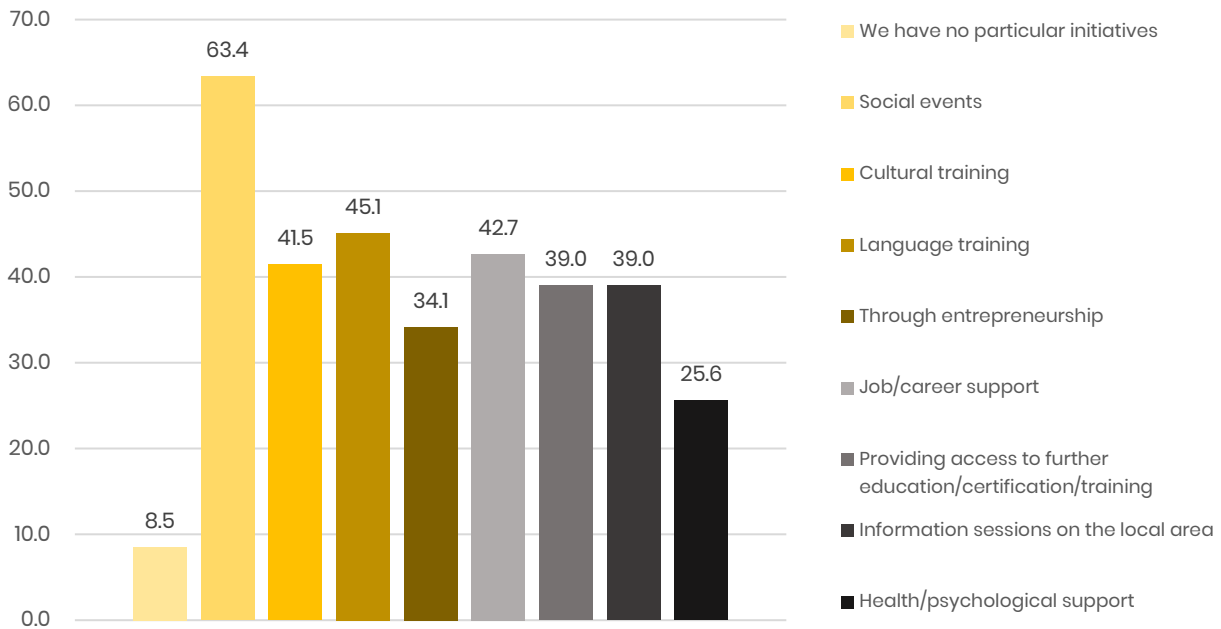
■ SME: small and medium-sized enterprises or businesses

■ Entrepreneur: including representatives of mainstream business support organisations (startup accelerators, businesses, business consultancy agencies, micro-financing companies, business schools, etc.)

■ Civil Society Organization: including integration centres, refugee reception centers, etc.

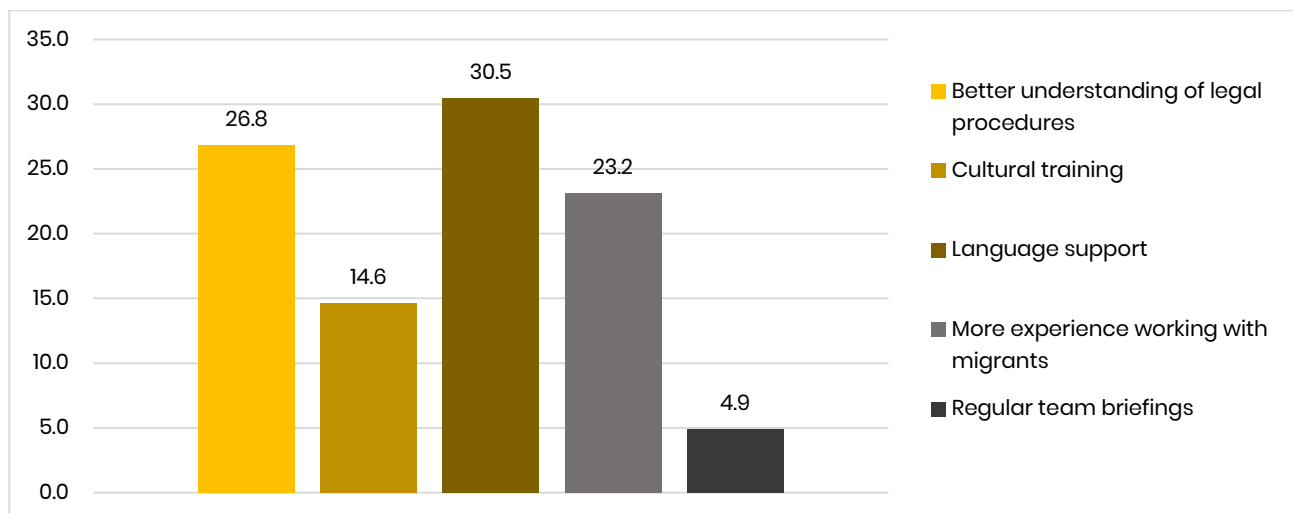
The main strategies that are used to integrate migrants are as follows: social events, language training, job/career support, and cultural training (see Chart 17). The absolute majority of migrant organizations (60%) use social events as their key tool of integration, whereas integration strategy through entrepreneurship, even though broadly adopted (39%), appears to be less common. Finally, it is worth mentioning that health/psychological support does not get many votes as an integration strategy. However, *migrant* is a broad term, which includes a sensitive group, namely asylum seekers and receivers. As research shows, asylum seekers have a higher risk of getting mental disorders (Sandalio, 2018), traumatic experiences and stress. Médecins Sans Frontières's study in Italy showed that 89% of the questioned asylum seekers had reported trauma (Sandalio, 2018). In general, refugees are 10 times more likely to have a poor mental health than the general population of the same age (Giacco and Priebe, n.d.). It is believed that the mental state of asylum receivers is closely connected to the integration after asylum is granted, which is why emotional support is of high importance when talking about asylum receivers' mental health. (Munz & Melcop, 2018; Sandalio, 2018). The research on the residents who stayed in Switzerland for over 10 years showed that they were poorly integrated (Schick et al., 2016). The study discovered that psychological health is key to a successful integration; education and legal or economic integration are not enough here. It is this research that showed that poor integration is closely linked with poor psychological health. This means that even if a person gets a proper education, job or has a residence permit, they might still not blend in well with society due to psychological issues. Besides, mental illnesses hinder social and economic integration (Schick et al., 2016). Thus, psychology does not only determine the success of integration but also hampers the inclusion in the job market – failure of integration is related to the psychological state of the migrant. Psychosocial support is of great significance here. It describes a range of activities (both material and mental) designed to approach and boost people's wellbeing after displacement and prevent further psychological issues (Meyer, 2013). Psychosocial support addresses both social and psychological issues and assists people when rebuilding their social structures, coping with stress, creating a mentally healthy everyday life and harmoniously functioning within society. "It can help change people into active survivors rather than passive victims." (Markovikj & Serafimovska, 2017, p. 14). Since economic integration is closely interlinked with the social and legal one, it is important to consider some tools from each of them in order to improve one specific type of integration (in this case the economic one).

Chart 17. Strategies that are used to integrate migrants.



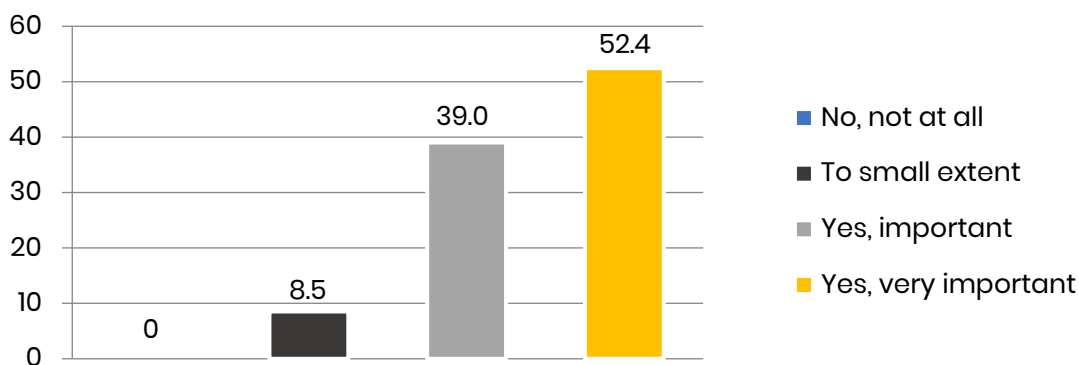
The respondents (see Chart 18) identify the best ways to support migrants by providing them with language learning support and increasing their awareness of legal procedures. In addition to that, the respondents also lack a more significant experience in the field of migrant integration.

Chart 18. Presumptions on the best ways on how to better support migrants.



Important observations can be made when analysing the organizations' need for training that would help them learn and understand how to integrate migrants into the business/labour market better (Chart 19). The absolute majority (more than 90%) agrees that there is a considerable need for such training. Therefore, when searching for participants to attend the training programmes developed by this project, it might be useful to ask the organisations to share their networks of migrants with the project. Since these organizations have quite a lot of experience with migrant events, it would be useful to consult them while solving social integration issues. Yet, this study also shows that these organizations might lack enough competences to organize trainings by themselves, which is why new training programmes and events need to be created. These are just a few suggestions and more ideas could be generated by approaching relevant companies directly and asking the migrants themselves.

Chart 19. The need of training within organizations that would help migrants integrate into the business/labour market.



Three types of organisations with migrant experience can be identified, namely civic society organisations, entrepreneur organisations and SME. These organizations perform different activities (e.g. mentoring, coaching, teaching about entrepreneurship etc.) and develop various strategies (e.g. social events, career support, cultural training etc.), which counts as their migrant experiences in entrepreneurship. These activities and strategies helped to discover that migrants might also have a higher risk of getting mental disorders, traumatic experiences and stress, leading to limitations for migrants in social life and work opportunities. Yet, as it was also discovered, these organizations sometimes lack enough competences to organize trainings for migrants by themselves, which is why new training programmes and events need to be created.

INTERVIEW RESULTS

In order to create a multinational young migrant entrepreneurship support programme in which migrants and local communities will have a chance to improve their employment opportunities, it is important to figure out a subjective opinion of migrants who could potentially start a business. Therefore, a questionnaire was designed to interview 20–29 years old active and creative migrants who live in European countries but come from different regions with less stable political and economic situations, for example, Syria and Palestine. This part of the paper presents a thorough review of migrants' knowledge, feelings and expectations with regards to starting their own business.

RESEARCH METHODOLOGY

This methodological description of the research includes the relevance, issue, aim and tasks of the research, as well as its type, sampling techniques and data gathering methods.

Object – opinions and feelings of migrants who could potentially start a business.

Research question – what knowledge and feelings migrants have regarding opportunities to start their own business.

Aim – figure out a subjective opinion of migrants who could potentially start a business.

Tasks:

1. analyse the migrant's approach towards creating a business;
2. understand the knowledge they have in this sphere;
3. solicit migrant's opinions about the help needed;
4. analyse the migrant's expectations for the hub.

Since the aim of the research requires specific information which cannot be taken from the general public, only those migrants who have thought of starting a business in their current place of residence were selected. The respondents come from different backgrounds and possess different interests (e.g. arts, crafts, clothes, teaching, food etc.), which provides a more diverse look at the issue. In total, 15 participants were selected from 7 European countries, namely Croatia, Latvia, Lithuania, Norway, Iceland, Greece and Bulgaria. Thus, the participant coding system in this paper is based on the migrant's current place of residence (Table 7).

Table 7. Coded interview participants.

COUNTRY	CODE
Croatia	CR1
	CR2
Latvia	LV1
	LV2
	LV3
Lithuania	LT1
	LT2
Norway	NV1
	NV2
Bulgaria	BG1
	BG2

Iceland	IC1
	IC2
Greece	GC1
	GC2

The aim of the research requires to analyse the process of improving employment opportunities for migrants, which is why they were invited to express their opinion and share their experience on the process. The face-to-face, individual, semi-structured interview method is chosen to gather the data. Since opinions and experiences are highly individual, this type of method is believed to be the best when gathering information which may be sensitive for the respondents (Morkevičius, Telešienė & Žvaliauskas, 2008), making it possible to interpret both the answers and the feelings of the respondents and adjust the ongoing conversation to each individual.

The preparation for the research began from thorough thinking of the objects to be researched, which led to the creation of suitable guideline questions for the interviews (Table 8), that were used later. After dealing with the questions, the respondents were approached and the times for interviews were set. All the interviews were conducted between the 9th and 30th of September in different locations, namely Croatia, Latvia, Lithuania, Norway, Iceland Bulgaria and Greece. The interviews began with a clear introduction and a coherent explanation of the research, after which the agreement for recording was asked. Having done that, an informed consent was obtained. Afterwards, the interview questions were given (Appendix 3). The order in which the questions were asked was set in advance; however, the interviewers were also free to adjust the questionnaire a bit, dependant on the respondent. The length of interviews varied from 15 to 30 minutes, depending on the respondent's experience and willingness to share. All the interviews were closed by the acknowledgements and gratitude.

Table 8. Structure of the questionnaire.

Category	Questions
	1. Have you ever thought of starting a business in your current place of residence?
Networking (business providers, migrant-integration supporters, migrant entrepreneurs)	2. What are the biggest fears you have on starting a business?
	3. What kind of support could help you to feel more confident and secure with your ideas?
Training programme (events) Education (1) interactive workshops; 2) guest visits / hands on business cases; 3) online classes; 4) visits to local start-ups / social enterprises, and more)	4. Do you know whether there are any legal restrictions for you as a migrant to start a business? In general, do you know about the legal aspects of starting a business? *If yes: What?
	5. What would be your first steps if you were to start on a business today? (tell a short to do list if you can)
Online support platform (online business training, legal and regulatory advice, mentoring and easier access to finance)	6. What specialist's consultation would be beneficial to you in the beginning?
	7. Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps)
	8. What resources do you have for starting a business? (education, experience, finances)

9. Is it important for you that the workspace/office would:

- Be accessible 24/7?
- Have a kitchen, showers, lounge space?
- Provide cleaning and/or printing service?

Imagine an open office space, where all the people who want to start new business would gather together and work in the same floor:

Hub

10. What sounds the most attractive about it?

11. What would be your fears and drawbacks to work in such space?

12. What kind of equipment would you expect an office to provide you with?

13. Would you prefer to work in a common space with everybody or in a private office?

This semi-structured interview consisted of 13 questions. Some of them were closed but most of them were open-ended, provoking an in-depth discussion and freedom of expression. The very first question was used to determine whether a respondent fits the previously discussed object of this research, i.e. whether they are migrants who could potentially start a business.

In terms of categories, there are two large sections into which the interview questions can be divided. The first section of the questionnaire consists of 8 questions and is aimed at finding out the basics about the respondents: what speciality they are interested in, what information they need and what support they are looking for. Question 2 is of particular importance here as it is used to identify what fears for starting a business the migrants might have. Discovering more about migrant fears is key to determining whether they need networking, e.g. business providers, migrant-integration supporters, migrant entrepreneurs. In addition to that, training programmes or events (e.g. education/interactive workshops, guest visits/hands on business

cases, online classes, visits to local start-ups/social enterprises, and more) can be successfully established. Finally, revealing migrant fears also shows whether they need any online support platform (e.g. online business training, legal and regulatory advice, mentoring and easier access to finance). Since the task of this interview is to understand what knowledge and feelings migrants have regarding opportunities to start their own business, the main body of the first part of the questionnaire is dedicated to figure these things out.

The second part of the questionnaire is composed of 5 questions and focuses on finding out what expectations for a hub or a business incubator they have. These questions make the respondents think about their own needs with regard to a workplace, taking into account both physical objects, such as facilities or equipment, and non-material things, such as atmosphere at work, working conditions and even relationships with colleagues. Question 13 is of considerable significance here since it prepares the respondents to consider all their answers before drawing the final conclusion about where they would like to start developing their business idea, i.e. in a common space with everybody or in a private office. The structure of the questionnaire is as follows: it starts with several general questions, continues with the more specific ones and comes back to the general ones at the end. This smoothly draws an informant out of the intensive thinking and lets to imagine the perfect scenarios.

INTERVIEW DATA ANALYSIS

This part presents the results of the analysis of the interview data. Filled-in questionnaires were collected, and transcripts of the recorded interviews were made (Appendices 4–18). Having done that, a qualitative analysis of the content was conducted, where the answers to the questions were grouped according to Table 8.

GENERAL RESPONDENTS' RESPONSES

Regarding migrant fears on starting a business, the informants tend to emphasise that they fears come from their lack of general knowledge about how to establish a start-up (Table 9). The phrases in the table below indicate that the migrants have come to a dead end – they have thought of setting up their own business but they know nothing about how to make this dream come true.

Table 9. Lack of knowledge how to start a business.

ORIGINAL PHRASES

*I think I **do not have enough knowledge** this sphere. **Education** biggest problem. (LV2)*

*Aš **nežinau** kaip čia viskas veikia, kiek reikia produkcijos, kaip parduoti. (LT1)*

*Translation: I **don't know** how everything works here: how much production I need, how to sell it.*

*Actually I **know nothing** about the law here. And I **need to have basic information** of what I should do, what am I allowed to do. (LT2)*

*I **lack the expertise** that will qualify me as a business leader or something like that. (IC1)*

*I **don't know** the rules of this country. (IC2)*

Question 4 in the questionnaire turned out to be really useful when trying to specify this lack of knowledge. Almost half of the respondents replied negatively to the question whether they know any restrictions in law if

they wanted to start a business in their country of residence. This demonstrates that little do the migrants know about the legal aspects of starting a business. Not knowing the local law was also perceived as one of the fears when setting up a company.

Interestingly enough, even though the migrants seem to have lack of knowledge how to start a business, almost half of them claim to have finished education in connection to their business idea (Table 10).

Table 10. Migrant education related to their business idea.

	CR1	CR2	LV1	LV2	LV3	LT1	LT2	NV1	NV2	BG1	BG2	IC1	IC2	GC1	GC2
Education	+	+	-	+	-	-	-	+	+	-	+	-	n/a	-	-

This is particularly significant since the table shows that even though the respondents have completed education related to their business idea, this is not enough since they still face difficulties, especially in the field of finance, law and marketing, as these are the key areas in which the participants seek guidance and consultation the most (Table 11). In a nutshell, the migrants do finish education in connection to their business dreams but lack of knowledge of how to turn their dreams into reality, which suggests that modern school and university programmes are not practical enough and do not prepare students for real life situations. Students might be interested in business more than we imagine but they simply do not possess the right knowledge to do that as they are not given such information in education institutions. As a result, there is a great need to create better training programmes or events, such as interactive workshops, online business training, means to provide legal and regulatory advice.

Table 11. Areas for consultation.

Category	Original phrases
Finance	<i>Finance</i> and possible <i>grants</i> . (CR1)
	<i>Accountor</i> [=accountant], IT specialist, <i>businessman</i> , lawyers. (LV1)
	<i>Financial, taxes</i> , all these kinds of issues <...> plus electronic <i>accountancy</i> -because it's the most efficient <i>accountancy</i> that I can establish <...>. Plus, I need to know how can I apply it – because I think that some <i>accountant</i> could tell me all kinds of that stuff. (IC1)
	<i>Financial</i> consultants. (GC2)
	If we want to start our business, we need <i>money</i> , but first we need a rent-free place for (for example) 3 months. (IC2)
Law	Accountor, IT specialist, businessman, <i>lawyers</i> . (LV1)
	I must learn local <i>laws</i> . (LV2)
	<...> gal savivaldybėje yra ekspertas skirtas verslui <i>teisinių</i> klausimais <...> (LT1)
	Translation: maybe the government has an expert who provides <i>legal consultations</i> for business.
	As I said, I'd need a <i>lawyer</i> . (LT2)
Marketing	A specialist in <i>sales</i> and <i>marketing</i> would be beneficial to me in the beginning. (LV3)
	<...> I'd need <...> Someone who knows the <i>market</i> . (LT2)
	<i>How to attract customers</i> . (NV1)
	<i>Management</i> and <i>marketing</i> specialists. (GC2)
	Financial, taxes, all these kinds of issues, electronic <i>marketing</i> <...>. (IC1)

In addition to that, the issue of lack of proper education manifests itself in the question about the first steps to take when starting a business. The migrants were asked to tell a short to-do list if they could. Even though some aspects from the respondents' lists were similar or even the same (Table 12), those ideas appeared in a mixed order, which may suggest that the respondents have only a vague idea about the exact steps to follow when establishing a start-up. The answers to this question included a huge variety of actions to take and, not to be missed, these actions appeared even in a greater variety of order, which means that the process of creating a business is rather unclear for the respondents and needs to be crystalized more.

Table 12. Mostly mentioned actions in business formation by the respondents (in a random order).

- Finding clients
- Creating connections, finding partners and colleagues
- Finding the location for a company
- Attracting sponsors
- Documentation
- Advertising
- Marketing
- Getting legal advice
- Making products

This analysis of lack of knowledge speaks of one more extremely serious issue when creating a business, namely money. Only two migrants claimed to have some finances for their start-ups but for the rest possible money-related problems seem to cloud the future for their business ideas to reach the daylight (Table 13). This means that even though nowadays there are many financial institutions, such as banks, insurance companies, pension funds, brokerage firms, credit unions etc., they are not the institutions that the migrants go to. They might want more secure and less restricting ways of borrowing money for their start-ups as those financial institutions simply impose too many severe limitations for foreigners. Therefore, there is a considerable need to provide migrants with an easier access to finance.

Table 13. Money-related fears.

Original phrases

*I don't know what are all the **costs** of starting a company and **taxes**.* (CR1)

*I fear not to find **support** in my country. Not only **financial** but also <...>.* (LV1)

*Kad nesugebėsiu gauti **pajamų**.* (LT2)

Translation: *[My biggest fear is that] I will not be able to get any **income**.*

*Not having the **enough backup money** to open the company.* (NV2)

*I've not the experience to deal with the market and all the **financial issues**.* (IC1)

*The biggest challenge here are high **taxes**. For example, [even] if we want to start we don't have enough **money** [to buy], for example, a place, because **rents** here are expensive.* (IC2)

Interestingly enough, when talking about fears for starting a business, quite a number of the respondents emphasised non-material things, particularly the issue of becoming a fully accepted member of the local community (Table 14). It shall be noted that this situation may be particularly sensitive in Bulgaria. The respondents seem to be excluded from the local community as if they are not part of it and as if they are not wanted, which might lead to serious psychological issues, including feelings of isolation, desolation, unfairness and inequality.

Table 14. Fears of not being accepted by the local community.

Original phrases

<...> not knowing how long it will take to gain the trust of the Latvian people. (LV3)
Feeling accepted in a community would enhance my participation <...>. (NV1)
We are facing gender equality issues . Local communities do not seem to accept us yet. (BG1)
We are still not accepted by local communities. (BG2)
How to create a community and let people feel safe with me . (CR2)
My concerns are lying upon the lack of support from the locals in respect to social inclusion and xenophobia <...>. (GC2)

As already proposed, not being accepted by locals leads to a variety of psychological issues. For example, some migrants expressed fear to fail, possibly resulting in lack of determination (Table 15), which is especially relevant when talking about starting a venture that requires a lot of courage, persistence, self-confidence and self-esteem. What is more, this situation is closely linked to the fact that some participants also expressed a deep fear of possibly not finding enough clients or customers. It indicates that the respondents are aware that their business might go bankrupt very quickly because they are not recognized by local communities so they will have no people who will trust them and will be willing to use their services or products, meaning that the migrants see no point in trying to establish a start-up at all (Table 15).

Table 15. Other migrant fears.

Fears	Original phrases
	The biggest fears I have of starting a business is putting in a lot of time, money and hard work and fail . (LV3)
Fears to fail/ Lack of determination	<...> I'm a little bit afraid of failure . I don't want to fail . I really want to succeed. (IC1)
	Some people can be more successful than me . (LV2)

*My concerns are lying upon the lack of support from the locals in respect to social inclusion and xenophobia that will eventually result **failure** and **disappointment** (GC2)*

*My biggest fear is **failure**, as the business may not work. (GC1)*

Bet gal man trūksta pasiryžimo, nes aš niekad nedirbdavau su verslu. (LT1)

Translation: *But maybe I **lack determination** because I have never worked with business.*

Fears of not finding enough clients

*I don't even know the customer tests, I **don't** know if the products that I'm willing to produce **will be acceptable** or not <...>. (IC1)*

*I fear not to find support in my country. Not only financial but also **people who would be interested**. (LV1)*

In connection to local communities, it should be noted that one respondent also mentioned a fear of not knowing the local language, which is suggestive of language barrier being among the reasons why migrants might want to shrink the idea of starting their own business.

These fears and non-acceptance directed towards the respondents by local communities make migrants one of the most vulnerable groups of society. No surprise most of the respondents mentioned mentorship. Interestingly enough, all the informants said yes when answering the question whether they need a mentor or not but some of them reminded the interviewer of the previously discussed money issues, i.e. they propose that such support should be free of charge. Not all of the respondents indicated who their mentors should be but those that were specific usually spoke of business experts, business providers and entrepreneurs. Guest visits (hands on business cases) and visits to local start-ups or social enterprises might come handy here, too. Further considering the types of support that the respondents need the most, mentoring was followed by networking, i.e. opportunities to meet like-minded people or migrant-integration supporters, and education/training (Table 16).

Table 16. Types of support that the respondents need most.

Types of support	Original phrases
Mentoring	<i>A support that could help me feel more confident and secure with my ideas is a good mentor. A person who have a lot of experience in this field. (LV3)</i>
	<i>There should be someone who wants to help someone who wants to open up a business. (LT2)</i>
	<i>Jeigu pakalbėčiau su žmogum, kuris jau turi savo verslą čia, būtent verslą šioje srityje ir, kuris galėtų man paaiškinti, kaip viskas veikia realybėje. (LT1)</i>
	<i>Translation: If only I could talk to a person who has already established a company in this field, in this very specific field, and who could tell me how everything works in reality.</i>
	Mentorship (NV1)
	<i>Local employment offices could guide us with mentorship programs. (BG1)</i>
	<i>Local employment offices could guide us with mentorship programs. (BG2)</i>
	<i>I wish I could have a mentor, technical mentor and business mentor, that could help me to go further in my ideas. (IC1)</i>
Networking	<i>Market research, networking, people having the willing to be monitoring. (IC1)</i>
	<i>The group of people with some or familiar ideas or view. (LV1)</i>
	<i>I would like to have a support to help me create a community. (CR2)</i>
	<i>Market research, networking, people having the willing to be monitoring. (IC1)</i>

*We are migrants, but if here in Iceland there is a chance that some organizations or people will found us, we can start a business with them as **partners**.* (IC2)

Education/training

*I need **more practical and theory about business situation** in whole European Union countries.* (LV2)

*Additional **training/skills**.* (NV1)

***Educational programmes** for gender equality and women's empowerment.* (BG1)

The analysis of the basic information about the respondents indicates that nowadays migrants do face a number of grave difficulties when they want to feel like full members of society in their country of residence. As a result, they are gripped by strong fears, which have profound psychological effects on their personalities and, undoubtedly, actions. Not feeling accepted by the local community demolishes their ambitions, determination and confidence. No wonder they tend to shrink the idea of starting their own business. These facts indicate that there is a considerable need of creating a multinational young migrant entrepreneurship support programme in which migrants and local communities would have a chance to improve their employment opportunities. The respondents expressed a strong willingness to have more opportunities for networking, i.e. they are eager to meet business providers, migrant-integration supporters, migrant entrepreneurs etc. In addition to that, modern education seems to be insufficient, which is why new training programmes or events, e.g. online classes, interactive workshops, guest visits, visits to local start-ups or social enterprises, are really needed. Finally, figuring out migrant fears also shows that they need the previously proposed idea of the online support platform, where online business training could take place, legal and regulatory advice would be given and mentoring as well as easier access to finance would be provided.

HUB

Since the ultimate goal of this project is to create business incubators, whose main function will be to boost entrepreneurship and employment within the framework of social integration, it is important to understand how migrants imagine such hubs. Therefore, the second part of the questionnaire was dedicated to finding out how the informants imagine an ideal workplace.

First of all, the informants were presented with an idea of an open office space, where all the people who want to start a new business would gather together and work on the same floor, asking them to mention what sounds attractive about it. In general, this idea was accepted in a warm way as such offices are believed to increase chances of networking, which is among the types of support that the respondents need the most, as it was indicated in Table 16. The respondents associate such hubs with more opportunities to increase creativity and productivity as they are the places where migrants could present their business ideas to fellow colleagues or even potential investors, ask for help, get consultations and seek mutual support by sharing their experiences and inspiring one another. What is more, business incubators are seen as places where the differences and inequality between the local community and migrants could disappear, bringing more confidence to migrants and making them forget about the fears discussed in the first part of this section of the paper. Thus, business incubators are perceived as extremely useful centres which could increase migrant opportunities for networking, creativity (productivity) and support. A summary of these statements is given in (Table 17).

Table 17. Most attractive aspects about hubs, as seen by the respondents.

Category	Original phrases
Networking	<p>Networking and expanding the client database. (NV2)</p> <p>But having an open area with other entrepreneurs, that's fine, even that you can consult other entrepreneurs about your own project, how you can develop it, and having a consultation. (IC1)</p> <p>I could build a good network. (NV2)</p>
Creativity/productivity	<p>It would increase creativity and bring more ideas. (CR1)</p> <p><...> esu kūribingas žmogus ir deja man svarbiausias dalykas gyvenime tai turėti galimybę išreikšti save. (LT1)</p> <p>Translation: I am a creative person so the most important thing for me is to have an opportunity to express myself.</p> <p>The diversity and creativity of the people involved and the exchange of ideas. (GC2)</p> <p>The exchange of ideas among people belonging to this group <...> (GC1)</p> <p>I could learn a lot from other start up. (NV2)</p>
Support	<p>If anyone wants to work with friends or other people it could make you feel very good. I can ask them for help, for some information and give them my ideas and information. <...> Working with kind people could be very good. (LT2)</p> <p>It will empower us with information and consultation not only about business but also in social integration and women's rights in a European country. (BG1)</p> <p>I think this is an idea in the very heart of integration. Locals and migrants could better communicate. (BG2)</p> <p><...> the fact that they have to collaborate and respect each other. (GC1)</p> <p><...> an incubator <...> could provide me the place and all the tools I need to start my own business, plus the monitoring to start it. (IC1)</p>

Interestingly enough, the informants do not have very high expectations for these hubs, i.e. they do not want them to be fancy all-the-time-working offices with a plenitude of expensive equipment and furniture. Most of the migrants just wish to have a cosy place to work, where printing services and a space to have a rest would be available. Reasonably enough, quite a number of the migrants relate hubs with homes where there is a warm place to eat. Still others want business incubators to be fitted with a shower, but that is not on the top of the migrant's list. The idea that the respondents do not wish to have a fancy working environment is also supported by the fact that most of them do not see a necessity to order a cleaning service for the office as they claim to be willing to do the cleaning themselves. These statements are summarised in Table 18.

Table 18. Migrant expectations for a hub.

Facili-ties	CR1	CR2	LV1	LV2	LV3	LT1	LT2	NV1	NV2	BG1	BG2	IC1	IC2	GC1	GC2
Avail-able 24/7	-	-	+	+	-	-	+	-	-	-	-	-	n/a	+	-
Kitchen	+	-	+	+	+	+	+	-	-	+	+	+	n/a	+	+
Shower	-	-	+	+	-	-	+	-	-	+	+	+	n/a	+	+
Lounge space	+	-	+	+	-	+	-	-	-	+	+	+	n/a	+	+
Cleaning services	-	-	+	+	-	-	+	-	-	+	-	+	n/a	+	+
Printing services	+	-	+	+	+	-	+	-	-	-	-	+	n/a	+	+

Having analysed the information in the table above, it is reasonable to say that the informants concentrate more on the humane aspect of business incubators, such as the aforementioned possibility to meet like-minded people, get support, help and inspiration from them and run away from their fears. It is not a luxury

working place that the respondents want – all they need is just a simple office environment. This idea is also supported by the question where the respondents were asked to name some equipment that they would expect an office to provide them with. The answers here start with simple furniture, such as chairs, desks, tables etc., and finish with necessary technology, such as computers, laptops, the internet, phones, printers etc., without which no office could function in this modern world.

Surely, having a common area to work in might also be a little bit uncomfortable for some people. Even though the majority of the informants had no fears regarding such working places, some migrants did mention possible distractions (Table 19) because of noise and many activities being done by a number of people working under the same roof. Of course, working with a big group of people also means that the atmosphere might become rather intense at times (Table 19), i.e. a person might come into contact with less motivated or moody people, which might negatively affect that person. Even though these fears were not mentioned very often, the migrants are aware of such possibilities and their concerns regarding distractions and atmosphere at work need to be taken into account when creating business incubators in the target countries.

Table 19. Migrant fears regarding hubs.

Fears	Original phrases
Distractions	<p><i>It would be more difficult to focus and that could hurt productivity. (C1)</i></p> <p><i><...> sometimes you just need to be quiet, you just need to focus... <...> I'm doing design: sometimes I just need to... relax. But if we have a separate room, if we have the open area and then if you feel that you need to be alone, to do some designing or, to focus, or to have a meeting, you can access this room with booking times (IC1)</i></p>
Atmosphere	<p><i>My fear would be possibility of negative energy in that space. That environment can become toxic. (LV3)</i></p>

Ten neturėtų būt **nereikalingų žmonių**. <...> Turėtų susirinkti tik tie žmonės, **kuriems to tikrai reikia**. (LT1)

Translation: There should be **no unmotivated, unrelated people** in such places. It should be a gathering place only for those **who really need it**.

Working with kind people could be very good, but if they are **upset** or **angry** all the time it could be **difficult to work with** them. <...> That I **could not trust** the people. (LT2)

The crowded space and the **high intensity**. (GC2)

Locals could be **afraid** to be in the same space with big groups of migrants/refugees. (BG2)

Having made the respondents think about positive and negative aspects of business incubators, the final question was asked to enable them to reconsider their answers and arrive at the final conclusion regarding a potential working space. The migrants were asked to say whether they would prefer to work in a common space with everybody or in a private office. Interestingly enough, almost all the participants agree that a common area would be their preference but, keeping in mind the previously discussed fears, some of them also prefer to work in a private office (Table 20). Yet, as it can be seen from the table below, some informants voted for both the places. This suggests that they would like to have a common area to share their ideas with other people but such a common space should also have a few private sections where people could work individually, focus more if needed or simply have private meetings with potential investors or clients.

Table 20. Migrant preferences regarding a working space.

Type of work-place	CR1	CR2	LV1	LV2	LV3	LT1	LT2	NV1	NV2	BG1	BG2	IC1	IC2	GC1	GC2
Common spare	+	-	+	+	-	+	+	-	+	+	+	+	n/a	+	-
Private office	+	+	-	-	+	+	-	+	-	+	+	+	n/a	-	+

To sum up, the respondents do not have very high expectations for business incubators, which makes it easier to create them. They are willing to have a comfortable ordinary place to work in, where they could share their ideas with one another, get inspiration and motivation, be supported and helped throughout the process of setting up their own businesses. The respondents are open to say how they imagine their ideal workplace, which already provides clear clues how such business incubators should look like. At the same time, the migrants are aware of possible difficulties when working in a common space but they are not big enough to cloud their wish of having such a space. The informants still demonstrate a definite preference for a common space over a private office, yet some private sections in common spaces should also exist.

LIMITATIONS AND TRUSTWORTHINESS OF THE RESEARCH

This research only included participants from 7 European countries, namely Croatia, Latvia, Lithuania, Norway, Iceland, Greece and Bulgaria. Future research could also interview participants from other European countries.

Following the recommendations given by Morkevičius, Telešienė & Žvaliauskas (2008), the trustworthiness of this research was ensured by applying a technique of consulting. Project managers and writers consulted colleagues before and during the research, which means that they have inspected the trustworthiness of the results and the interpretations very carefully.

APPENDICES

APPENDIX 1

Survey for migrant entrepreneurship support

This survey is being conducted as part of the research for the international project called "Migrant Talent Garden" (Project is co-funded by the EEA Grants). Project aims to create a multinational young migrant entrepreneurship support programme in which migrants and local communities will have a chance to improve their employment opportunities.

Thank you for taking the time to fill in this questionnaire; it shouldn't take more than 10 minutes. This survey is intended for educational and research purposes. Your answers will be treated with complete confidentiality, and unless you choose to provide an e-mail address, will be entirely anonymous. Collected results will only be used for the purposes of the project.

1. What is your country of residence?
2. How old are you?
3. Where do you come from?
4. What is your occupation?
5. Where do you currently live?
6. If you moved from your country of origin, what answer most corresponds to why you decided to leave?
7. If you grew up in your current country of residence, did your family also originate from there?
8. Have you faced difficulties with social integration in your current country of residence? Check all that apply.
9. Do you feel that it is relatively easy to integrate into the local labor and/or business market? Check all that apply.
10. Are you interested in self-employment and/or entrepreneurship?
11. Do you feel you could benefit from a support system to help you start a new business or become self-employed?
12. In what field would you be most interested to open a business in?
13. What do you think would be most beneficial to learn more about before opening a business?
14. What would be the best way to learn these things? Check all that apply.
15. Would you prefer online, offline or a mixed training?
16. Mark which programs you would like to learn in-person or online
17. How long should an entrepreneurial training program ideally last?
18. Would you be interested in joining such a program?
19. Your email address (optional)

APPENDIX 2

Survey for migrant entrepreneurship support

This survey is being conducted as part of the research for the international project called "Migrant Talent Garden" (Project is co-funded by the EEA Grants). Project aims to create a multinational young migrant entrepreneurship support programme in which migrants and local communities will have a chance to improve their employment opportunities.

Thank you for taking the time to fill in this questionnaire; it shouldn't take more than 10 minutes. This survey is intended for educational and research purposes. Your answers will be treated with complete confidentiality, and unless you choose to provide an e-mail address, will be entirely anonymous. Collected results will only be used for the purposes of the project.

1. What is your country of residence?
2. Under what group would you most identify as?
3. In which field do you or your organization have the most expertise in?
4. How many years of experience have you or your organization had working in your field?
5. What kind of experience do you/your organization have with entrepreneurship? Choose all that apply.
6. What tools do you or your organization have the most expertise working with? Choose all that apply.
7. Do you/your organization have experience with migrants? Choose all that apply.
8. How would you rate the amount of experience you/your organization has had with migrants?
9. From which area of the world do the migrants you have experience with originate from? Choose all that apply.
10. What kind of strategies do you use to integrate migrants?
11. What challenges do you believe are being faced the most while working with migrants? Choose all that apply.
12. What do you believe would best allow you to better support migrants?
13. How much do you know about facilitating migrant entrepreneurship?
14. Do you think training within organizations would help migrants integrate into the business/labor market?
15. Do you have any specific recommendations for organization trainings to better facilitate migrant entrepreneurship?
16. Your e-mail address (optional)

APPENDIX 3

Interview questions

1. (For the ones who has not started any business) Have you ever thought of starting a business in your current place of residence?
 - *If yes, have you already started it or have a business plan?
 - *If not, what do you think could be the reason for it?
2. What are the biggest fears you have on starting a business?
 - *If already started: What are the biggest difficulties you face during the process?
3. What kind of support could help you to feel more confident and secure with your ideas?
4. Are there any legal restrictions for you as a migrant to start a business?
 - *If yes: Why. (There are high chances of them not knowing it)
5. What would be your first steps if you were to start on a business today? (tell a short to do list if you can)
6. What specialist's consultation would be beneficial to you in the beginning?
7. What do you know about the legal aspects of starting a business?
8. Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps)
 - *If yes: How?
 - *If not: Why?
9. What resources do you have for starting a business? (education, experience, finances)
10. Imagine your ideal workspace. What would it be like?
11. What are the main criteria for you when choosing an office?
12. Is the design of the office important for you?
 - *If yes, what design details, styles are of your preference?
 - *If yes: Why this is important for you?
13. Is it important for you that the office would be accessible 24/7?
14. Which facilities of the following are important for you to have in the office: kitchen, showers, lounge space?
15. Is it important for you that there would be a cleaning and/or printing service? Why?

Imagine an open office space, where all the people who want to start new business would gather together and work in the same floor.

16. What sounds the most attractive about it?
17. What is the would be your fears and drawbacks to work in such space?
18. Would you prefer to work in a common space with everybody or in a private office?
19. What kind of equipment would you expect an office to provide you with?

APPENDIX 4

Croatia 1 – CRI

Q: Have you ever thought of starting a business in your current place of residence?

CRI: Yes, I am definitely starting my business. I do have a plan but not in a form for a bank. I have a certificate for coaching.

Q: What are the biggest fears you have of starting a business?

CRI: I don't know what are all the costs of starting a company and taxes.

Q: What kind of support could help you to feel more confident and secure with your ideas?

CRI: I would like to have a support with bureaucracy and information on possible financial benefits.

Q: Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? *If yes: What?

CRI: Not really. I've been asking around and everybody has different information and there is no place where I could find out everything.

Q: What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)

CRI: a. I am already working on my client list. b. Next step is to learn about paperwork and start a company. c. Then I will continue to work on finding clients and organize workshops.

Q: What specialist's consultation would be beneficial to you in the beginning?

CRI: Finance and possible grants.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)

CRI: Definitely.

Q: What resources do you have for starting a business? (education, experience, finances)

CRI: Education and experience 4 out of 5 and finance 2/3 out of 5.

Q: Is it important for you that the workspace/office would:

Q: Be accessible 24/7?

CRI: No.

Q: Have a kitchen, showers, lounge space?

CRI: It is important to have a space for networking and a small eating area with a fridge and coffee machine.

Q: Provide cleaning and/or printing service? Why?

CRI: It would be great to have printing service and workshop materials and a place for meetings.

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor:

Q: What sounds the most attractive about it?

CRI: It would increase creativity and bring more ideas.

Q: What would be your fears and the drawbacks to work in such space?

CRI: It would be more difficult to focus and that could hurt productivity.

Q: What kind of equipment would you expect a workspace to provide you with?

CRI: Equipment for educational workshops.

Q: Would you prefer to work in a common space with everybody or in a private office?

CRI: A little bit of both. It is lonely to work alone.

APPENDIX 5

Croatia 2 – CR2

Q: Have you ever thought of starting a business in your current place of residence?

CR2: I would like to get a job or start a business. I am math teacher and I would like to teach and start a small private school or something like that or open oriental restaurant because I can cook very good.

Q: What are the biggest fears you have of starting a business?

CR2: I just got asylum and I am focused to learn Croatian. I think everything is easier in Croatia than in Syria. Step by step.

Q: What kind of support could help you to feel more confident and secure with your ideas?

CR2: I have a teacher coming 2 times a week to teach me Croatian and that is most important now, I would like to have a support to help me create a community.

Q: Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? *If yes: What?

CR2: Not yet.

Q: What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)

CR2: a. I have started to give instructions to kids who speak English and sometimes it works good sometimes not so good. b. Next step would be creating connections and community.

Q: What specialist's consultation would be beneficial to you in the beginning?

CR2: How to create a community and let people feel safe with me.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)

CR2: Yes.

Q: What resources do you have for starting a business? (education, experience, finances)

CR2: I have education but I don't have my diploma here and don't know how to make it official. I am learning IT on Udemy platform. I don't need much finance for math instructions and for the restaurant – I would start very small – maybe catering from my apartment.

Q: Is it important for you that the workspace/office would:

Q: Be accessible 24/7?

CR2: No.

Q: Have a kitchen, showers, lounge space?

CR2: No.

Q: Provide cleaning and/or printing service? Why?

CR2: Don't need.

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor. What sounds the most attractive about it?

CR2: I don't know. I just got apartment. Until now we lived in a camp.

Q: What would be your fears and the drawbacks to work in such space?

CR2: It would be nice for community but I don't know.

Q: What kind of equipment would you expect a workspace to provide you with?

CR2: I don't know.

Q: Would you prefer to work in a common space with everybody or in a private office?

CR2: I would prefer private office.

APPENDIX 6

Lithuania 1 – LTI

Q: Have you ever thought of starting a business in your current place of residence?

LTI: Buvo man tokia mintis. Kaip čia padaryti, nes reikės spręsti finansinius klausimus. Jeigu aš pradėčiau (verslą) tai kažkur provincijoje, nes man atrodo, kad Vilniuj visos vietos jau užimtose. Provincijoje galima kažką atrasti ir aš va buvau galvojęs, jeigu pradėti, tai kažką susijusio su maistu: bandelės, šviežia duona. Geros kokybės duonos trūksta provincijoje. Bet gal man trūksta pasiryžimo, nes aš niekad nedirbdavau su verslu. Aš visą gyvenimą buvau muzikos mokytojas, žurnalistas ir man atrodo tai yra toks talentas žmogui – dievas davė arba nedavė. Man nedavė, dėl to ir dvejoju.

I've thought of that. I've thought of how to do it, how to deal with financial issues. If I started a business, I would start somewhere in a province because I think that Vilnius is already full of everything. In a province, you may find something new. So I was thinking of starting a business in the food industry – baking sweet breads, fresh bread and similar things. There is lack of good-quality bread in a province. However, in order to make my dream come true, I lack determination because I've never been involved in business. All my life, I've been a music teacher, a journalist, and in order to start a business you need a talent – either you have it or not. In my case, I believe I do not have that gift from God.

Q: What are the biggest fears you have of starting a business?

LTI: Kad nesugebėsiu gauti pajamų. Aš nežinau kaip čia viskas veikia, kiek reikia produkcijos, kaip parduoti. Tiesiog trūksta patirties. Baimė skiriasi nuo tos baimės, kurią dauguma egzistuoja Rusijoje, nes ten didžiausias klausimas – kaip spręsti (problemas?) su valstybės organais, viešomis įstaigomis. Ten reikia duoti kyšius. Visada ir visiems. Aš labai džiaugiuosi dėl to, kad Lietuvoje to nereikia. Čia viskas veikia kitaip.

My biggest fear is that I won't get any profit. I don't know how it all works, how much production I need, how to sell it and so on. I simply lack experience. My fear is different from the one that exists in Russia – the main issue there is how to solve problems related to the government, state authorities, or public institutions. You need to give the authorities bribes, all the time and to everyone. In Lithuania, that is not the case – everything is different here.

Q: What kind of support could help you to feel more confident and secure with your ideas?

- LTI:** Jeigu pakalbėčiau su žmogumi, kuris jau turi savo verslą čia, būtent verslą šioje srityje ir, kuris galėtų man padėti, kaip viskas veikia realybėje.
- It would help me if I could talk to someone who already has a business in Lithuania, in the food industry, because he could explain to me how everything works in reality.
- Q:** Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? *If yes: What?
- LTI:** Na, kiek aš žinau, tokių apribojimų nėra. Yra migrantų iš rytų, Afrikos, iš Irano ir jie sėkmingai čia kuria verslą. Įsivaizduoju, kad nėra ribų.
- Well, as far as I know, there are no such restrictions. There are migrants from Africa and Iran and they are successfully developing their businesses here so I suppose there are no limitations.
- Q:** What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)
- LTI:** a. Na, visų pirma, sužinočiau, kokią paramą teikia valstybė. Gal veikia kokios programos, kur reikia dalyvauti, arba kokia paskola gali suteikti. b. pasikonsultuočiau su žmogumi, kuris jau įkūrė panašų verslą ir gali man kažką patarti. c. Na ir, žinoma, reikia spręsti klausimą iš kur gauti pinigų, nors pradinį kapitalą. d. Na ir nežinau, reikia bandyti sukurti. Pradėti spręsti su valdžia kokia bus pardavimo vieta, kur bus tas kioskas. e. Gal į reklamos agentūrą kreiptis. Apmąstyti apsvarstyti kaip viskas turi atrodyti, kokių ryškių reklamą sukurti.
- First of all, I would find out what government support an entrepreneur might get. Maybe there are some programmes in which you can participate or which can provide a loan. Second, I would have a consultation with a person who has already established a similar business and who can advise me. Third, I would start solving financial questions, for example, how to get money to start a company, at least the primary capital. After that, I would start establishing the company by reaching out the government to find out which location would be my selling point, where my kiosk could be built etc. Finally, I'm likely to consult an advertising agency – they would help me figure out how my advertisements should look like, how to make my company stand out from others.
- Q:** What specialist's consultation would be beneficial to you in the beginning?
- LTI:** Na nežinau, gal savivaldybėje yra ekspertas skirtas verslui teisiniais klausimais: kur kreiptis, kokių dokumentų reikia.
- Well, I don't know. Maybe there is an expert in the government who could provide consultations regarding legal matters in business and tell, for example, where to apply, what documents are needed and so on.
- Q:** Tai apskritai nežinau kokių dokumentų tau reikėtų?
- LTI:** Neįsivaizduoju.
- I have no idea what documents I would need.

- Q:** Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)
- LTI:** Tai priklauso nuo to, iš kur šis mentorius būtų. Jei iš savivladybės – aš nieko prieš, tačiau jei toks mentorius, kuris vėliau pasakys, kad tuoj padalinsim pajamas, tai man tokio nereikia.
- It depends on what kind of mentor we are talking about. If he is from the government, I would need such kind of service. However, if later he is going to tell me that he wants a share of my profit, then I don't need such a mentor.
- Q:** What resources do you have for starting a business? (education, experience, finances)
- LTI:** Jokių įgudžių su verslu aš neturiu. Labai dažnai aš rašiau Rusijoje apie problemas. Tai mano patirtis tokia, kad labai daug visokių ribų, kaip spręsti su pareigūnais. Juk pati valstybė kelia ribas. Karti patirtis mano buvo. Tik tokia.
- I don't have any business skills. I used to write a lot about problems in Russia and I found out that there are many limitations imposed by government officers. It is the state that imposes restrictions. My experience in Russia was bitter, only bitter.
- Q:** O koks tavo išsilavinimas?
- LTI:** Aš muzikantas, muzikos mokslininkas.
- I'm a musician, a music scientist.
- Q:** Imagine a perfect workspace. What would it look like?
- LTI:** Va tokia. (abu juokiasi) Tikrai tikrai! Matai, aš taip sudėliotas dievo, esu kūribingas žmogus ir deja man svarbiausias dalykas gyvenime tai turėti galimybę išreikšti save. Čia aš turiu tokias galimybes. Dėl to šita mano vieta yra sėkmingiausia gyvenime. Iš tikrųjų man niekada gyvenime nebuvo tokio gero darbo kaip dabar turiu. Kuriu filmus, filmuojau ir tai super darbas, niekad tokio neturėjau.
- Just like this! [Both laughing.] Really, really! You see, God made me a creative man so the most important thing in life for me is to be able to express myself. In my current situation, I have such opportunities, which makes my current workplace the most successful one in my life. For real, I have never had such a great job like this. I create films, shoot videos, and I just love that – I've never had anything like that before.
- Q:** If you had to work independantly from anyone else, if you were the boss of yourself, how would you choose an office space?
- LTI:** Visų pirma tai turėtų būti tyli vieta. Aišku, svarbu ir kaina. Ir kad ofisas būtų arti centro.
- First and foremost, it should be a quiet place. Of course, the rent or price is also important. In addition, it'd be great to have an office near the city centre.

Q: Is it important for you that the workspace/office would:

Q: Be accessible 24/7?

LTI: Nežinau tai priklauso nuo veiklos. Negaliu tiksliai atsakyti.
I don't know, it depends on your activity. I can't say for sure.

Q: Have a kitchen, showers, lounge space?

LTI: Na virtuvės tai tikrai reikia. Pas mus yra virtuvė ir tai yra fantastiškai patogiu. Turėtų būti dar ir atvira erdvė susitikimams.

Well, the kitchen is definitely important. We have one in my current workplace, which is absolutely fabulous. It would also be good to have some open space for meetings.

Q: Provide cleaning and/or printing service? Why?

LTI: Priklauso nuo to ar yra pradinis kapitalas. Ar turi tam pinigų. Nes valymo paslaugos nepigios pradedančiai įmonei. It depends on the primary capital, more specifically, whether you have money for that or not since cleaning services are not cheap for a start-up.

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor. What sounds the most attractive about it?

LTI: Man atrodo, kad išvis nereikėtų emigrantams susirinti kartu, nes tai priklausu ne nuo to iš kur žmogus yra. Emigrantas ar ne, lietuvis ar ne – svarbu įgūdžiai, kuriuos jis turi, kokius sugebėjimus jis turi. Aš nesusirinkčiau iš viso, man atrodo kaip beprasmiškas dalykas.

I don't really think that migrants should gather in one place at all since everything depends not on where a person is coming from. It doesn't matter whether you are a migrant or not, Lithuanian or not. What really matters is what skills, abilities you have. I wouldn't even go to such a place because such gatherings seem to be pointless.

Q: What would be your fears and the drawbacks to work in such space?

LTI: Ten neturėtų būt nereikalingų žmonių. Turėtų būti vykdoma kažkokia dalyvių atranka. Turėtų susirinkt tik tie žmonės, kuriems to tikrai reikia.

There should be no unnecessary people. The participants should go through a selection process. Only really interested, motivated people should gather to such places.

Q: What kind of equipment would you expect a workspace to provide you with?

Q: Would you prefer to work in a common space with everybody or in a private office?

LTI: Man patinka tokia atvira erdvė. reikia patirties visų pirma, o poto jau žiūrėti ar gali dirbti vienas ar ne.

I like such an open space but first I need some experience with it. After that, you can decide whether you can work alone or not.

APPENDIX 7

Lithuania 2 – LT2

- Q:** Have you ever thought of starting a business in your current place of residence?
- LT2:** Here in Lithuania you mean? Actually I do think about it. My father thinks that we can create a business here. Because there are a lot of Syrian people and they need a Syrian products. And we could arrange some sort of market place for that. But it is just an idea.
- Q:** What are the biggest fears you have of starting a business?
- LT2:** Actually I know nothing about the law here. And I need to have basic information of what I should do, what am I allowed to do.
- Q:** What kind of support could help you to feel more confident and secure with your ideas?
- LT2:** Difficult to know, actually. There should be someone who wants to help someone, who wants to open up a business. If they feel weak they need the support, because they are afraid to fall or to lose the business or something like that. (Mentors) could tell where to rent spaces, or get equipment.
- Q:** Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? *If yes: What?
- LT2:** Like foreigners? Yeah, I know an engineer whos starting working on his own. Hes opening up a construction company. He now lives and works in Kaunas. Do I know about any restrictions? Yeah, like they need a permanent residence card? Because im a refugee here in Lithuania for 5 years with the residency permit.
- Q:** What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)
- LT2:** a. I should go to the government and tell them about this idea. And they will inform me of what I should do next, and what papers of contracts I should sign. b. Then I'm going to search for a place, but before that I need to find where im going to get the products myself. There are contatcs in Germany or Turkey.
- Q:** What specialist's consultation would be beneficial to you in the beginning?

-
- LT2:** As I said, I'd need a lawyer. And someone who can tell me what the people want, how to make them happy, how to attract them to my business. Someone who knows the market. I'd also need a plan to ship the products I make somewhere else.
- Q:** Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)
- LT2:** Well there are many sides to a story. They may have a lot of experience, but later they could say that they want half of the company for the support they gave. They could want money or something else. And maybe if the business is successful they'll kick me out.
- Q:** What resources do you have for starting a business? (education, experience, finances)
- LT2:** Well, I don't have any education, because when I was in Syria I was still very young and later problems like war stopped me. That's why now I need to learn a second language, finish my education here.
- Q:** Imagine your ideal workspace. What would it look like and why?
- LT2:** Well I would need a computer, maybe a phone to contact my partners. It's not important if the office space is not in the centre, because you can always email me or call me.
- Q:** Is it important for you that the workspace/office would:
- Q:** Be accessible 24/7?
- LT2:** Yes, very important.
- Q:** Have a kitchen, showers, lounge space?
- LT2:** Yes, there can be a shower if anyone is tired or anything like that. A kitchen to make some coffee would be nice.
- Q:** Provide cleaning and/or printing service? Why?
- LT2:** It depends on the office. If it's big yeah, you need it. But if it's small I can do it myself. And of course we'll need a printer. Every office in the world has a printer.
- Q:** Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor.
- LT2:** Great idea. If anyone wants to work with friends or other people it could make you feel very good. I can ask them for help, for some information and give them my ideas and information.

Q: What sounds the most attractive about it?

LT2: Well the people. Working with kind people could be very good, but if they are upset or angry all the time it could be difficult to work with them.

Q: What would be your fears and the drawbacks to work in such space?

LT2: That I could not trust the people.

Q: What kind of equipment would you expect a workspace to provide you with?

LT2: Chairs and a table. Maybe laptop and printer.

Q: What would be the thing to encourage you to be involved in a community? Are there thing that would make you more outgoing?

LT2: To have friendships, to be able to share ideas and experiences.

Q: Would you prefer to work in a common space with everybody or in a private office?

LT2: Maybe at first I'd work in a common space. Maybe later, when I need more space, I would get an office.

APPENDIX 8

Latvia 1 – LV1

Q: Have you ever thought of starting a business in your current place of residence?

LV1: Yes.

Q: What are the biggest fears you have of starting a business?

LV1: I fear not to find support in my country. Not only financial but also people who would be interested.

Q: What kind of support could help you to feel more confident and secure with your ideas?

LV1: The group of people with some or familiar ideas or view.

Q: Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? *If yes: What?

LV1: No.

Q: What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)

LV1: a. To write a business plan. b. To find people who will work with me, help me. c. To find money, finances. d. To find place.

Q: What specialist's consultation would be beneficial to you in the beginning?

LV1: Accountor, IT specialist, businessman, lawyers.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)

LV1: Of course, an entrepreneur business man, lawyer, accountor, lecturers.

Q: What resources do you have for starting a business? (education, experience, finances)

LV1: Only ideas, dreams.

Q: Is it important for you that the workspace/office would:

Q: Be accessible 24/7?

LVI: Yes.

Q: Have a kitchen, showers, lounge space?

LVI: Yes.

Q: Provide cleaning and/or printing service? Why?

LVI: Yes, it will make the working process not so controversial.

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor. What sounds the most attractive about it?

LVI: The opportunity to change ideas, to gain new information.

Q: What would be your fears and the drawbacks to work in such space?

LVI: Some people can be more successful than me.

Q: What kind of equipment would you expect a workspace to provide you with?

LVI: Computer, the internet.

Q: Would you prefer to work in a common space with everybody or in a private office

LVI: In common space.

APPENDIX 9

Latvia 2 – LV2

- Q:** Have you ever thought of starting a business in your current place of residence?
- LV2:** When I arrived in Riga first time, I so understood as if there are more opportunity here. So I have thought several times.
- Q:** What are the biggest fears you have of starting a business?
- LV2:** This is first important thing for me. But I think I do not have enough knowledge this sphere. Education biggest problem.
- Q:** What kind of support could help you to feel more confident and secure with your ideas?
- LV2:** I need more practical and theory about business situation in whole European Union countries.
- Q:** Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? *If yes: What?
- LV2:** Yes, I think take a loan from a bank for new business is not easy.
- Q:** What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)
- LV2:** a. I have new ideas for start a business. b. I search services or make a new products of my new business, who is my customer or how much they buy or use services. c. I make marketing for my new business. Economical, technical places, stuff and others. After that, d. I choose my new company name and e. prepare documents for application for local government for funding.
- Q:** What specialist's consultation would be beneficial to you in the beginning?
- LV2:** I must learn local laws, business situations, opportunity and problems for businessman in this country and EU.
- Q:** Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)
- LV2:** Yes, most useful, I think most important things, first experience, first step about them.

Q: What resources do you have for starting a business? (education, experience, finances)

LV2: Education, practical, finances, goal, organisation.

Q: Is it important for you that the workspace/office would:

Q: Be accessible 24/7?

LV2: I think so.

Q: Have a kitchen, showers, lounge space?

LV2: Yes it must be comfortable for the employers.

Q: Provide cleaning and/or printing service? Why?

LV2: If technicians need make new project and meeting.

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor. What sounds the most attractive about it?

LV2: It is more useful, people health and economical situation.

Q: What would be your fears and the drawbacks to work in such space?

LV2: Yes, everyone feel this situation.

Q: What kind of equipment would you expect a workspace to provide you with?

LV2: Practical and education.

Q: Would you prefer to work in a common space with everybody or in a private office?

LV2: I prefer to work with everybody, because it is the most important keys for my business future development.

APPENDIX 10

Latvia 3 – LV3

Q: Have you ever thought of starting a business in your current place of residence?

LV3: Yes! Arts and crafts.

Q: What are the biggest fears you have of starting a business?

LV3: The biggest fears i have of starting a business is putting in a lot of time, money and hard work and fail. And not knowing how long it will take to gain the trust of the Latvian people.

Q: What kind of support could help you to feel more confident and secure with your ideas?

LV3: A support that could help me feel more confident and secure with my ideas is a good mentor. A person who have a lot of experience in this field.

Q: Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? *If yes: What?

LV3: Yes! Register my business. Pay my taxes.

Q: What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)

LV3: a. Register my business. b. Make a collection. c. Create a website. d. Make professional pictures and start advertising.

Q: What specialist's consultation would be beneficial to you in the beginning?

LV3: A specialist in sales and marketing would be beneficial to me in the beginning. So they can point in the right direction.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)

LV3: Yes! I could benefit from a mentor service and i would love that mentor to supervise my progress in the first steps.

Q: What resources do you have for starting a business? (education, experience, finances)

LV3: Education, I have a lot of experience in arts and craft and also in the department of sales.

Q: Is it important for you that the workspace/office would:

Q: Be accessible 24/7?

LV3: No! An 8 hour a day will work for me.

Q: Have a kitchen, showers, lounge space?

LV3: Kitchen.

Q: Provide cleaning and/or printing service? Why?

LV3: No! I will clean. Yes! Printing service.

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor.

LV3: An open office with a small group OK for me.

Q: What sounds the most attractive about it?

LV3: Its really interesting to be in a room with people who are trying to fulfil their dreams of running there own business.

Q: What would be your fears and the drawbacks to work in such space?

LV3: My fear would be possibility of negative energy in that space. That environment can become toxic.

Q: What kind of equipment would you expect a workspace to provide you with?

LV3: Desk, chair, computer, office phone and printer.

Q: Would you prefer to work in a common space with everybody or in a private office?

LV3: I prefer a private office but I have no problem in a common space with a small group.

APPENDIX 11

Norway 1 – NVI

Q: Have you ever thought of starting a business in your current place of residence?

NVI: Yes.

Q: *If yes, have you already started it or have a business plan?

NVI: Income.

Q: What are the biggest fears you have on starting a business?

NVI: Strictly laws and regulations. Lack of support/mentor.

Q: What kind of support could help you to feel more confident and secure with your ideas?

NVI: Grant/fund. Mentorship. Additional training/skills.

Q: Are there any legal restrictions for you as a migrant to start a business? *If yes: Why. (There are high chances of them not knowing it)

NVI: Income related regulations are big barrier.

Q: What would be your first steps if you were to start on a business today? (tell a short to do list if you can)

NVI: a. Register a business and acquire company registration number. b. Finding customers.

Q: What specialist's consultation would be beneficial to you in the beginning?

NVI: How to attract customers.

Q: What do you know about the legal aspects of starting a business?

NVI: The requirement for resident permit. The law related to person income.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps)

NVI: Yes.

Q: *If yes: How?

NVI: I could understand how to begin my business. I could be aware of do and don't's.

Q: What resources do you have for starting a business? (education, experience, finances)

NVI: Education.

Q: Imagine your ideal workspace. What would it be like? What are the main criteria for you when choosing a workspace? (give a list)

NVI: Atmosphere/environment. Should fit the nature of my business.

Q: Is it important for you that the office would:

Q: Be accessible 24/7?

NVI: No.

Q: Have kitchen, showers, lounge space?

NVI: No.

Q: Provide cleaning and/or printing service? Why?

NVI: No.

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor.

NVI: Could be a good place to start a new business.

Q: What sounds the most attractive about it?

NVI: I could learn a lot from other start up. I could build a good network.

Q: What is the would be your fears and drawbacks to work in such space?

NVI: No fear.

Q: What kind of equipment would you expect an office to provide you with?

NVI: Table, chairs (office equipment in general).

Q: Would you prefer to work in a common space with everybody or in a private office?

NVI: In a private office.

Q: What would enhance your active participation in a community life?

NVI: Feeling accepted in a community would enhance my participation.

APPENDIX 12

Norway 2 – NV2

Q: Have you ever thought of starting a business in your current place of residence?

NV2: Yes.

Q: What are the biggest fears you have of starting a business?

NV2: Not having the enough backup money to open the company.

Q: What kind of support could help you to feel more confident and secure with your ideas?

NV2: Monetary and enough information.

Q: Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? *If yes: What?

NV2: No.

Q: What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)

NV2: a. Get the guidelines legally to open a business. b. Get all the documentation needed and make it legal. c. Marketing before opening. d. Grand opening.

Q: What specialist's consultation would be beneficial to you in the beginning?

NV2: Have a guide or mentor to set the base strong.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)

NV2: Yes.

Q: What resources do you have for starting a business? (education, experience, finances)

NV2: Education and experience.

Q: Is it important for you that the workspace/office would:

Be accessible 24/7?

NV2: No. Depending on the business we are opening.

Q: Have a kitchen, showers, lounge space?

NV2: It also depends on what we are opening.

Q: Provide cleaning and/or printing service? Why?

NV2: The same.

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor.

NV2: Yes I have worked in these kind of "hubs". They are shared spaces where is possible to network and get more info.

Q: What sounds the most attractive about it?

NV2: Networking and expanding the client database.

Q: What would be your fears and the drawbacks to work in such space?

NV2: Nothing.

Q: What kind of equipment would you expect a workspace to provide you with?

NV2: Toilet and its supplements. Kitchen and its supplements. Computers, waiting rooms.

Q: Would you prefer to work in a common space with everybody or in a private office?

NV2: At all depends on the business but I prefer in a shared business of my business ideas.

APPENDIX 13

Bulgaria 1 – BG1

Q: Have you ever thought of starting a business in your current place of residence?

BG1: Yes, we are a group of women (not all of us in the same age range) but we are facing several issues both within our community and with the locals.

Q: What are the biggest fears you have of starting a business?

BG1: We are facing gender equality issues. Local communities do not seem to accept us yet.

Q: What kind of support could help you to feel more confident and secure with your ideas?

BG1: Local employment offices could guide us with mentorship programs. Educational programmes for gender equality and women empowerment.

Q: Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? *If yes: What?

BG1: Bulgarian Law on Asylum. We are entitled to integration programmes (especially for employment and health care for us and our families).

Q: What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)

BG1: a. Have Legal assistance. b. To find the place of the business activity. c. To find money to start our business. d. To promote our business to the locals.

Q: What specialist's consultation would be beneficial to you in the beginning?

BG1: Language, business mentorship, women's rights.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)

BG1: We need mentor service by experts. But we also need social mediators to help raise awareness on gender equality and sometimes gender based violence.

-
- Q:** What resources do you have for starting a business? (education, experience, finances)
- BG1:** We are a group of women. This means we can unite and each one can provide her own knowledge and experience in the field we want to do business (clothing / tailoring).
- Q:** Is it important for you that the workspace/office would:
- Q:** Be accessible 24/7?
- BG1:** Do not need to be.
- Q:** Have a kitchen, showers, lounge space?
- BG1:** Yes. But we also need some space (like a kindergarten for our children, because we will not be able to leave them alone for many hours).
- Q:** Provide cleaning and/or printing service? Why?
- BG1:** We will need cleaning service if we have our children with us.
- Q:** Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor.
- BG1:** It would be great because it will allow us to prove ourselves and start changing the mentality of both our native communities and of locals.
- Q:** What sounds the most attractive about it?
- BG1:** It will empower us with information and consultation not only about business but also in social integration and women's rights in a European country.
- Q:** What would be your fears and the drawbacks to work in such space?
- BG1:** I do not see any drawbacks. Women, especially, need a place like that.
- Q:** What kind of equipment would you expect a workspace to provide you with?
- BG1:** Training equipment and an open space where we can have discussions. Also a place where we can exhibit our work and products.
- Q:** Would you prefer to work in a common space with everybody or in a private office?
- BG1:** A common space, because this way we can actually face all cultural problems we are facing with our community and with the locals.
-

APPENDIX 14

Bulgaria 2 – BG2

Q: Have you ever thought of starting a business in your current place of residence?

BG2: Yes, but I have not been able to find sources of consultation that can guide me properly.

Q: What are the biggest fears you have of starting a business?

BG2: Lack of state / local government support. We are still not accepted by local communities.

Q: What kind of support could help you to feel more confident and secure with your ideas?

BG2: Local employment offices could guide us with mentorship programs. Small loans could also help us initiate a small business venture.

Q: Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? *If yes: What?

BG2: I know there is a Law on Asylum, according to which refugees and migrants should have access to integration programmes on housing, employment and health care.

Q: What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)

BG2: a. Business plan b. Location of activities c. Initial Funding d. Potential Customers

Q: What specialist's consultation would be beneficial to you in the beginning?

BG2: Language, technology, education, business mentorship, social skills.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)

BG2: Of course. A business mentor / an integration center / a social mediator.

-
- Q:** What resources do you have for starting a business? (education, experience, finances)
- BG2:** I have previous experience and qualification (involved previously in my home country in food and catering sector). I also have some good education (including knowledge of technology).
- Q:** Is it important for you that the workspace/office would:
- Q:** Be accessible 24/7?
- BG2:** Not Necessary.
- Q:** Have a kitchen, showers, lounge space?
- BG2:** It is in the actual nature of the business I want to initiate.
- Q:** Provide cleaning and/or printing service? Why?
- BG2:** Not Necessary.
- Q:** Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor.
- BG2:** In a place like that I could run catering services.
- Q:** What sounds the most attractive about it?
- BG2:** I think this is an idea in the very heart of integration. Locals and migrants could better communicate.
- Q:** What would be your fears and the drawbacks to work in such space?
- BG2:** Locals could be afraid to be in the same space with big groups of migrants/refugees.
- Q:** What kind of equipment would you expect a workspace to provide you with?
- BG2:** Training equipment, training rooms, show rooms.
- Q:** Would you prefer to work in a common space with everybody or in a private office?
- BG2:** Not exactly a common space, but an area where different kinds of companies exist and many people involved.

APPENDIX 15

Iceland – IC1

Q: Have you ever thought of starting a business in your current place of residence [Iceland]?

IC1: Yes, I've thought about starting a business in Iceland, but it's not easy at all, because I've not the experience to deal with the market and all the financial issues and I lack the expertise that will qualify me as a business leader or something like that.

Q: You mean expertise to start a business here or also if you were doing it at home?

IC1: No, if I was doing it at home I know, I would not have started a business, because of the economic situation and the embargo (Gaza and Palestine); so that any business will be a really huge risk. But here I'm not so familiar with the market, I don't even know the customer tests, I don't know if the products that I'm willing to produce will be acceptable or not. Because of that, I was thinking the best way of doing this is a pilot; plus, starting a business is not only about you, it's about a team that you can form and rely on. In fact, starting a business, nowadays, is not only about producing products: it's also about developing a website, knowing how you could electronically commerce and market your products and also pricing – like, price quotations for the products. Back home I exactly know how much could [a product] cost, how I could calculate the offer and do all this mathematical works. But, in Iceland, it's a little bit [complicated], especially because you have to add taxes for each item you are willing to sell in the future.

Q: So you need the market research and maybe also the networking.

IC1: Market research, networking, people having the willing to be monitoring. I asked to an organization that is responsible for providing counseling for start-up businesses, and what did they give me? Exactly what I found in the internet. And what do I need? I need more in-deep information or people who could provide [me with] some services; [but] I am not able to pay for them yet. For example, to start the website you can access to the internet and you can search and you can do it by your own, but sometimes you need someone who is expert, who can tell you "ok, if you use this pattern you will make your business more accessible and more approachable for people", or, [who can tell me, for example,] how can I use Facebook as a commercial tool, with, like, giving all the financial details to my account. And in the beginning, for example, I discovered out that to start your own business or to [run] a company in Iceland will be so expensive, so there's another solution: you can start to sell your products

online and then, when you will be financially stable –or, at least, you can reconsider your capital, you can think [about] having and starting your business. But it's still risky: I am a refugee, I have not that much money, I am still not stable, I'm still equipping the house and struggling to pay the rent of the house, so how could I put the social benefit that I get from my stability in a risk? Maybe [I also need] an incubator, that could provide me the place and all the tools I need to start my own business, plus the monitoring to start it.

Q: What are the biggest fears you have of starting a business?

ICI: Financial stability, because I have a really good experience in that – I was managing a lot of projects related to these shoes- and I know that to be stable, or at least to return the money you've taken as a capital, you need at least from six [months] to one year, and in Iceland it's a really huge risk, because you will not have another financial resource to cover your running costs and if you want to focus on your start-up, you need to give it all your time. Why back home [it's easy to start a business] ? [Because] you have a backup, you have a family that supports you and it's not expensive to live – like, sometimes I don't think about the rent at all. But here being a rented is a really big issue. So it's a big risk and an adventure to start your own business without at least having that much of money in your bank account. Or you can have, like, an investor, someone who could provide you with the grants and believe in your idea, and support you – which is [difficult] to find in Iceland, for migrants. I was looking for that.

Q: What kind of support could help you to feel more confident and secure with your ideas You've already mentioned an incubator and a mentor: who else?

ICI: I wish I could have a mentor, technical mentor and business mentor, that could help me to go further in my ideas. I believe in it, I think if I will conduct this idea, because it's kind of... It's a handicraft project with elegance, it's unique: I'm doing the design back home and vulnerable and refugees women realize them, so my idea it's not just a profit business, it's a non-profit business which will provide income for women that are vulnerable, plus they don't have any kind of income to support their families. So, I have a social idea plus a profit idea: I'm thinking to mix them together. I think that if I will bring this project to Iceland, it will work, because I was doing my own analysis for my products and I discovered that "oh, I cannot find these products here at an acceptable price with a hand-made. But, still, I'm a little bit afraid, like, "no, I'm not ready to do it" so I am really into fears to do it. Plus, the pride and prejudice of mine: I've worked in the humanitarian sector for, like, almost 12 years, working and supporting women, and now I want to be one of these women that would like to start her own business, but I'm a little bit afraid of failure. I don't want to fail. I really want to succeed.

Q: Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? *If yes: What?

ICI: I checked with the organization and they told me that as long as I have my kennitala [Icelandic identification number, ed] there is no restriction. But it's tricky, actually. It's a little bit tricky, because you need to be empowered, you need someone who could support you and be back up for you. Because they told me "if you want to register, at least you need to have 500 000 Krona". No one has 500 000 Krona from the migrants, for example. And you also need to be familiar to all the things related to taxes, and legal, and... I don't know anything about this.

Q: What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)

ICI: I already started, because I don't have a lot of options here. So, whatever I have [as an option], I have to do it. I have to start with that. I need to live, I need to survive. So, firstly I was meeting some friends and asking them about the market, and I met even some people from the University and ask them "do you think this will be acceptable for the Iceland community?", "if I sell this products will they have it?". I was asking to all my friends, I showed them the design and seeing if they would have been willing to buy my products. And the second thing I started – I already started it- : I have some women back home to start to produce the designs I have made, and it's a little bit difficult because I'm not physically there.

Q: So, they are making the products there and then...

ICI: Yeah, which also is a little bit risky because according to our situation in Palestine and Gaza there is a lot of restrictions in importing and exporting, or even selling products. I also made some researches, I asked some friends who went to the IHL, I sent some messages to the IHL here, also, to know the limit of the weight that I can accept from Palestine without being charged a lot of taxes. Or [if] it will be weird or valuable to produce that kind of products [because] then [potential clients could say], "ok, I will give it a shot", "I will just give it a shot and see". Instead, it will not cost me that much of money in the beginning to do the sample. So, first thing, I will do the sample; second, I will start to establish a website, and the third step, evaluating: I will see if people will order my products or not; and the fourth, networking for example, but I don't know how can I build a network. But if I will go for the furthest step I will need a help from a known organization that helps me –at least- to start with marketing, with gallery for example, and events or, like, having a night introducing, make friends and [show] what migrants can do to start their own life in any new home, any new country.

Q: What specialist's consultation would be beneficial to you in the beginning?

ICI: In the beginning, I really need [to take] some courses to improve the design of my products and [my ability to] select the rough materials. So, how I can think about my products to be able to be sold, in the future. Financial, taxes, all these kinds of issues, electronic marketing, plus electronic accountancy –because it's the most efficient accountancy that I can establish and it will not have harmful consequences in the future. Plus, I need to know how can I apply it – because I think that some accountant could tell me all kinds of that stuff.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)

[This question hasn't been made, probably because the woman already mentioned her need of a mentor, ed]

Q: What resources do you have for starting a business? (education, experience, finances)

ICI: My enthusiasm [she laughs, ed]. Actually, as an architectural engineer I have the ability to design my products by my own, I have really huge foundations of huge pull back in Palestine that I can rely on to produce all the products that I want, because of my reputation back home; plus, I worked with vulnerable women for 12 years, so I know them: I know their abilities, I know that they can produce the products within the requested time. Plus, I am dedicated to my work, good in mathematics, good in computer skills, good in internet research, and if I want to do something I just spend some hours and do it by my own.

Q: Is it important for you that the workspace/office would:

ICI: Yeah, because of that I was thinking to an incubator, because, for example, I don't have a laptop, I don't have the tools that could support me in doing my job. But in my work I just need to start with a small desk and a small laptop, for example. I was also thinking [about] how can I find an affordable laptop, that I can use for my business. Or if – because I've asked to my friends and to social workers also and anyone else I've met in Iceland – there is any organization that could support people that have an idea, to –at least- found them to pay the stuff that can be useful for their future. Plus, I didn't mention that, but recently, as I was doing some work with a friend of mine, I discovered that there's a new program that I can be use for that analysis – and I think that this one can be really good for any start-up entrepreneur, to learn or, at least, to take courses of two or three days, or even only five hours. I tried to use it, but I don't have a computer... [The other woman agrees, ed]

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor.

ICI: Yes, it could be fine. Actually, as I have experience in monitoring some projects – we had projects with big sister and small sister- I think that the incubator should be an open area, or common area, and there should be also some areas like this [probably referring to the place in which the interview was happening, ed]. If you move to establish your own team, so you're going to start to have your own team with you, is not the same. But having an open area with other entrepreneurs, that's fine, even that you can consult other entrepreneurs about your own project, how you can develop it, and having a consultation... But also if we have a place with a consultation with office hours that we can consult, and [that] can help us to establish at least our website, it will be really great.

Q: Be accessible 24/7?

ICI: It's not necessary to be accessible 24 hours.

Q: Have a kitchen, showers, lounge space, like homy feeling?

ICI: Yes, like a home.

Q: Provide cleaning and/or printing service? Why?

ICI: Yes.

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor: What sounds the most attractive about it?

ICI: They won't have another alternative. For me, as a migrant, as a refugee, who's vulnerable – I don't think about myself as "vulnerable", but now I am – I don't have other options. One of my friends offered me that [some space to work in, ed], but whenever I went there I felt that I was a burdain; she offered me a laptop, a desk, but I was not doing anything for her company, I can't do [it], I just want to do my own without any ... I don't want to be back, I just want to this in a safe place, [for which no one] is asking me something in return. She didn't ask me anything in return, actually, but every time I met her, I feel that I'm a burdain of her company. And also, it's her own space: if I will start to receive calls, or if I will even start to.... Oh, one of the things that there can also be in this space is how we can access to a place that we can make calls without bothering other people in the same room.

Q: What would be your fears and the drawbacks to work in such space?

ICI: As entrepreneurs [probably, she means in the first times, ed] it could be a good start, but moving steps forward, sometimes you just need to be quiet, you just need to focus.... [For example], I'm doing design: sometimes I just need to... Relax. But if we have a separate room, if we have the open area and then if you feel that you need to be alone, to do some designing or, to focus, or to have a meeting, you can access this room with booking times. You can just ask the consultant or the manager of this place to book it for you for two hours, like there is a schedule, because [otherwise] it will be not equal.

Q: What kind of equipment would you expect a workspace to provide you with?

ICI: Printer, free and good Wi-Fi, screens to make presentations.

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- Q:** Would you prefer to work in a common space with everybody or in a private office?
- ICI:** Sometimes I would like to have privacy, some other times I would like to communicate, to socialize, to consult other people. If we are all refugees, we need to integrate, but we also need a private space to focus and develop our ideas.

APPENDIX 16

Iceland 2 – IC2

Q: Have you ever thought of starting a business in your current place of residence (Iceland)?

IC2: Yeah, I have experience about restaurants – I worked in Hungary – but here restaurants are different. But if we make that kind of restaurants [the same kind of restaurant he was used to work in when he was in Hungary, ed] I think it will be better. I'm working now, but in the future I have to make a restaurant.

Q: So you're working now, but in the future you would like to enter in the restaurant business.

IC2: Yes.

Q: What are the biggest fears you have of starting a business? Or what do you think it is the biggest challenge?

IC2: The biggest challenge here are high taxes. For example, [even] if we want to start we don't have enough money [to buy], for example, a place, because rents here are expensive.

Q: So everything here is high-cost?

IC2: Yes.

Q: What kind of support could help you to feel more confident and secure with your ideas?

IC2: If we want to start our business, we need money, but first we need a rent-free place for (for example) 3 months. For example, in Hungary one of my friend and me had a small buffet restaurant and we had a free-rent place for 3 months.

Q: So, did you have to pay these first three-month rent later or they just gave it to you?

IC2: We paid these three months later.

Q: Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? If yes: What?

IC2: In Iceland it's harder than other countries. I always refer to Hungary because I used to work there, but there, for example, you can start a business very easily. If you have around 10 thousand euro you can start your business,

by renting a small place. Here is... I don't know, I don't have so much experience with it, but one of with one of my friends and other two people we wanted to start a business here and we wanted to rent a small place here, but only to rent it we needed 6 millions. So, at least you have to have about more than 15 million and we cannot.

Q: Why more than 15 million? Is it because you have to pay for appliances?

IC2: Yes, because they [maybe the owners, ed] say that the shop was very expensive, and you have to pay for the permits...

Q: What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)

IC2: I have more experience about pizza: it is a good business. For example, we make a 45 centimetres pizza, and it will cost us around 400 crowns, so that if we sell pizza slices we can earn [in total] 3 thousand crowns. So, my idea is to start from pizza.

Q: What specialist's consultation would be beneficial to you in the beginning?

IC2: We are migrants, but if here in Iceland there is a chance that some organizations or people will found us, we can start a business with them as partners. For example, downtown there is "Chorma king", a restaurant run by a Syrian person: I know him and I know that he has some partners. His partners had no experience with chorma, so they founded him.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)

IC2: Yes, it can be a good thing too, because I've got experience [in the restaurant field] but I don't know the rules of this country.

[The interviewer didn't ask more questions because, in her opinion, they fit better offices business rather than restaurants. The interviewed migrant confirmed her assumption].

APPENDIX 17

Greece 1 – GC1

Q: Have you ever thought of starting a business in your current place of residence?

GC1: I have thought about it, because I would be more independent; but it's quite difficult given the bureaucracy.

Q: What are the biggest fears you have of starting a business?

GC1: My biggest fear is failure, as the business may not work. So it will be a waste of time and money.

Q: What kind of support could help you to feel more confident and secure with your ideas?

GC1: Psychological and economic support.

Q: Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? If yes: What?

GC1: No, I was never interested in being informed about it, while starting a business was just an idea.

Q: What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)

GC1: a) Collect information about my business' needs (budget, ?). b) Do a research (focus group, who my business will fit into the market etc.). c) Business plan.

Q: What specialist's consultation would be beneficial to you in the beginning?

GC1: a) Financial advisor/ manager. b) Marketer.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)

GC1: Certainly, by "transferring" his knowledge a mentor can influence you in finding services and then making the first business steps.

Q: What resources do you have for starting a business? (education, experience, finances)

GC1: I do not have any resource.

Q: Is it important for you that the workspace/office would:

Q: Be accessible 24/7?

GCI: [Yes, it is] important.

Q: Have a kitchen, showers, lounge space?

GCI: [It's] quite important, since most people usually spend most of their time in an office.

Q: Provide cleaning and/or printing service? Why?

GCI: [It's] very important, as hygiene rules must be respected.

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor. What sounds the most attractive about it?

GCI: The exchange of ideas among people belonging to this group and the fact that they have to collaborate and respect each other.

Q: What would be your fears and the drawbacks to work in such space?

GCI: The more people are involved, the more difficult it comes regarding the collaboration and productivity.

Q: What kind of equipment would you expect a workspace to provide you with?

GCI: The kind of equipment that needs to be provided to an employee, depending on the work environment

Q: Would you prefer to work in a common space with everybody or in a private office?

GCI: In a common space, as I support the cooperation and teamwork.

APPENDIX 18

Greece 2 – GC2

Q: Have you ever thought of starting a business in your current place of residence (Greece)?

GC2: Legal procedures and bureaucracy in Greece are a big problem, even if you want to start a business on your own. These issues can put you out of any productive spirit.

Q: What are the biggest fears you have of starting a business?

GC2: My concerns are lying upon the lack of support from the locals in respect to social inclusion and xenophobia that will eventually result in failure and disappointment.

Q: What kind of support could help you to feel more confident and secure with your ideas?

GC2: Legal and financial support.

Q: Do you know whether there are any legal restrictions for you as a migrant to start a business?/In general, do you know about the legal aspects of starting a business? If yes: What?

GC2: I haven't been directly informed of my legal rights towards starting a business but I realize the difficulties from all legal procedures regarding a legal permit in the country.

Q: What would be your first steps if you were to start on a business today? (tell a short to-do list if you can)

GC2: a) Legal procedures. b) Financial support. c) Suppliers support.

Q: What specialist's consultation would be beneficial to you in the beginning?

GC2: Legal consultants. Financial consultants. Management and marketing specialists.

Q: Do you think you could benefit from a mentor service? (who would supervise your progress during the first steps, for example: an experienced business man)

GC2: Management and marketing specialists.

Q: What resources do you have for starting a business? (education, experience, finances)

GC2: Financial support from my family.

Q: Is it important for you that the workspace/office would:

Q: Be accessible 24/7?

GC2: I don't think that offices are accessible 24/7

Q: Have a kitchen, showers, lounge space?

GC2: It is important to have all the required spaces.

Q: Provide cleaning and/or printing service? Why?

GC2: Printing service is essential for an office. Of course, cleaning service is vital for hygiene issues.

Q: Imagine an open office space, where all the people who want to start a new business would gather together to maintain their own business ideas and work on the same floor. What sounds the most attractive about it?

GC2: The diversity and creativity of the people involved and the exchange of ideas.

Q: What would be your fears and the drawbacks to work in such space?

GC2: The crowded space and the high intensity.

Q: What kind of equipment would you expect a workspace to provide you with?

GC2: Laptop – Speakers – Office supplies – Printer – Stationery – Video Projectors.

Q: Would you prefer to work in a common space with everybody or in a private office?

GC2: Private office, as I think I would be more focused and productive.