



WISER

Social

Entrepreneurship as a Labour
Pathway for Migrant Women



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Executive summary

This E-book provides a comprehensive framework for encouraging inclusive entrepreneurship, with a focus on assisting migrant women in Europe. The WISER Inclusive Entrepreneurship Framework is a protocol describing the multistakeholder and multidimensional approach proposed by the WISER Consortium to enhance the labour market participation/integration of migrant women by unlocking their entrepreneurial potential, and by promoting and reducing the barriers to social entrepreneurship as an alternative and relevant pathway into the labour market for migrant women living in the EU.

The E-book lays the conceptual framework for making entrepreneurship more inclusive at EU level and addresses the following contents: which barriers prevent migrant women from participating in the labour market and in entrepreneurship (at large as well as specifically in Consortium countries); introduction to the concept and benefits of social entrepreneurship for migrant women; how to address the specific needs of migrant women and how to exploit the potential of social entrepreneurship as a career choice for migrant women; the role of established women entrepreneurs and successful examples of migrant women entrepreneurs and social entrepreneurs; WISER values.

The E-book incorporates also the operational framework for WISER Hubs—one-stop centres that provide personalized training, coaching, networking, and financial help to empower migrant women through social entrepreneurship. The purpose is to help them realise their entrepreneurial potential, promoting economic inclusion and social integration throughout Europe. The E-Book incorporates the success stories and best practices from around the partner countries, which demonstrate the potential and impact of social entrepreneurship.

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About the WISER project

Women-centred Intervention for Social Entrepreneurship Resilience (WISER) is an AMIF funded project, running from March 2024 to February 2026.

The purpose of WISER is to enhance the participation and effective inclusion of migrant women in the labour market through a novel, multistakeholder and multidimensional approach that focuses on reducing the barriers to social entrepreneurship and on enhancing its attractiveness as a career choice for migrant women.

WISER will empower migrant women to plan, start, run and grow businesses that pursue social objectives thanks to the establishment of an Inclusive Entrepreneurship Framework tailored to the specific needs of migrant women and the social economy. This will materialise through the set-up of WISER Hubs that will provide services such as training, coaching, mentoring, networking, advice, business development, technical assistance and links to donors/investors/business angels to potential, early-stage and established migrant women social entrepreneurs. The action will also help to make local entrepreneurship ecosystems more inclusive and collaborative, in line with the objectives of the call AMIF - 2023-TF2-AG-CALL-04-LABOUR, thanks to the creation of two Communities of Practice, which will pursue multilateral exchanges following a bottom-up approach.

Over the course of 24 months, the WISER Consortium will:

- A) Adapt existing support structures to provide services such as training, coaching, mentoring, networking, advice, business development, technical assistance and links to donors/investors/business angel to potential, early-stage and established migrant women social entrepreneur (WISER Hubs).
- b) Empower non-EU female nationals (including beneficiaries of international protection) on relevant knowledge, skills, competences and the mindset to plan, start, run and grow businesses that pursue social objectives and become social entrepreneurs (WISER Skills Boosters).
- c) Establish two multistakeholder groups that will pursue multilateral exchanges aimed at enhancing the inclusiveness of local entrepreneurship ecosystems and the entrepreneurial potential of migrant women following a bottom-up approach (WISER Communities of Practice).

Introduction

This E-book is one of the deliverables in WP2 (WISER Framework & Hubs Set-up) and sets the tone for the whole project in terms of its methodological approach to research and practice. Accordingly, the specific objectives of WP2 are:

- To promote social entrepreneurship as a relevant, innovative and inclusive approach for enhancing the labour market participation of migrant women, built on multistakeholder and interdisciplinary cooperation.
- To establish and roll-out one-stop-shop centres that provide a holistic range of services to support migrant women to plan, start, run and grow social enterprises.

To realise the above objectives, it is foreseen that this E-book delivers The WISER Inclusive Entrepreneurship Framework, as a protocol that aims to enhance migrant women's integration into the EU labour market and promote their participation in social entrepreneurship by addressing barriers and providing support through WISER Hubs. This framework identifies obstacles that hinder migrant women from entering the workforce and pursuing entrepreneurship, explains the benefits of social entrepreneurship, and offers tips tailored to their needs.

The Inclusive Entrepreneurship Framework establishes the conceptual backdrop for making entrepreneurship more inclusive at EU level and addresses the following aspects:

- Which barriers prevent migrant women from participating in the labour market and in entrepreneurship (at large as well as specifically in Consortium countries).
- Introduction to the concept and benefits of social entrepreneurship for migrant women.
- How to address the specific needs of migrant women and how to exploit the potential of social entrepreneurship as a career choice for migrant women.

- The role of established women entrepreneurs and successful examples of migrant women entrepreneurs and social entrepreneurs.
- WISER values

The WISER Inclusive Entrepreneurship Framework was developed through cross-country analysis on the existing status quo on the aspects mentioned previously, in the partner countries. This comprehensive work was done through desk research collecting and interpreting existing interventions and a combination of qualitative and quantitative methods, followed by meta-analysis in the partner countries, at national levels; this was followed by a cross-country comparison conducted by the leader of WP2 (SYNTHESIS), to find commonalities and differences in the local contexts, which informs the conceptualisation of the WISER Inclusive Entrepreneurship Framework presented in this E-book.

The E-book is therefore informed with primary and secondary data collected from the national reports in Spain, Greece, Cyprus, Italy, Germany, Belgium, and Lithuania. The presentation of the individual systems in these countries, with reference to the national country reports developed, was the starting point of the WISER Inclusive Entrepreneurship Framework, to showcase how Social Entrepreneurship can lead a Labour Pathway for Migrant Women.

The E-book is structured in 3 Parts.

Part 1 provides an overview of the WISER Inclusive Entrepreneurship Framework, combining the insights from international systematic literature review and research from the national reports in the partner countries. The section introduces and discusses the concept of inclusive entrepreneurship and what could this entail in the context of the WISER project (Section 1.1). The next section presents the basic principles of the WISER Inclusive Entrepreneurship Framework (Section 1.2), and the proceeding sections elaborate on the elements of the Framework and how these work towards inclusivity in entrepreneurship (Section 1.3-Section 1.8).

Part 2 provides a deeper insight into the primary and secondary research in the partner countries, conducted as part of the WISER project WP2. The narrative starts with a section on Migrant Women and Labour Market: Challenges and Opportunities (Section 2.1), followed by The Role of Social Entrepreneurship (Section 2.2) and Bridging the Gap between Migrant Women and Social Entrepreneurship (Section 2.3). Subsequently, examples of success stories and role models with a discussion of the impact carried out, are discussed, from secondary research performed in the partner countries (Section 2.4). The last section incorporates the tailored recommendations from the partner countries (Section 2.5). Each of the individual sections concludes with a summary statement.

Part 3 provides a comprehensive framework for establishing WISER Hubs, envisioned as one-stop centres supporting migrant women throughout the EU in planning, launching, managing, and expanding social enterprises. These hubs will offer a wide array of services, including training, coaching, mentoring, networking, business development advice, technical assistance, and connections to donors, investors, and business angels, targeting potential, early-stage, and established migrant women social entrepreneurs. First, the 'what' and 'why' of WISER Hubs is discussed (Section 3.1); then follows the Strategies for setting-up a WISER Hub (Section 3.2).

The Appendices offer some additional resources such as:

- Simulation Podcast on the WISER Hubs
- FAQ of Part 2
- FAQ of the WISER Hubs operational framework
- Blueprint for the operation of WISER Hubs

The E-book will be available in English and will be widely disseminated to enrich knowledge and understanding around Social Entrepreneurship as a Labour Pathway for Migrant Women, at a pan-European scale. An executive summary will be prepared in all partner languages.

Methodology

A distinct methodology facilitated the smooth delivery of the WISER E-book, described in the WISER WP2 Action Plan, to enhance to the maximum its potential to be impactful during and beyond the project lifecycle. In particular, the WISER partners have engaged in context analysis, field-based investigation (primary research), and a literature review to determine the situation (secondary research).

In particular, the E-Book was compiled with the following steps:

- Design and implementation of an Action Plan
- Establishment of research guidelines for primary and secondary research: This draws on principles of participatory research, since it involved also consultations with migrant women and local experts in the subject matter.
- Data collection and analysis: This data collection process gathered information that is essential to determine the requirements, gaps, and needs, for building adequate digital tools on the subject matter.
- Drafting of seven national reports: The respective national reports help the partner countries gain a holistic view of the status around inclusive entrepreneurship and in particular social entrepreneurship and migrant women. Data for the National reports were collected by each partner through focus group interviews and a field study: Survey / Questionnaire or consultation to individuals related to the target group of the project (at least 7 per country).
- Review and analysis of seven national research reports
- Drafting of the WISER E-Book
- Internal and external feedback and validation

This process has project-wide practical and theoretical ramifications. In terms of theory, it is critical to characterise the challenges in a transnational context, specify

long-term objectives, and provide design criteria and early guidelines. In terms of practice, the national reports present a descriptive and contextualized picture of the current situation of inclusive entrepreneurship and social entrepreneurship as a labour pathway for migrant women in the partner nations and beyond. Therefore, the delivery of the WISER Inclusive Entrepreneurship Framework, is grounded in realistic data, challenges and expectations, making it relevant and applicable.

i. Data collection

Prior to data collection for the comprehensive report, SYNTHESIS, drafted several documents:

- The Action Plan with guidelines for planning the primary and secondary research.
- The template for the country desk and field research.
- The 2 questionnaires to obtain data from: Migrant women and Civil Society Organizations group of experts.

Concurrently, SYNTHESIS provided templates for reporting the national reports. The national reports were drafted over a period of 2 months, in September - November 2024. The seven National Reports were delivered in November of 2024 and were analysed by SYNTHESIS, to produce the WISER E-book.

ii. Analysis

The WISER Inclusive Entrepreneurship Framework includes comparison analysis, including the data from seven national reports. The methodology utilised is like the comparative case-study design, which is extensively used across disciplines and domains of research (Goodrick, 2014; Bartlett and Vavrus, 2017). The motivation for using this approach comes in the capacity to analyse similarities and differences in patterns across contexts with high variability.

iii. Limitations

The National reports provided different levels of detail regarding the desk research conducted, however the information gathered was fully utilised possible for the design of the WISER Inclusive Entrepreneurship Framework. One research limitation relates to the number of participants in the field research, which is not representative of the whole target population (migrant women and experts in social entrepreneurship). However, all indicators for the participants to reach according the KPIs in the project application, were met.

PART ONE: INCLUSIVE ENTREPRENEURSHIP FRAMEWORK

1.1 Definitions

1.2 Principles of the WISER Inclusive Entrepreneurship Framework

1.3 Redefining Inclusivity in Entrepreneurship: A Vision for all

1.4 Empowering Entrepreneurs Through Education and Skill Development

1.5 Strengthening Access to Resources: Empowering Entrepreneurs for Success

1.6 Guaranteeing Equity in Legal and Policy Frameworks: Creating a Foundation for Broad-Based Entrepreneurship

1.7 Fostering Representation and Role Models: Inspiring the Next Generation of Entrepreneurs

1.8 Leveraging European Union Support: Empowering Inclusive Entrepreneurship

PART ONE: INCLUSIVE ENTREPRENEURSHIP FRAMEWORK

1.1 Definitions

The WISER Inclusive Entrepreneurship Framework for Europe is an action-driven handbook aimed at empowering people from all walks of life, particularly migrant women, to break down institutional obstacles and create an atmosphere in which everyone may succeed. Following an ecosystem approach, it aims to maximise the potential of these underrepresented groups, by addressing various needs and offering access to meaningful opportunities (European Commission, 2024).

Social economy

The European Commission supports the path towards [social economy](#) and social and inclusive entrepreneurship as they play an important role in job creation, work integration, and inclusive and sustainable development (Social Economy Action Plan, Employment, Social Affairs and Inclusion, 2021). Social economy can assist to implement the [European Pillar for Social Rights'](#) objectives and meet its 2021 Action Plan and 2030 key axons, while it contributes to the fulfilment of the SDGs (Social Economy Action Plan, Employment, Social Affairs and Inclusion, 2021).

Inclusion

Inclusion, a larger notion than assimilation or integration, refers to a person's full inclusion in a group as an individual, regardless of their qualities (Hub Brussels, 2023). An inclusive policy involves developing a workplace culture in which all employees feel accepted, respected, and involved. This means that everyone, regardless of background, can reach their full potential.

Diversity

Diversity refers to the differences or diversities among individuals in a group, organisation, or community. These differences can be based on several aspects, including race, religion, ethnicity, gender, sexual orientation, socioeconomic status, age, and physical and mental abilities. The aim of a diversity policy is to fight discrimination and to ensure that the organisation reflects the diversity in society (Hub Brussels, 2023). Inclusive entrepreneurship encourages diversity by bringing people from all backgrounds, experiences, and perspectives into the entrepreneurial community (FasterCapital, 2024). This diversity of thought and ideas fosters enhanced innovation and creativity in the corporate community.

Inclusive entrepreneurship

Inclusive entrepreneurship aims to ensure that all people, regardless of their personal characteristics and background, have equal opportunities to create and run a business (Inclusive entrepreneurship and microfinance, Employment, Social Affairs and Inclusion, 2024). Inclusive entrepreneurship policies seek to encourage the formation and expansion of entrepreneurial endeavours by underrepresented groups (such as women, youth, migrants, and elders) and the unemployed, who frequently face higher-than-average impediments to entrepreneurship (Inclusive entrepreneurship and microfinance, Employment, Social Affairs and Inclusion, 2024; OECD, 2024).

The European Agenda for Inclusive Entrepreneurship aspires to nurture, empower, and bring together diverse communities across Europe to unleash the potential of diverse entrepreneurs. The agenda sets up a strategic framework aimed at long-term economic growth and social change through the promotion of inclusivity, empowerment of entrepreneurs, and building connections across diversity (Unitee, 2024). The European Agenda for Inclusive Entrepreneurship provides targeted support for entrepreneurs, elaborating evidence-based policy suggestions: designing a broad European policy for inclusive entrepreneurship and establishing a European

Inclusive SME Bank (Unitee, 2024). Moreover, the strengthening of social safety nets, simplification of the administrative procedures, and integration of entrepreneurship education at all levels of education are also planned to encourage people to become entrepreneurs (Unitee, 2024).

Better Entrepreneurship Policy Tool

In 2018, The European Commission, in collaboration with the OECD, established a [Better Entrepreneurship Tool](#) to help policymakers at all levels of government and in the private sector understand the initiatives that can be taken to boost inclusive entrepreneurship. By providing guide notes and inspiring case studies to enable better policy creation, the tool also ensures that people in inclusive categories are aware of their potential and driven to start their own businesses. Furthermore, it seeks to address the hurdles to their achievement. The Better Entrepreneurship Tool offers a dedicated [self-assessment for supporting women in entrepreneurship](#) (BetterEntrepreneurship, 2018).

Entrepreneurship ecosystem

Within Isenberg (2011) identified six key elements in a mature entrepreneurship ecosystem (Figure 1), which inform the WISER Inclusive Entrepreneurship Framework:

- Human capital
- Policy
- Appropriate financing
- Culture
- Support
- Markets

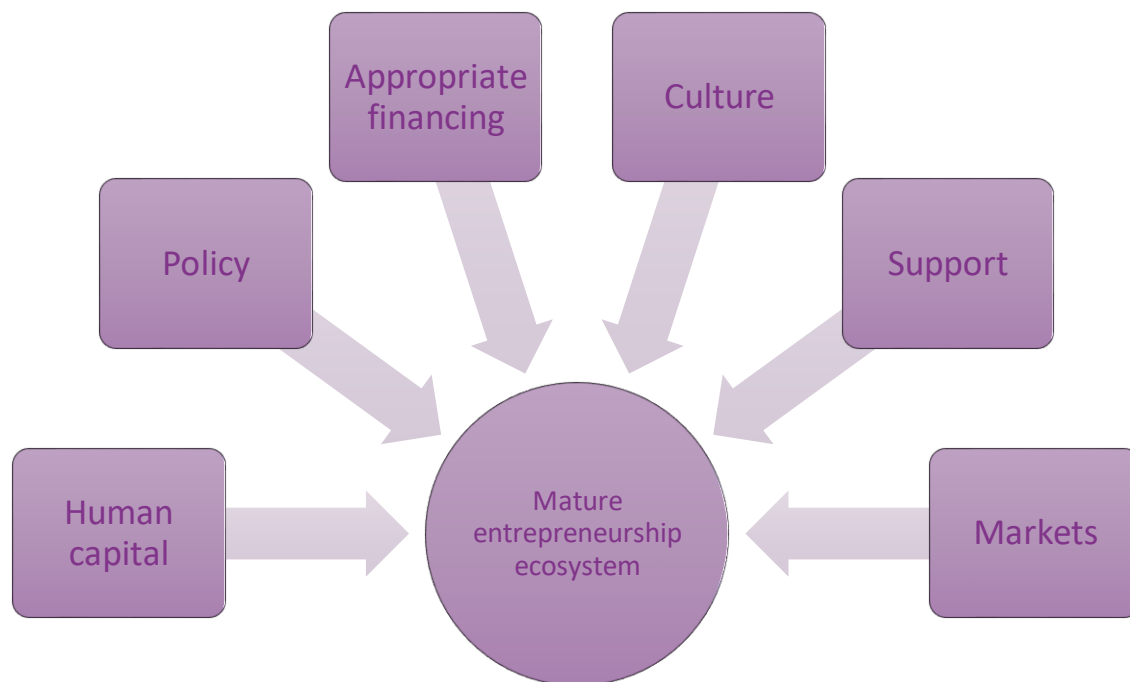


Figure 1: Six key elements in a mature entrepreneurship ecosystem (Isenberg, 2011)

The foundation of entrepreneurship is based on these six key elements that interact in forming a dynamic entrepreneurial ecosystem (International Labour Organization [ILO], 2024).

Human Capital forms the basis for the long-run creation of businesses based on an efficient and motivated workforce. Upskilling initiatives, excellent education and training, and effective labour market matching services are crucial for developing a skilled workforce. Experienced entrepreneurs and regulatory mechanisms that close the labour demand-supply gap also play a critical role (ILO, 2024).

Policy frameworks significantly contribute to the advancement of entrepreneurship by establishing a conducive atmosphere for the expansion of business activities. Efficient regulatory measures, fair tax systems, and initiatives that actively foster entrepreneurial endeavours are essential elements. Entitlements related to employment and access to financial services hold particular importance for underprivileged communities (ILO, 2024).

Adequate financial support guarantees that entrepreneurs can obtain the necessary resources to initiate and grow their enterprises. A broad spectrum of financial products and services, tailored to the specific requirements of entrepreneurs at different developmental phases, is essential. This includes funding options such as loans, seed capital, angel investments, crowdfunding, and microfinance (ILO, 2024).

Culture includes the prevailing attitude toward entrepreneurship in a society. A positive entrepreneurial culture views entrepreneurship as a valid career choice for all citizens and celebrates diverse success stories. Interactions among ecosystem actors, including recognition of entrepreneurship as a dignified career path, are critical to fostering a supportive environment (ILO, 2024).

Support Services include business management training, mentorship, legal counselling, IT support, and sector-specific guidance. The effectiveness of these initiatives is enhanced by adequate physical and technical infrastructure. However, businesses must also be aware of these services and be able to access them (ILO, 2024).

Markets are the ultimate destination for entrepreneurs, connecting them with local, regional, and international customers seeking unique products and services. Strong ecosystems provide entrepreneurs with market insights and help them overcome access barriers, particularly for disadvantaged or rural entrepreneurs (ILO, 2024).

These six elements interplay to form a dynamic and interlocking ecosystem that fosters entrepreneurship, innovation, and economic progress. A truly authentic inclusive entrepreneurial ecosystem allows for the utilisation of diverse strengths.

The following chapter outlines an overarching methodology on what should be done to embrace the WISER Inclusive Entrepreneurship Framework, along this rationale.

1.2 Principles of the WISER Inclusive Entrepreneurship Framework

The core principles (Figure 2) that should guide the WISER Inclusive Entrepreneurship Framework to foster a genuinely accessible entrepreneurial ecosystem, include:

1. **Accessibility:** Affirm that physical and digital resources are made accessible to all people with disabilities and marginalised groups and those living in rural areas.
2. **Affordability:** Provide open access programs but also provide affordable access to other resources and coaching to the students.
3. **Representation:** Ensure diverse trainers, mentors, and role models reflect the realities of marginalised populations.
4. **Equity:** Give special assistance to those populations that have bigger hurdles than others.

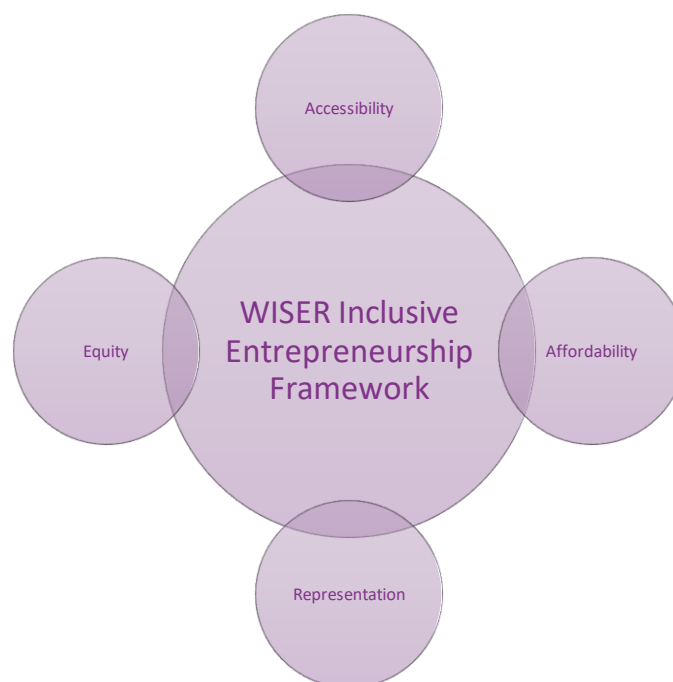


Figure 2: The WISER Inclusive Entrepreneurship Framework principles

1. Access

Accessibility validation is important in making sure that all people, regardless of their abilities or circumstances, can use the physical and digital resources. It has a few key areas:

Wherever necessary, the buildings of the facilities, training centres, and entrepreneurial hubs should be designed following universal design principles that can accommodate people with disabilities, such as ramps, elevators, accessible seating arrangements, and assistive technologies for physical disabilities (OECD, 2023).

Digital Accessibility: The online platforms and digital tools are to be created including features of inclusivity in the design. The following features—screen readers, text-to-speech capability, and the option for font size changes—open the possibility for individuals experiencing visual or hearing impairments to meaningfully participate. And providing high-speed internet to rural and underserved locations will ensure fair access participation.

Rural Outreach: Special programmes need to be tailor-made to take on the different challenges of a person living in rural settings: mobile educational units, remote mentoring options, and accessible transportation to workshops or events.

2. Affordability

Affordability is key to ensuring that inclusive entrepreneurial programmes are open to all, including marginalised and underrepresented people, with no financial restraints (FI Compass, n.d).

Open Access Initiatives: Basic activities, such as initial workshops and first-level training in entrepreneurship, should be free to avoid any barrier to entry for people with socio-economic disparities.

Economically Accessible Resources: Advanced training, coaching, and business development resources should be provided for free to be accessible to a diverse population from different socio-economic backgrounds.

Financial Assistance: Where possible, the provision of scholarships, micro-grants, and stipends can help alleviate economic stress for participants, more so for those who might be facing other pressures while caregiving.

3. Representation

Representation is an integral element to creating an inclusive environment in which all people are recognised, respected, and empowered (FI Compass, n.d).

Diverse Trainers and Mentors: It is vital that the trainers and mentors represent the diverse populations they serve, including women, migrants, persons with disabilities, and underrepresented ethnic or cultural groups. That way, participants can see themselves in the trainers, and it builds an element of trust.

Role models: The acknowledgment of successful entrepreneurs from underrepresented groups provides inspiration to many and challenges stereotypes (OECD, 2023). These role models demonstrate that success can be achieved, even within a structurally hostile environment.

Culturally relevant materials: Instructional resources and case studies should reflect the experiences of underrepresented populations to ensure that the curriculum is congruent with the lived experiences of the participants.

4. Equity

Equity transcends mere equality by offering customised assistance to groups encountering significant obstacles, thereby creating a more balanced environment for all individuals involved (Ernst & Young, n.d.).

Targeted Support: Organisations working with migrant women, refugees, or persons from disability groups require targeted support that could involve special training, language support, and legal aid.

Customisable Pathways: Programmes need to be flexible enough for the participants to progress according to their own pace, considering their unique circumstances of accessing resources (Ernst & Young, n.d.).

Restrict Systemic Barriers: Advocacy and policy development should focus on removing systemic barriers such as prejudicial practices, complex bureaucratic structures, or limited access to financial resources for underrepresented communities (WEDO, 2016).

In conclusion, by sticking to its core principles of accessibility, affordability, representation, and equity, the WISER Inclusive Entrepreneurship Framework can develop a dynamic and inclusive ecosystem. Based on these founding principles, it ensures that underrepresented groups are not only represented but also ready for success and thus contribute to a growing and thriving environment of diverse entrepreneurship. With its intentional design and constant commitment to inclusivity, the framework could become a model for creating equitable entrepreneurial ecosystems in a wide scale.

1.3 Redefining Inclusivity in Entrepreneurship: A Vision for all

Expanding the conceptual framework of entrepreneurship

The concept of inclusivity within the realm of entrepreneurship in the WISER context, involves establishing a framework that accommodates a diverse array of pathways, demographics, and objectives. Expanding the conventional understanding of entrepreneurship is essential to guarantee equitable access to resources, assistance, and opportunities for all individuals, with particular emphasis on those belonging to marginalised communities (Hub Brussels, 2023), creating targeted opportunities for each of the following categories:

- a) migrant women
- b) persons with disabilities

c) people from economically challenged backgrounds

Empowering migrant women

Women face structural barriers in the form of lack of resources, cultural biases, and the combined pressures of work and childcare. Truly tailored interventions, such as women-focused incubators, adaptive training programs, and advisement by female role models, can help break these barriers and foster equal access (OECD, 2023).

Migrant women and ethnic minorities often encounter language barriers, discrimination, and challenges in building networks. Multilingual resources, cultural competency training, and targeted outreach ensure they can fully engage with their new communities and access business opportunities (ILO, 2020).

People with disabilities

In the same breath, the inclusive entrepreneurship framework should also include people with disabilities. Many times, people with disabilities face barriers in the areas of physical and digital accessibility (European Commission, 2022). Such inclusive frameworks must respond appropriately to such needs by including assistive technologies, accessible resources, and flexible support systems, thus ensuring participation for all.

Overcoming social and economic barriers

By broadening the parameters of entrepreneurship and facilitating equitable access to opportunities, the resulting benefits extend beyond individual participants:

- Varied entrepreneurial ecosystems encourage economic development by fostering innovation and opening new market opportunities (Kapturkiewicz, 2022).
- Empowerment of underrepresented groups leads to social cohesion, hence leading to stronger and more connected communities.

- Social enterprises and freelance models can support sustainability because of their responsiveness to changing societal and economic demands, which leads to more resilient systems (Kamaludin, 2023).

The journey toward inclusivity in the WISER Inclusive Entrepreneurship framework, starts by addressing the shifts in **strategies, regulations, culture, skills, networks, and finance** (Women's business initiative Net, 2024). In particular, as the Women's Business Initiative Net suggests, the intention should be to:

- foster an inclusive entrepreneurship culture
- Strengthen the design and delivery of women entrepreneurship support,
- build a supportive regulatory environment for women entrepreneurs,
- facilitate access to business finance for women entrepreneurs, and
- expand the networks for women entrepreneurs.



1.4 Empowering Entrepreneurs Through Education and Skill Development

Cultivating education and the enhancement of skills is a very basic ingredient in the authentic inclusive entrepreneurial ecosystem. Providing individuals with the necessary knowledge, self-confidence, and technical capabilities to navigate the challenging entrepreneurial landscape makes it easier to foster innovation and inclusion. The WISER Inclusive Entrepreneurship Framework advocates for an all-rounded, multi-dimensional approach that ascertains diverse populations, regardless of their backgrounds, hold the necessary resources to excel in today's competitive and dynamic world.

Entrepreneurship education from an early age

The discourse on entrepreneurial education is fundamentally focused on the concept of fostering a culture of innovation and problem-solving among children from an early developmental stage. Through the integration of entrepreneurial thought into educational curricula across various levels, it is possible to motivate students to perceive themselves as potential entrepreneurs (Lilischkis et al., 2021).

Early education may pique students' interest by means of creative activities and project-based learning. Vocational training prepares students with skills for practical use immediately, whereas higher education gives them special programs that foster collaboration across disciplines. Real examples of various entrepreneurs may help the student get over any preconceptions and accomplish his own entrepreneurial goals (Ahmad et al. 2023).

Lifelong learning for entrepreneurship

The WISER Inclusive Entrepreneurship Framework looks forward to opportunities for Lifelong learning that make entrepreneurship accessible to people of all ages, in accordance with the European New Skills Agenda (European Skills Agenda, 2021).

Training programmes focus on EntreComp and key competencies, such as financial literacy and digital marketing, in flexible formats to accommodate different needs. Community-driven programmes ensure that even the most marginalised can avail themselves of these opportunities (Ahmad et al. 2023).

Cultural sensitivity training is important in the creation of an inclusive entrepreneurship ecosystem (Assadaqaat Community Finance, 2023). By addressing cultural biases and promoting diversity, one can help entrepreneurs navigate diverse markets and develop inclusive workplace settings (CEI, 2021).

Such educational efforts go beyond basic training, and this will give an enterprise the competitive advantage that their strong financial abilities, digital fluency, and cultural competence will help overcome problems and grab opportunities. Exposure to different ideas will encourage creativity and adaptation.

Mentorship programmes and entrepreneurial hubs, like those planned within the WISER project, are critical to making these activities effective. We can help businesses grow by providing support, creating networking opportunities, and making access to needed resources simple.

Educating the Public and Policy-Makers: Promoting awareness and advocacy

Inclusive entrepreneurship benefits not only the individuals involved but also whole communities and economies. The wider public and policymakers need to be informed about such benefits to help build support for inclusive initiatives.

Engaging the Public

These are the real contributions that entrepreneurship by diverse entrepreneurs makes—be it in economic development, innovation, or how it develops the community. The kind of success stories and insightful data being shared will promote appreciation for how inclusive entrepreneurship serves to reduce inequality and bolster social cohesion.

Interactive platforms, including social media campaigns, webinars, and community dialogues, give wide opportunities for engaging with the public in a way that moves many to act as inclusion advocates.

Influencing Policymakers

Policymakers are part of the entrepreneurial ecosystem, creating an equitable and accessible environment. Briefings, roundtables, and forums can help bring forth challenges faced by underserved communities and identify tangible solutions. Evidence-based recommendations, with impact assessments and empirical case studies, could also inform policies that will be both inclusive and impactful. Fostering coordination between different sectors, governmental institutions, private businesses, and civil society organizations, ensures that such policies are comprehensive and effectively implemented.

Conclusion: An education culture for entrepreneurship

In conclusion, entrepreneurial education goes further than just dispensing business competencies; rather, it is instilling a culture characterised by creativity, adaptation, and inclusiveness. Education focused on entrepreneurship seeks to foster a culture that is innovative, adaptive, and inclusive. More importantly, by integrating entrepreneurial thought into formal educational frameworks, providing continuing learning experiences, and addressing cultural bias, we can create the conditions for an environment that makes entrepreneurship accessible to everybody. To create an enabling environment that ensures everyone thrives, there needs to be infusion of entrepreneurship in the formal frameworks of education, lifelong learning opportunities, and one should address cultural prejudices in society.

1.5 Strengthening Access to Resources: Empowering Entrepreneurs for Success

Bridging the gap to resources

The essence of entrepreneurial success is the access to resources. Many people, particularly minorities, may have some very innovative ideas, however the access to finance, mentorship, or the lack of a working environment, limits them. Bridging the gap to such resources is not only a practical step – but also reinforces the aim of having a more diverse, dynamic ecosystem that entrepreneurs can thrive in (Shwetzter, Maritz & Nguyen, 2019). To mitigate this, the Framework suggests the creation of several sources of funding:

Microloans: Small Scale, Big Changes Microfinance offers a viable solution for those excluded from traditional banking systems. These small, low-interest loans give every aspiring entrepreneur the ability to pay for start-up expenses, obtain equipment, and expand their businesses. The best way to provide microloans to the people who need them most is by cooperating with microfinance organisations and local community groups.

Grants are powerful vehicles that provide non-repayable funding to entrepreneurs, and more specifically, social entrepreneurs working on solutions to significant social problems. By doing so, grants remove financial risk, allowing one to take the leap toward bold, creative solutions to big problems affecting communities.

Crowdfunding: Democratizing Capital Crowdfunding platforms allow business owners to put their ideas out there and seek support from the community. That is not just about providing funding, but also about helping build visibility and community-led support (Internal Market, Industry, Entrepreneurship and SMEs, EU Commission, 2025). Such initiatives are arming underrepresented entrepreneurs with the means to make compelling campaigns participating in crowd funding.

Guidance Through Mentorship

For many entrepreneurs, having a mentor to guide them with advice makes all the difference. Mentorship programs provide the support, encouragement, and expertise necessary to rise above challenges and capitalise on opportunities effectively (Nelson Center for Entrepreneurship, Brown University, 2021).

Relatable Role Models: The idea of connecting entrepreneurs with mentors from similar backgrounds brings about a sense of trust and relatability. Whether it is women mentoring women, migrants mentoring migrants, or people with disabilities supporting others with similar experiences, these connections build confidence and inspire success (Carrera, 2024).

Adaptable Mentorship Frameworks

Mentorship programmes are designed to meet the diverse needs of entrepreneurs (Ngalesoni, Mwakifwamba, and Pandisha, 2024):

- **Individualised Mentorship:** Customised support designed to address specific objectives and difficulties.
- **Group Mentorship:** Peer-to-peer learning in a collaborative environment where participants share insights and build networks.
- **Virtual Mentorship:** Leverage technology to enable the connection between mentees and mentors regardless of location, ensuring that even those in remote areas can access professional advice.

These programmes are an important resource for new and growing businesses, supported by a robust network of mentors made up of successful entrepreneurs, industry experts, and community champions (Ngalesoni, Mwakifwamba, and Pandisha, 2024).

Inclusive Incubators and Hubs: Spaces for Growth

Entrepreneurial hubs are dynamic spaces where ideas are born, relationships are fostered, and businesses grow (CEI, 2021). Inclusive hubs and incubators like the

WISER Hubs reinforce this model by ensuring that the spaces are accessible and welcoming to all, while accommodating for individual needs and support.



Customised Training and Networking Initiatives: The hubs offer workshops and educational programmes that address specific challenges facing underrepresented populations, such as financial literacy for low-income entrepreneurs or digital marketing for the technology-illiterate. The regular networking events help entrepreneurs connect with investors, potential collaborators, and industry experts. Building strong networks within a community fosters belongingness, mutual encouragement, and shared purpose for the entrepreneur.

- Local networks organise entrepreneurs in physical hubs where ideas are shared, resources are accessed, and projects are collaborated on.

Peer support groups are safe spaces that allow the sharing of problems and the celebration of success, while cultural events are windows of opportunity for cross-cultural understanding and collaboration (Powell, Wilson, & Jones, 2021).

The regional and national networks reinforce these connections by facilitating connections between entrepreneurs, investors, mentors, and industry leaders over wider geographical regions. Also, cross-border partnerships bring different

perspectives, which help to foster the development of innovative solutions to global problems.

Ecosystems bring a sense of representation and possibility through the showcase of achievements by underrepresented entrepreneurs and the fostering of mentorship within these networks (Deutsche Gesellschaft für Internationale Zusammenarbeit, GIZ, 2021). When entrepreneurs feel recognised, valued, and supported, their confidence grows, and with it, their ability to create and contribute.

Affordable and accessible workspaces offer professionals a professional environment for work, meeting with clients, and developing their ideas. These include fast internet, basic office equipment, and access for the disabled. On top of that, childcare services provide additional support to entrepreneurs with caregiving responsibilities.

Virtual Hubs for Remote Access: Those who cannot access the physical Hubs, virtual spaces have become an essential option. Virtual platforms help provide training, mentorship, and resource sharing so no one is left behind just because of their physical location.

When incorporating digital platforms which are user-friendly, we provide access to funding, mentorship, and markets for the entrepreneurs. Dabbous, Aoun Barakat, and Kraus (2023) examined the impact of digitalization on entrepreneurial activity. In this respect, crowdfunding platforms work toward democratising financial resources, connecting entrepreneurs with global supporters, while virtual mentorship programs allow established professionals to guide upcoming entrepreneurs regardless of their geographical location.

To ensure inclusivity, these platforms must prioritise accessibility:

- Multilingual interfaces make them usable for non-native speakers.

Assistive technologies, such as screen readers and voice commands, are enabling people with disabilities to participate fully.

- Mobile optimisation brings digital resources to entrepreneurs in remote areas or with limited access to computers.

The training programmes on digital literacy empower entrepreneurs to make effective use of the available tools, and thus, technology turns out to be a bridge, not a barrier for marginalised groups (Fundación ONCE & International Labour Organization, 2021).

Interdisciplinary Collaboration: Merging Resources and Expertise: The establishment of a flourishing entrepreneurial ecosystem can never be possible by a single entity; it requires synergies and contributions from the government sector, private businesses, NGOs, and academia to provide an all-encompassing support framework that empowers entrepreneurs.

- The backbone is provided by policies of the governments in terms of removing regulatory hurdles, funding inclusive initiatives, and investing in infrastructure—things like entrepreneurial hubs, co-working spaces.

Private enterprises play a significant role by funding initiatives, organising events, and providing mentorship opportunities that link entrepreneurs with industry knowledge and market access.

- NGOs have deep community connections and specialise in outreach to underrepresented groups, ensuring that the most marginalised voices are included and supported.
- Academic institutions play a basic role in providing research opportunities, training programmes, and access to facilities such as laboratories and innovation hubs. They foster collaboration in linking students and faculty to real-life entrepreneurial challenges. This interdisciplinary collaboration allows the sharing of resources and knowledge, creating a solid infrastructure by which entrepreneurs can both grow and prosper.

We can nurture mature ecosystems with innovation and opportunity by fostering collaboration, enhancing digital accessibility, and building strong community networks (Shwetzzer, Maritz & Nguyen, 2019).

1.6 Guaranteeing Equity in Legal and Policy Frameworks: Creating a Foundation for Broad-Based Entrepreneurship

A truly inclusive entrepreneurial ecosystem like the one envisaged in the WISER Inclusive Entrepreneurship Framework, requires fair legal and policy structures addressing systemic disparities. Structural barriers, which may include complex bureaucracy, discrimination, and lack of access to legal avenues, can suppress the ambition and innovation of many would-be entrepreneurs, especially among those from underrepresented groups. But by rethinking those structures, we may build a setting in which everybody has an equal chance at success, regardless of one's background.



Simplifying Bureaucracy: Making Entrepreneurship Accessible

First-time entrepreneurs can find the regulatory systems very overwhelming. Simplifying bureaucracy is a crucial step in levelling the playing field.

Imagine a one-stop resource centre where aspiring entrepreneurs can access everything they need to know and complete their business registration under one roof, either in person or online. User-friendly digital platforms with step-by-step instructions, live support, and auto-filled forms make the process clear and accessible to all users, including those in remote areas.

Lowering the administrative costs even further eases the burden on marginalised groups. Open access to both legal and accounting services really make a big difference in the lives of people with limited financial resources. With the digitisation of the processes and offering multilingual support, we ensure not to leave out entrepreneurs across diverse linguistic and socio-economic backgrounds.

Implementation of Anti-Discrimination Policies: Creating a Fair Environment

Discrimination based on gender, ethnicity, or disability continues to be a big challenge for many entrepreneurs. The ideal of equal opportunity should be more than just words; it needs to be made real through strict anti-discrimination laws.

Robust policies ensure that all entrepreneurs are accorded equal opportunities, whether they are chasing funding, seeking mentorship, or getting workspace. Autonomous monitoring entities can be used to oversee the compliance so that complaints are dealt with in a timely and fair manner.

Public awareness can be created much beyond enforcement by campaigns, and the value of diversity in entrepreneurship can be portrayed. The stories of successes of women entrepreneurs, migrant innovators, and people with disabilities would break stereotypes and act as an inspiration for others.

Access to Labour Markets for Migrants: Unleashing Potential

Regarding migrants and asylum seekers, legal uncertainty and restrictive labour market policies often prevent them from working or establishing businesses. Clear

and accessible pathways are needed to include migrants in the entrepreneurial ecosystem and unleash their potential (Hameed, Shahzad, & Yazdani, 2023).

Well-designed policies can reduce the time needed to obtain permits and enable business operations to start quickly. The recognition of foreign credentials allows migrants to work with their existing skills without facing unnecessary barriers (Margaras & Eisele, 2023). Such measures like fast-track certification programmes and bridging courses can help them meet local standards and thus be well integrated into the entrepreneurial ecosystem (International Labour Organization, 2020).

Tailored support programmes—including legal assistance and culturally sensitive consulting services—strengthen migrants' capacity to grasp labour laws, tax requirements, and business needs (Hameed, Shahzad, & Yazdani, 2023). Partnerships with community groups can provide the additional advocacy and support needed for the effective implementation of such policies (Hameed, Shahzad, & Yazdani, 2023).

Building an Inclusive Legal Environment

Equity in legal systems goes beyond process simplification and dealing with discrimination; rather, it involves proactive efforts to generate opportunities for underrepresented groups (GGI Insights, 2024).

- **Inclusive Taxation Policies:** Fiscal incentives to businesses owned by women, migrants, and persons with disabilities encourage entrepreneurial activity and boost economic participation.
- **Collaborative Policymaking:** The involvement of diverse voices in policy development allows governments to create frameworks that reflect the lived experiences of marginalized communities.
- **Support for Social Enterprises:** Legal frameworks established for social enterprises can emphasize social and environmental outcomes, thereby facilitating the success of these organizations.

The effectiveness and relevance of such policies are ensured through regular assessment and evaluation. Use of data-driven approaches together with input from entrepreneurs can enable continual improvement and enhance transparency.

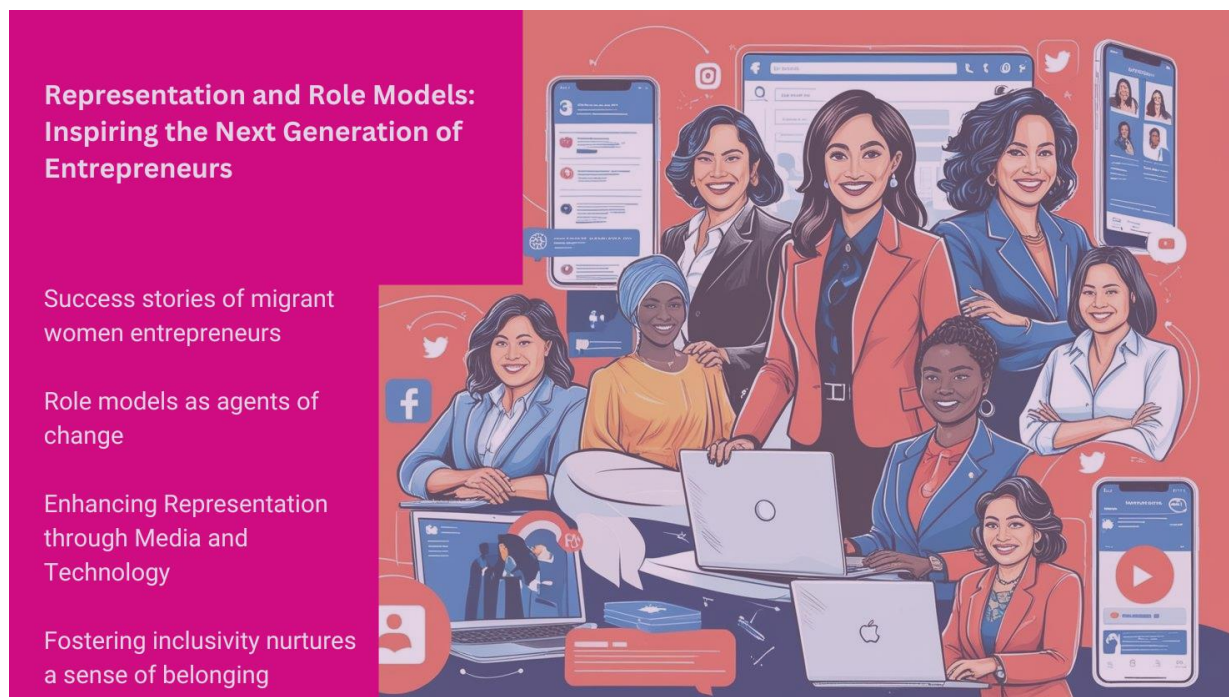
Conclusion: Bridges for legal and policy pathways

Ensuring equity in legal and policy frameworks involves more than the removal of barriers; it means building bridges. By simplifying administrative procedures, adopting anti-discrimination policies, and creating clear pathways for migrants and minorities, we lay the foundation for a dynamic entrepreneurial ecosystem that respects and values its diverse membership. Such an inclusive approach strengthens not only the individual but also fosters economic growth and social stability, creating a future wherein everyone has the chance to succeed.

1.7 Fostering Representation and Role Models: Inspiring the Next Generation of Entrepreneurs

Entrepreneurship from and for all: Inspiring the Next Generation of Entrepreneurs

Representation is a strong determinant of change in entrepreneurship: seeing people like them out there succeeding challenges stereotypes, builds confidence, and invokes inspiration to act. **Inclusive entrepreneurship** is all about social connectedness. You can create such an ecosystem with diverse success stories and leading platforms for sharing experiences by relatable role models—hence creating that sense of empowerment for any person looking to pursue their dreams (Passavanti, Primario, & Rippa, 2024).



Shattering Stereotypes Through Success Stories

The journey of an entrepreneur is marked by resilience, innovation, and tenacity. Sharing these stories, especially those from underrepresented communities, can inspire others to know that they, too, can be successful.

Varied stories of success contest societal stereotypes on the identity of potential entrepreneurs. By celebrating the success of women overcoming barriers, migrants building successful businesses, and people with disabilities leading innovations in their fields, we show everyone that entrepreneurship is within reach for all (Passavanti, Primario, & Rippa, 2024). Those stories become powerful if they reflect experiences of different communities, planting a seed of confidence and hope in the minds of those who feel represented through these stories.

We can amplify these stories through media campaigns, education programmes, and awards, bringing them into classrooms, communities, and conversations. When would-be entrepreneurs see the inroads, others have made, it makes their dreams not just possible but attainable as well (FasterCapital, n.d.).

Inclusive entrepreneurship campaigns should be tailored to address specific population who are under-represented, like migrant women, and should seek to promote entrepreneurship as a viable career option, reversing negative stereotypes also for the viability of entrepreneurial careers.

Role models are agents of change

Seeing someone from a disadvantaged background succeed in business can be life changing. Apart from being an inspiration, a role model will also practically show the way, guiding an aspiring entrepreneur through challenges and opportunities (OECD/European Commission. n.d.). All this visibility normalises diversity in entrepreneurship and breaks down barriers to possibilities.

Mentorship programmes make a connection between up-and-coming entrepreneurs and mentors with similar experiences. The dynamic of a woman entrepreneur mentoring another or a migrant entrepreneur guiding a fellow peer creates a relationship based on trust and mutual understanding (FasterCapital, n.d.). Individualised support of this nature often becomes indispensable in empowering the mentees to develop much-needed confidence and competencies for success.

Beyond mentorship, role models should occupy visible leadership positions in entrepreneurial organisations, incubators, and funding institutions. Their presence ensures that decision-making reflects diverse perspectives and needs, creating a more equitable and inclusive support system for all entrepreneurs.

Enhancing Representation through Media and Technology

Media and technology can be powerful levers to amplify diverse voices and stories. Online repositories of success stories, video testimonials, and social media campaigns can reach a global audience and inspire entrepreneurs across borders. In collaboration with the mainstream media, the stories of underrepresented entrepreneurs are put in context within films, news pieces, and business publications

with the hope of normalising diversity in entrepreneurship at scale (Passavanti, Primario, & Rippa, 2024).

These are appropriate initiatives, showing that the challenges and successes in entrepreneurship are universal, and success is possible for anyone regardless of background.

Fostering an Environment of Trust and Inclusivity

Representations and role models do not only inspire people; they catalyse community transformation. The presence of underrepresented groups in the entrepreneurial space creates an atmosphere of belief and participation; a sense of belonging. It signals that entrepreneurship is not some elitist activity reserved for the few, but a possible path for all.

By acknowledging a variety of successful stories, cultivating supportive communities, and amplifying the voices of leading figures, it might just be possible to inspire the next generation of entrepreneurs to rise (European Migration Network, 2021). This new visibility challenges the prevailing stereotypes and lays the foundation for new, more diverse, level, and broadened perspectives to entrepreneurship.

1.8 Leveraging European Union Support: Empowering Inclusive Entrepreneurship

Leveraging European Union Support: Empowering Inclusive Entrepreneurship

The European Union is one of the most prominent symbols of opportunity for inclusive entrepreneurship in its member nations. With its substantial funding mechanisms, inventive initiatives, and frameworks for cross-border collaboration, the EU possesses the instruments necessary to enable people from diverse backgrounds to take part in and reap the rewards of economic development. By using these resources intentionally, it becomes possible to tear down entrenched

systemic obstacles, work toward regional equity, and build a dynamic entrepreneurial ecosystem that guarantees inclusiveness for all (European Commission, 2024).

Improving the Erasmus Program for Young Entrepreneurs: The Path to Development

The Erasmus for Young Entrepreneurs (EYE) programme is a great initiative that helps match up-and-coming entrepreneurs with experienced mentors across Europe (European Commission, 2024). However, it can further increase its potential to help underrepresented groups by making very deliberate and targeted expansions.

By tailoring the initiative to address the specific needs of women, migrants, persons with disabilities, and youth from underrepresented groups, the EYE program can be an effective tool for promoting inclusiveness. For instance:

- Women Entrepreneurs can benefit from dedicated funding and training to overcome gender-specific barriers.
- Mentoring and cross-cultural business training programs help migrants and refugees integrate better into the entrepreneurial ecosystem.
- People with a disability may use accessible tools and assets, thus ensuring their full participation.
- Encourages the exposure of marginalised youth to entrepreneurship early, thus creating a culture of innovation and opportunity.

More flexible programme options, such as short-term mobility or virtual exchanges, could cater to those experiencing logistical or mobility challenges and therefore increase participation.

Using Structural Funds to Promote Regional Equity

The EU's structural funds, such as the European Regional Development Fund (ERDF) and the European Social Fund (ESF), are at the heart of efforts to tackle regional disparities and promote more inclusive entrepreneurship in less-developed areas. The Asylum, Migration, and Integration Fund (AMIF), which funds the WISER project, is set up for the period 2021-2027, with a total of EUR 9.88 billion. The Fund aims to further boost national capacities and improve procedures for migration

management, as well as to enhance solidarity and responsibility sharing between Member States, through emergency assistance and the relocation mechanism.

Building Centres in Marginalised Areas

The WISER project foresees the establishment of entrepreneurial hubs, and it is important when these hubs include rural and remote areas to ensure that it affords access to training, mentorship, and digital resources (ILO, 2020). For economically challenged urban areas, one avenue of support for startups and social enterprises is coworking spaces and accelerators. There are different parameters and strategies to consider when developing entrepreneurial hubs in such areas (Figure 3).



Figure 3: Boost entrepreneurship in rural and deprived areas

Tailor-made Education to Meet Local Needs

Structural funds can support programmes that address the unique needs of different regions. For instance, rural areas may benefit from programmes focused on agricultural entrepreneurship while urban centres may focus on technological startups and creative industries.

Improving Digital Infrastructure

The value of digital connectivity for modern entrepreneurship cannot be overemphasized. Structural funds can be used to enhance internet access and technological infrastructure in disadvantaged areas, ensuring that no entrepreneur is at a disadvantage because of a lack of resources (United Nations Development Programme, 2024).

Promoting Transnational Cooperation: Reinforcing the European Union Network

A notable strength of the European Union lies in its diversity, and transnational collaboration leverages this by promoting the exchange of knowledge and cooperation among its member states.

Sharing Knowledge and Effective Strategies

Conferences, forums, and databases at the European Union level that emphasize successful programmes can help share experiences among its member states. A programme successfully supporting migrant entrepreneurs in one country, for instance, might become a transferable model to be implemented throughout the EU.

Promoting Collaborative Initiatives

Such collaborations between entrepreneurial ecosystems across different countries could provide access to common resources and networks. Collaborative enterprise between companies in different member countries promotes innovation through integration of diverse perspectives, leading toward unique solutions for common challenges.

EU-Wide Training and Networking

Training programmes that connect entrepreneurs from different geographical regions encourage mutual learning and collaborative action. Networking events at the European Union level give entrepreneurs the opportunity to establish

relationships with mentors, investors, and industry leaders across the continent (EaSI, 2021)

Optimising European Union Aid for Sustainable Impact

To fully tap the EU's resources, programmes need to be accessible, inclusive, and accountable (European Commission, 2021):

- **Simplifying Access:** Streamlining application processes and providing multilingual resources ensures that all entrepreneurs, irrespective of their background, can take advantage of EU programmes.
- **Evaluating Impact:** Regular assessments of EU-funded initiatives ensure they effectively address systemic barriers and meet their goals.
- **Increasing Awareness:** Targeted efforts bring greater visibility, so potential participants become aware of the opportunities available through EU programmes.

The Prospects of Inclusive Entrepreneurship within Europe

The EU can take the lead in creating a truly inclusive entrepreneurial ecosystem by expanding programmes like Erasmus for Young Entrepreneurs, using structural funds to promote regional equity, and embracing cross-border collaboration. Those efforts will not only empower individuals from underrepresented groups but also strengthen communities, drive innovation, and promote economic growth.

Through these initiatives, Europe can reaffirm its commitment to equity, diversity, and inclusion—ensuring that entrepreneurship is a force for opportunity, resilience, and progress across the continent.

PART TWO: THE STATUS OF SOCIAL ENTREPRENEURSHIP AND MIGRANT WOMEN

2.1 Promoting Social Innovation and social entrepreneurship: Aligning Business Success with Societal Impact

2.2 Women's Participation in Inclusive Entrepreneurship

2.3 The Role of Social Entrepreneurship: Empowering Migrant Women in Europe

2.4 Bridging the Gap between Migrant Women and Social Entrepreneurship

2.5 Tailored recommendations, Success stories and role models

PART TWO: THE STATUS OF SOCIAL ENTREPRENEURSHIP AND MIGRANT WOMEN

2.1 Promoting Social Innovation and social entrepreneurship: Aligning Business Success with Societal Impact

This part introduces the notion of social entrepreneurship and notes key barriers faced by migrant women including language barriers, recognition of qualifications, legal hurdles, financial constraints, discrimination, and childcare responsibilities.

2.1.1 What is Social Entrepreneurship?

Social entrepreneurship involves the identification of social problems and the creation of innovative solutions through business activities (Ashoka, 2022). Unlike traditional businesses, social enterprises aim to remain financially sustainable while committing themselves to addressing social or environmental issues (Bornstein, & Davis, 2010). The concept of social entrepreneurship combines business methods with a focus on addressing social, cultural, or environmental challenges (Dees, 1988). Different from purely commercial operations, social entrepreneurship places importance on creating positive social results alongside building stable income streams.

Social entrepreneurship therefore combines private entrepreneurial activity with the creation of social value (OECD, 2022). It places social impact and the public interest above profit maximisation for personal gain (European Social Enterprise Monitor Report 2020-2021); (OECD, 2022); (European Business & Innovation Centre Network (EBN), 2022). This approach, therefore, leads to the creation of value for others (British Council, n.d), if not exclusively then at least in large measure (Zahra, S. A., Gedajlovic, Neubaum, & Shulman, 2019). Social entrepreneurship is attracting increasing attention as an innovative and sustainable approach to addressing inequalities and environmental challenges, promoting jobs,

and alleviating poverty (Euclid Network, 2021), aligning with the European Pillar of Social Rights Action Plan and the collaborative Porto Social Commitment. The main goal of social entrepreneurship is to address critical social problems, meet social needs in an innovative manner, and improve the quality of life of local community members (OECD, 2022) (EBN, 2022); (British Council, n.d). In the context of the Action Plan for the Social Economy, this notion is referred to as "collective interest" or "general interest" [COM/2021/778 final].

Social entrepreneurship involves:

- **Identifying social problems and developing innovative solutions** (European Commission, 2022).
- **Leveraging entrepreneurial competencies to establish self-sustaining ventures that provide advantages to society** (European Commission, 2022).
- **Balancing financial sustainability with the goal of creating a positive social or environmental impact** (European Commission, 2022).

Social entrepreneurship redefines business success by adopting a "triple bottom line" approach (FasterCapital, n.d):

- **Individuals:** Focusing on social outcomes, including job creation, community building, and cultural integration.
- **Planet:** Focus on environmentally sustainable activities by green innovation and responsible practices.
- **Profit:** Ensuring financial sustainability for long-term viability and scalability.

This holistic approach ensures that success is measured not just in economic terms, but also the business contributions made to the environment and society.

Social entrepreneurship can change the fabric of communities, economies, and ecosystems (Zahra, et al., 2009).

- **Benefit to Communities:** Vulnerable groups gain access to education, jobs, and basic services, thus reducing inequalities and improving resilience.
- **Sustainability Progress:** Green practices and innovations contribute to environmental preservation, addressing global challenges like climate change.
- **Economic Growth:** The enterprises create new industries and entice socially conscious investors; hence, they lead to opportunities that spur local economies.

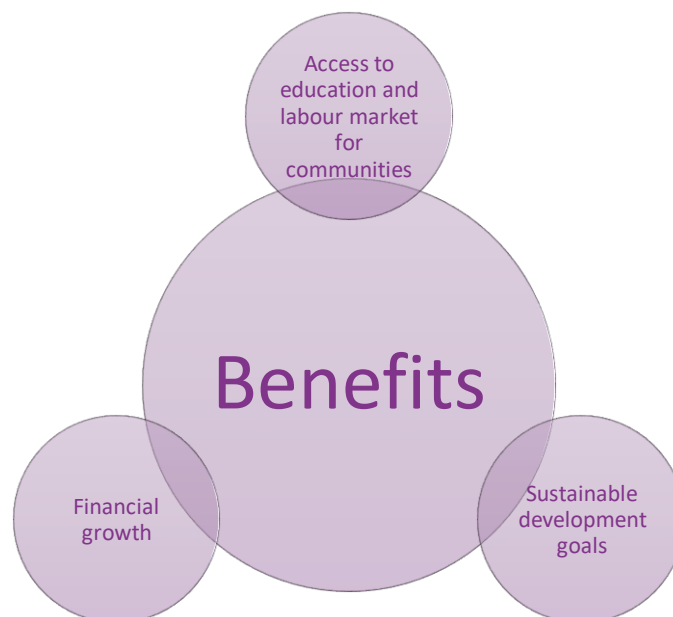


Figure 4. Benefits for the ecosystems from social enterprises

2.1.2 Progressing Social Innovation: Integrate Corporate Success and Community Outcomes

In a world marked by complex and interconnected problems, the WISER Inclusive Entrepreneurship Framework acknowledges that social entrepreneurship offers one of the most important ways to bring about significant change. By aligning business success with social benefits, social enterprises tackle some of the most critical issues of our time: unemployment, climate change, and social inclusion (OECD, n.d).

Encouraging social innovation is more than an opportunity—it is a must for creating a more equitable and sustainable world. Such an example can be found for instance in the Invisible Cities Project (ICP) (Silva, 2023). The following section describe the parameters addressing social innovation to enable visibility for vulnerable communities within an inclusive entrepreneurship framework like WISER.

2.1.3 Solving Principal Problems with Social Entrepreneurship

Social businesses have this uniquely place in addressing important societal challenges through the combination of innovative solution with sustainable business models (García-Flores and Palma Martos, 2023).

Unemployment Solutions: Unemployment, especially among the socially marginalised, increases inequality and leads to social exclusion. Social enterprises alleviate this burden by creating jobs and pursuing workforce development. Vocational training, apprenticeships, and mentorship programs in social enterprises support the acquisition of skills required for individuals' success (OECD, n.d).

Addressing Climate Change: As custodians of the ecosystem, social enterprises take the lead in creating sustainable solutions: from the advance of renewable energy to designing environmentally friendly products and waste management systems, the organisations show how economic growth can be compatible with environmental responsibility (García-Flores and Palma Martos, 2023).

Promoting Social Cohesion: Migrant and refugee populations, for instance, often face significant barriers to integration. Social ventures focused on promoting inclusion deliver language classes, skill-building training, and employment opportunities—thereby creating pathways for individuals to contribute positively to their societies. Projects to engage across cultures nurture understanding and collaboration, hence building social cohesion (Dufays & Huybrechts, 2019).

2.2 Women's Participation in Inclusive Entrepreneurship

2.2.1 European landscape

Social entrepreneurship offers an innovative model for addressing problems specific to society by adopting an enterprise approach with a commitment to fostering positive social, cultural, or environmental change (OECD, 2021). This type of entrepreneurial paradigm for migrant women can create opportunities to overcome both individual and structural barriers, enhance the possibilities of integration, and constitute substantial contributions to their communities and countries of origin (GEM, 2022). Based on this premise, it reviews the potential that exists under social entrepreneurship for migrant women, bearing in mind specific needs and drawing out models for actualizing the latent potential.

Women face gender inequalities in entrepreneurship, which ultimately results in an economy that misses out on potential gains in job creation, growth, and innovation (OECD, 2021). Among the sources of these disparities are increased self-assessed fear of failure, talent gaps, and inadequate access to financial resources.

Improvement in policies that support women's entrepreneurial aspirations, addressing market failures in skills and finance, and increasing access to networks and resources for entrepreneurs seeking growth will help (OECD, n.d).

The most general policy frameworks for women's entrepreneurship requires considerable strengthening. Whereas governments have made progress in reducing the barriers that exist, initiatives are not sustainable, scalable, and aligned with global objectives. The policies are mostly time-bound, symptomatic, and partial, hence weakly effective (OECD, 2022). To improve such frameworks, governments should give priority to increasing knowledge on policy impacts, seeking a much stronger engagement with stakeholders in women's entrepreneurship, and ensuring appropriate resource allocation for long-term sustainability (European Migration Network, 2021). A true, all-round vision is needed to establish effective and efficient policies to ensure women's entrepreneurship thrives.

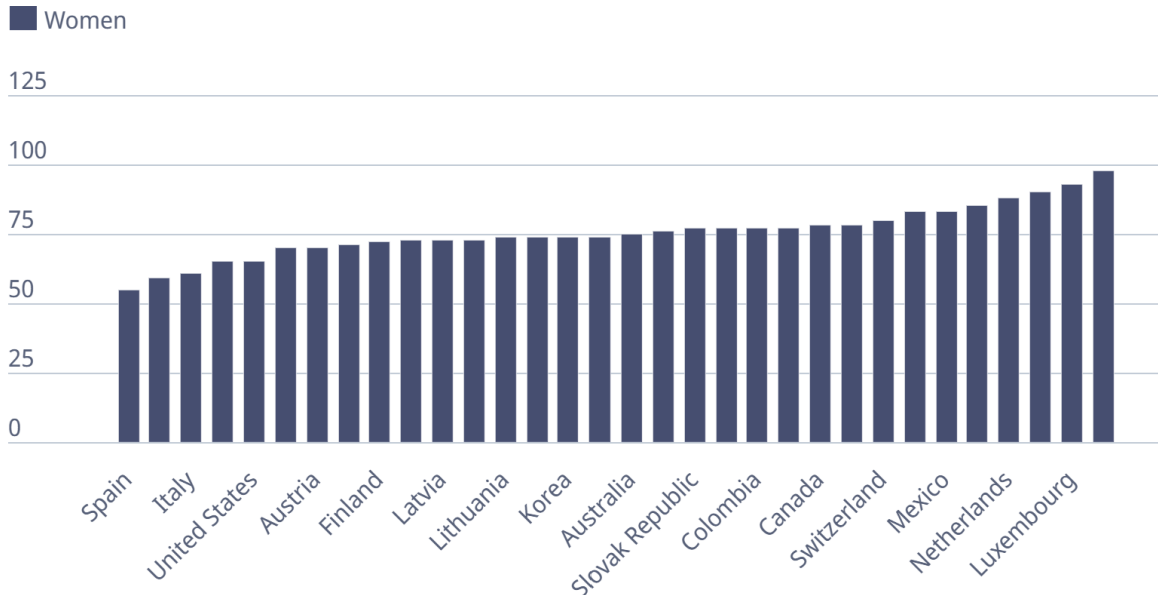
Policies and programs for women entrepreneurs should be more contextual, reflecting the diversity of their motivations, ambitions, and needs (GEM, 2022). This would require tailoring measures, enhancing gender-inclusive support infrastructure, increasing resources for women's entrepreneurship organisations and networks, and investing in research on women's entrepreneurship (GEM, 2022). Additionally, reducing gender barriers in mainstream interventions and direct support to women entrepreneurs will be important for inclusiveness and effectiveness (European Migration Network, 2021).

Women entrepreneurs face huge challenges to accessing finance to start-up or scale up businesses since it is not only related to supply-side but also demand-side barriers (European Migration Network, 2021). Governments must step up traditional measures, like loan guarantees, and engage in innovative ways, as with fintech, so more women can access capital. Efforts should prioritize increasing growth financing for women entrepreneurs with high potential, coupled with non-financial support, such as managerial training, to enhance growth in their businesses (European Migration Network, 2021).

The OECD states that inclusive entrepreneurship is important for countries to ensure that economic growth is spread out and opportunities are open to all. The OECD report suggests that many member states are set to promote different types of entrepreneurs, referred to as 'The Missing Entrepreneurs', through policies that target women, youth, seniors, and people with disabilities among others. They argue that inclusive entrepreneurship is good for sustainable growth and helps in social and financial inclusion. "The "missing" entrepreneurs challenge is largely a gender issue" (OECD, 2024). If other socioeconomic groups were as active as 30-49-year-old men in founding and managing new businesses, the OECD would have an additional 34.1 million early-stage entrepreneurs. Almost three-quarters of these "missing" entrepreneurs are women, resulting in lost possibilities for job creation, growth, and innovation.

73% of “missing” entrepreneurs in the OECD are women

Percentage of total “missing” entrepreneurs who are women



2.2.2 Country specific analysis within the WISER project

This subsection presents insights into the country-specific analyses from the national reports in the different European countries who are members in the WISER Consortium. The findings present a wide overview of challenges and opportunities in the promotion of inclusive entrepreneurship among migrant women. Here is a summary of the key findings:

Spain

- **Challenges:** Language and cultural barriers restrict access to job markets. The legal and administrative procedures for self-employment are tedious; migrant women generally do not have the financial means and networks. Stereotypes and social integration issues remain.
- **Opportunities:** Spain has increasing support for social entrepreneurship, with innovative models for women entrepreneurs, especially in the education and health sectors.

Cyprus

- Challenges: Migrant women face language barriers that limit their access to job and business opportunities. Recognition of foreign qualifications is complex and slow, most often sidelining skilled individuals into low-skill jobs. Structural barriers, societal attitudes, and discrimination in hiring all put a brake on entrepreneurial efforts.
- Opportunities: Several programmes, such as language training and employability hubs, are now being established. However, the lack of comprehensive support systems seriously hinders broader development.

Belgium

- Challenges: Regionalised governance and multilingual requirements complicate business operations. Migrant women also face a high level of unemployment, financial barriers, and poor access to local networks. Recognition of qualifications and work experience acquired locally remain substantial barriers.
- Opportunities: Strong policy support for social entrepreneurship in Belgium; organisations such as MicroStart provide microloans, though outreach to migrant women is limited.

Lithuania

- Challenges: Language is a major barrier to social and professional integration. Recognition of qualifications is slow and bureaucratically complex. Limited local work experience and social networks further hinder entrepreneurial activities.

- Opportunities: Lithuania has advanced legal frameworks for social entrepreneurship and gender inclusivity. However, regional disparities in economic opportunities require tailored approaches.

Greece

- Challenges: Bureaucratic processes, language barriers, and legal hurdles limit entrepreneurial activities for migrant women. Gender norms and economic instability further deteriorate their challenges. Limited access to networks and funding compounds the issue.
- Opportunities: Urban areas have better resources for language education and support for entrepreneurship. Social entrepreneurship is becoming increasingly recognised, with scope for greater inclusivity with targeted programmes.

Italy

- Challenges: Migrant women face a triple disadvantage due to gender, ethnicity, and immigration status. Language barriers, discrimination, and limited recognition of qualifications hinder employment and entrepreneurship. Domestic work dominates employment options, offering minimal growth opportunities.
- Opportunities: Italy has programmes to support social entrepreneurship and improve gender equality. Those programmes can be used to provide tailored assistance; still, existing programmes are often undersubscribed.

Germany

- Challenges: The biggest challenges are linguistic and systemic discrimination. Procedures for foreign credential recognition are complicated and time-consuming. Professional networking opportunities are also quite vague and very limited for migrant women.

- Opportunities: Germany has good integration programmes such as Sie gründet e.V., but there are issues with awareness and accessibility. Expanding these networks and simplifying qualification recognition can improve opportunities. While every country has its unique set of challenges and opportunities in creating a more inclusive entrepreneurial ecosystem, the findings underscore the importance of tailored interventions in the areas of overcoming systemic barriers, building networks, and increasing resources available to migrant women entrepreneurs.

The following sections particularly look at a detailed analysis of the situation of migrant women and their status in the labour market, the importance of social entrepreneurship, and its benefits for migrant women, and ways to reach migrant women with opportunities in social entrepreneurship. The last chapter has tailored suggestions, success stories, and role models from the partner countries since the information was gathered from those countries.

2.3 Migrant Women and Labour Market: Challenges and Opportunities

European landscape

Migrant women constitute one of the substantial yet often overlooked portions of the labour force in Europe (European Commission, 2021). Their diverse skills, perspectives, and experiences contribute to both local communities and the broader economy. However, systemic barriers usually prevent their full inclusion in the labour market, resulting in a huge underutilisation of their potential in terms of economic growth and innovation (Migration Policy Institute, 2020). Addressing these challenges while capitalising on their potential is critical to promoting a more inclusive, dynamic, and resilient workforce in Europe (World Bank Group, 2022).

Still, notwithstanding their potential, migrant women face a variety of complex barriers that limit their possibilities of participating in the labour market. These

barriers largely overlap with more extensive concerns about gender, ethnicity, and socioeconomic background, which cause further exclusion.

Challenges Faced by Women Migrants in the Labour Market



Figure 4: Challenges Faced by Women Migrants in the Labour Market

1. Limited Access to Job Opportunities

Discrimination and Bias: The migrant women face discrimination based on gender, ethnicity, or migrant status that limits their entry into employment (UNHR, 2018). This might be at the hiring level, work environment, or promotion levels, meaning that the migrant women are locked out from stable, well-paying jobs (GEM, 2022).

Legal Barriers: Complex legal frameworks related to work permits and residence can restrict or complicate access to employment opportunities (World Bank Group,

2022). Particularly, asylum seekers face long waiting periods and limited legal pathways to enter the formal labour market.

Skills Mismatch: Qualifications gained outside Europe are often considered less worthy or not recognized at all within the region (UNESCO, 2018). This forces many skilled migrant women into low-skilled or precarious work that does not match their professional experience or career aspirations.

2. Language and Culture Barriers

Inadequate proficiency in local languages poses a considerable hindrance to obtaining employment, participating in training initiatives, and engaging with professional networks. Numerous migrant women encounter difficulties in surmounting these linguistic obstacles, which may result in feelings of isolation and marginalization from the workforce (EIGE, 2021). These differences in workplace norms and expectations can lead to misunderstandings or discomfort, further marginalizing the migrant women and discouraging them from seeking formal employment.

3. Caregiving Responsibilities

Migrant women themselves are often primary caregivers for children, elderly family members, or other dependents. These added responsibilities, along with lack of access to affordable childcare, significantly reduce their availability for full-time employment or participation in professional development opportunities (Fairlie & Robb, 2009).

Social norms surrounding gender roles often place added burdens on migrant women, further restricting their focus on career aspirations.

4. Scarcity of Networks and Resources

Many migrant women do not have access to professional networks, mentorship opportunities, and knowledge about available resources (Fairlie & Robb, 2009).

Without such important connections, navigating the labour market and finding opportunities becomes challenging.

5. Susceptibility in Unregulated Labour

Many migrant women are pushed into the informal sector of employment, such as domestic or care work, where bad working conditions, low wages, and little legal protection are usually the case (UNHCR, 2018). Much informal work is unstable, providing no opportunity for career advancement to break the cycles of economic vulnerability.

Opportunities for Inclusion and Success

Acknowledging and tackling these obstacles paves the way for enhanced inclusion and achievement for migrant women within the labour market. Customised strategies have the potential to convert impediments into prospects, fostering a more just and prosperous workforce (World Bank Group, 2022).

1. Advocating for Diversity and Inclusion

This might help eliminate biases and create supportive environments for migrant women through policies that most promote workplace diversity and inclusion (ILO, 2022). It calls for encouraging employers to adopt fair hiring practices and build cultural competence in the workplace.

2. Recognition and Certification of Competencies

Creating systems to identify and validate foreign qualifications can bridge the mismatch in skills and allow migrant women to pursue careers that utilize their expertise (World Bank Group, 2022). Simplifying procedures for the recognition of credentials and creating pathways leading to additional training or certification can unlock potential.

3. Language and Integration Initiatives

Investment in language training and cultural orientation programs provides migrant women with the tools to enter local labour markets (European Migration Network, 2021). Accessible and tailored programmes can empower women with the ability to overcome potential language and cultural barriers and thus increase their confidence in finding work (World Bank Group, 2022).

4. Fostering Work-Family Balance

Better access to affordable childcare and flexible work arrangements may alleviate the burdens of caregiving (GEM, 2022). Work-life balance policies make it easier for migrant women to enter the labour market while caring for their families (European Migration Network, 2021).

5. Building Networks and Offering Mentorship

Building professional networking and mentorship platforms for these migrant women, it links them with resources and opportunities (World Bank Group, 2022). Community-based initiatives and employer-led mentorship programmes could provide the basis for relationships that will help empower women to reach their career aspirations (European Migration Network, 2021).

6. Strengthening Protections for Informal Employment

Regulation and formalisation of industries where migrant women are predominantly present can improve working conditions and open prospects for career advancement (World Bank Group, 2022). Bettering legal protection and creating awareness about workers' rights are important measures to reduce exploitation (European Migration Network, 2021).

Conclusion: Structural barriers prohibit from fully exploiting Europe's untapped entrepreneurial potential in migrant women

Migrant women are an integral part of the labour market of Europe; however, there are structural barriers to migrant women's full participation and potential.

Surmounting the structural barriers that lie before migrant women through inclusive policies and enabling initiatives, as well as needed cultural changes, could create opportunities for them to make a difference. By promoting their integration, Europe could provide a more innovative, resilient, fairer workforce, benefitting all.

2.2.3 Cross country findings

The discussion that follows provides a closer look of the challenges faced by migrant women, together with opportunities to support their success, against the background of the findings of the WISER Consortium partner countries: Spain, Italy, Greece, Germany, Cyprus, Lithuania, and Belgium. A review of the seven national reports generated by the WISER Consortium highlights the shared obstacles and opportunities faced by migrant women in their quest for labour market integration and enterprise development in different European countries. The next paragraphs summarise the common findings.

Prevailing Difficulties/barriers

Some notable barriers reported across the partner countries include:

1. Linguistic Obstacles

- A key challenge for all countries, affecting employment and entrepreneurship:
- Limited host country language proficiency limits access to job opportunities; knowledge of legal or bureaucratic procedures is limited.
- Language training programs exist but are often inadequate or inaccessible for women with caregiving responsibilities.

2. Recognition of Credentials

- Migrant women face difficulties in having foreign qualifications recognized, which limits their access to jobs aligned with their education:

- Prolonged, bureaucratic, and costly procedures deter many.
- Some professions require additional certification or training, thus compounding the difficulty.

3. Legal and Bureaucratic Barriers

- Complicated administrative processes and regulatory laws are some of the obstacles.
- Lengthy waiting periods for permits, licenses, and business registrations.
- Limited understanding of host country regulations exacerbates the issue.

4. Limit to network access

- Migrant women often lack professional and social networks that are fundamental for job-seeking, mentorship, and business development.
- Cultural and social exclusion limits their capacity to engage with local communities and industry experts.

5. Financial Limitations

- Challenges in accessing capital for entrepreneurship: Insufficient credit history and absence of collateral preclude obtaining loans.
- Migrant women often lack awareness of available funding opportunities.

6. Prejudice and Discrimination

- Discrimination—both structural and social—based on gender, ethnicity, or religion is pervasive.
- Women who wear visible religious clothing, such as hijabs, face specific prejudices in professional settings and business ventures.
- Racism and xenophobia deter social and economic integration.

7. Harmonising Familial Obligations

- Caregiving roles disproportionately affect migrant women, limiting their ability to engage in the labour market or entrepreneurship.

Opportunities:

Frequent prospects for opportunities identified across the six national reports:

1. The Expansion of Social Entrepreneurship

- Social entrepreneurship presents an attractive opportunity for migrant women.
- Opportunities to leverage cultural assets for community-focused businesses.
- Growing demand for social enterprises addressing local and global challenges.

2. Policy and Institutional Support

- Emerging policies and programmes to support migrant women, though uneven across countries.
- NGOs and state-run programmes offer language training, business seminars, and social events.

3. Areas Showing Entrepreneurial Viability

Migrant women are strongly represented in certain sectors:

- Services like caregiving, hospitality and crafts are dominant due to lower entry barriers.
- Surging demand for education, health, and technology.

4. Digital Media

- Online platforms provide alternative channels for entrepreneurial development: E-commerce and social media facilitate visibility and reach to broader markets.

5. Community and Peer Support:

- Peer networks and community-based programs promote empowerment:
- Mentorship and success stories to motivate others to break down barriers.

Conclusion

While migrant women encounter structural barriers in their path in the fields of language, legality, social status, and finance, there is growing recognition of migrant women as entrepreneurs. Each country provides unique lessons that can help further develop a better policy framework for the empowerment of migrant women regarding the labour market at the EU level: by adopting tailored programmes and policies and networks that will encourage creating opportunities that help facilitate their socio-economic integration.

2.3 The Role of Social Entrepreneurship: Empowering Migrant Women in Europe

Some notable examples of social entrepreneurship pertaining to migrant women include:

Cultural Enterprises: Those that sell handcrafts, traditional clothes, or cuisine.

Service-Based Initiatives: Language training or childcare services, or skills workshops catering to migrant communities.

Co-ops and Collectives: Organizing working, training, and offering supportive resources to women located in underserved locations.

2.3.1 Benefits of Social Entrepreneurship to Women Migrants

Social entrepreneurship is the rare combination of innovation, impact, and sustainability. It is something beyond generating mere profits; it emphasizes creating value for society while remaining financially sustainable (European Commission, 2022). For migrant women, it is one avenue toward economic self-sufficiency, individual fulfilment, and active community participation.

Social entrepreneurship uniquely empowers migrant women to exercise their capacities, surmount barriers, and drive positive change (ILO, 2020). The main benefits are described in Figure 5:

- Economic empowerment
- Use of cultural capital and development
- Social cohesion
- Community impact
- Motivation and perceived satisfaction



Figure 5. Benefits of social entrepreneurship for migrant women

1. Economic Empowerment

Pathway to Financial Independence: By creating self-sustaining businesses, migrant women can achieve economic security while addressing community challenges (UN WOMEN, 2020).

Income Generation: Social enterprises help migrant women generate income while achieving personal and social objectives.

2. Make use of cultural capital and Development

Cultural Assets as Strengths: Migrant women can transform cultural knowledge, traditional crafts, and language skills into marketable products and services (Migration Policy Institute, 2020).

Capacity Building: Managing a social enterprise builds entrepreneurial, financial, and leadership skills, which enhance long-term career prospects (ILO, 2020).

3. Social Cohesion

Building Networks: Social enterprises help migrant women to interact with the local communities, organisations, and market opportunities (European Commission, 2021).

Facilitating Inclusion: Through the encouragement of cultural exchange via products and services, social entrepreneurship cultivates mutual understanding and fosters inclusivity.

4. Community Impact

Tackle the local challenges: Women migrants can establish businesses that address issues affecting their community members, such as limited access to services or employment opportunities (Zahra, et al., 2009).

Inspiring Change: Successful social entrepreneurs demonstrate effective leadership, motivating others in their community to participate in innovative practices and make a difference.

5. Personal Satisfaction

Purpose-Driven Labor: Social entrepreneurship brings personal interests together with a desire for creating good change.

Confidence and Leadership: Running a social enterprise allows migrant women to lead, innovate, and demonstrate their skills (World Bank Group, 2022).

2.3.2 Responding to the Distinct Needs of Migrant Women

To unlock the potential of social entrepreneurship, requires an integrated approach with holistic measures (OECD, 2021), displayed in Figure 6.



Figure 6. Addressing the needs of migrant women for entrepreneurship

1. Legal and Administrative Assistance

The process involves amplifying business registration, licensing, and compliance processes to reduce bureaucratic barriers. At the same time, it is important to provide accessible information on labour and entrepreneurial rights in multiple

languages (OECD, 2021). The aim should be also to promote the implementation of beneficial policies including tax incentives and fast-track work permits.

2. Linguistic and Communicative Competencies

It is critical to provide language training that focuses on business-related vocabulary and negotiation skills, while also offer translation services for contracts, promotional materials, and legal documents.

3. Sufficiency of Financial Resources

There should be provision for design of microfinance programmes and funding opportunities that specifically target migrant women (OECD, 2024). Specialised programmes should provide financial literacy training to improve budgeting, funding applications, and money management skills.

4. Competency Building

It is important to organise business planning, marketing, and financial management workshops, whereas ensure the recognition and validation of skills acquired abroad, filling qualification gaps (UN Women, 2021).

5. Cultural and Social Integration

To foster integration, mentoring is critical. For instance, the intention should be to match migrant women with mentors who have gone through similar experiences (GEM, 2022). These efforts should be both physical and virtual, including establishing networking platforms that facilitate connections between migrant women and local business communities.

6. Childcare and Familial Assistance

One common need mentioned is childcare. There should be accessible childcare solutions, so that migrant women can focus on their business enterprises (ILO, 2020). This includes to develop adaptable training timetables that consider caregiving obligations.

7. Psychosocial Support

Wellbeing is imperative for any entrepreneur, let alone migrant women. To succeed the latter, it is suggested to conduct workshops to boost self-esteem to address the psychological impact of migration. These could also act as safe spaces for migrant women to share challenges and exchange ideas.

Conclusion

Social entrepreneurship is an important mechanism through which migrant women address different challenges, express their creativity, and contribute to both their country of settlement and their native community. It fosters innovation, resilience, and collaboration, thereby empowering migrant women in taking charge of their destinies and making important changes socially. To fully realise this potential, collaboration among governmental bodies, non-governmental organisations, and private entities is important to create enabling environments.

Simplifying legal frameworks, facilitating access to resources, and providing tailored training programmes will help migrant women acquire the skills needed to succeed. Europe can nurture a more inclusive, equitable, and dynamic society through investment in the social entrepreneurial activities of migrant women and thus ensure that their unique skills and perspectives have a positive impact on both economies and communities.

2.3.3 Cross country findings

An exploration of social entrepreneurship in the European countries of the WISER Consortium, shows common trends, challenges, and opportunities for migrant women, therefore underlining its important role in advancing economic empowerment and social inclusion. The main cross-country overlapping findings are as follows:

1. Prevailing Patterns in Social Entrepreneurship

1.1 Building Knowledge and Engagement

- Social entrepreneurship is increasingly being recognised as a viable professional option for women migrants.
- It offers channels to solve societal problems parallel to generating income.
- Many migrant women are leveraging their cultural knowledge and unique experiences to create socially impactful businesses.

1.2 Focus on Community-Centred Solutions

Migrant women often establish businesses that cater to community needs, including:

- Employment opportunities for other migrants or discriminated groups.
- Education, health, and care services.

1.3 Enhancing Institutional Approval

- Many countries have established programmes and created frameworks for promoting social entrepreneurship.
- The European-wide policies, like the Social Economy Action Plan (2021–2027) – support social enterprises.
- National programmes in countries like Lithuania and Spain encourage women to engage in social enterprises as a route to inclusion.

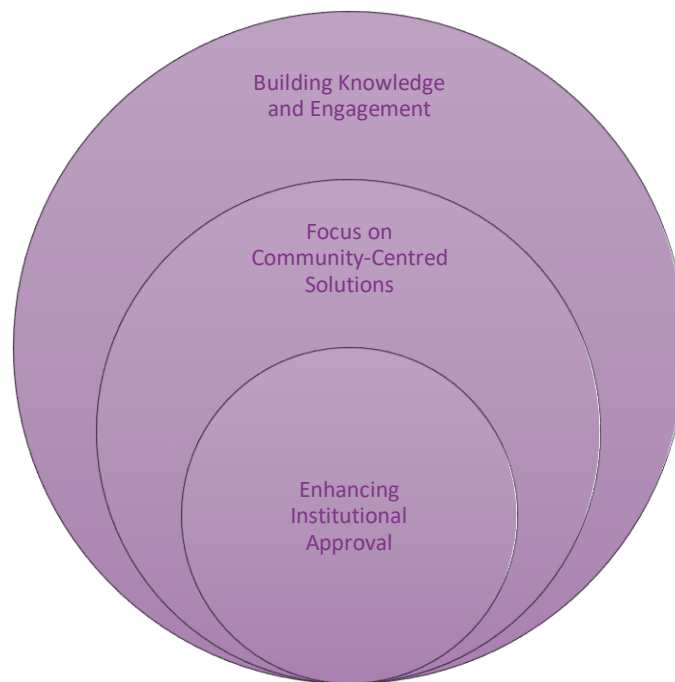


Figure 7. Patterns in social entrepreneurship initiatives across the partner countries

2. Barriers to Social Entrepreneurship

2.1 Insufficient Knowledge and Know-how

Despite its potential, many migrant women do not know about social entrepreneurship or express lack of confidence in its benefits:

- Limited exposure to social entrepreneurship models and successful examples.
- The lack of tailor-made training programs for setting up and sustaining a social enterprise.

2.2 Financial Constraints

Access to funding remains a significant barrier for migrant women in social entrepreneurship:

- Inadequate credit history and collateral restrict access to loans.
- Knowledge on grants and other financial resources among migrant women is low.

2.3 Regulatory and Bureaucratic Challenges

- The establishment of social enterprises is impeded by complicated legal and bureaucratic prerequisites.
- The lengthy procedures of registering businesses or obtaining social enterprise status.
- Migrant women often lack the knowledge or resources to navigate these systems.

2.4 Cultural and Social Barriers

Local markets often view social enterprises with scepticism or undervalue them:

- Migrant women might have a problem articulating the value of their products or services.
- Prejudices and lack of trust in minority-led businesses impede growth.

2.5 Gaps in Networking and Support

The constrained availability of professional and peer networks inhibits avenues for both collaboration and mentorship.

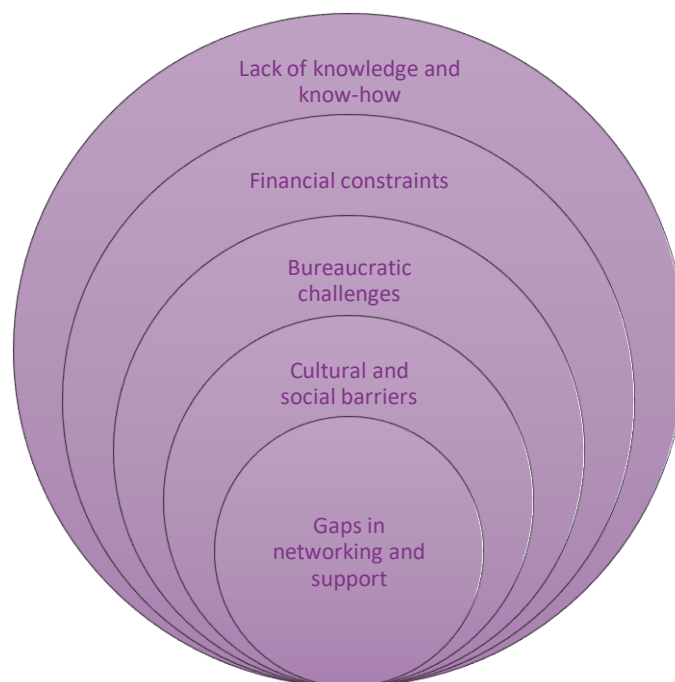


Figure 8. Barriers to social entrepreneurship initiatives across the partner countries

3. Opportunities Through Social Entrepreneurship

According to the findings from the national reports across the WISER partner countries, there are opportunities for social entrepreneurship.

3.1 Fostering Women's Empowerment and Inclusivity

- Social entrepreneurship provides one avenue toward economic self-sufficiency and broader societal integration.
- It empowers migrant women by addressing challenges unique to their communities.
- Women-led social enterprises often challenge existing stereotypes and promote gender equality.

3.2 Encouraging Innovation

Migrant women provide a range of perspectives and unique cultural interpretations:

- These form the basis of innovative business models and solutions adapted to local and global challenges.

3.3 Nurture Relationships Between Communities

Social enterprises create opportunities for cultural exchange and understanding:

- They promote cohesion between migrant populations and local communities.

3.4 Economic Impact

Social enterprises contribute to local economies in terms of job creation and services:

- Most employ other marginalised people, increasing, therefore, their social impact.

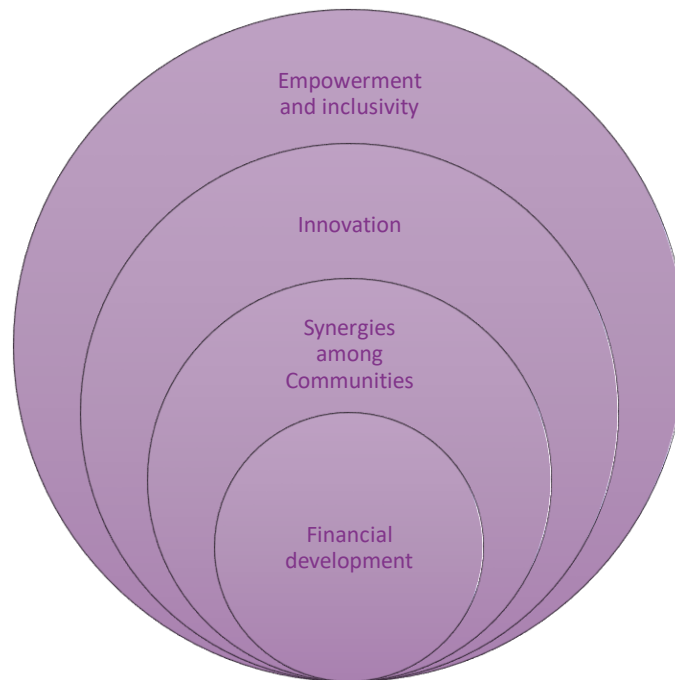


Figure 9. Opportunities through social entrepreneurship initiatives across the partner countries

4. Strategies to Promote Social Entrepreneurship Among Migrant Women

4.1 Raising Awareness

- Undertake info campaigns to raise migrants' women awareness of the availability of social entrepreneurship as a career.

4.2 Financial Support Mechanisms

- Implement microfinance initiatives and tailored funding opportunities targeting migrant women-run social enterprises.

4.3 Streamlining Regulatory Agencies

- Simplify business registration and legal compliance processes to promote participation.

4.4 Optimising Networks

- Create hubs and networking platforms for knowledge exchange and collaboration.

4.5 Capacity Building

- Provide training in business competencies, digital technologies, and frameworks for social entrepreneurship.

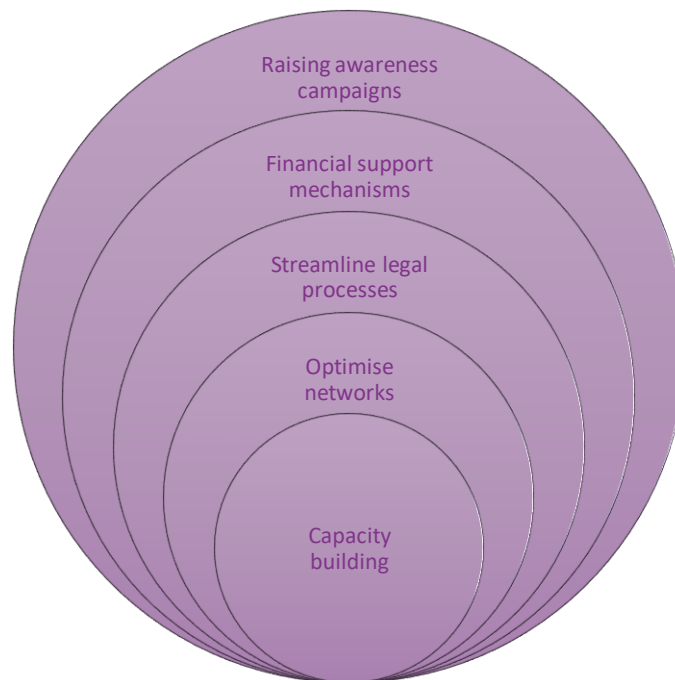


Figure 10. Strategies to promote social entrepreneurship initiatives across the partner countries

Conclusion

Social entrepreneurship holds great potential in introducing positive change into the lives of migrant women, enabling them to tackle social challenges, be integrated into local economies, and achieve economic independence. Although

systemic barriers still prevail, targeted efforts and enabling environments can open avenues for opportunities, fostering innovation, inclusion, and resilience across European communities. Recognition and strengthening of the role of social entrepreneurship will thus let Europe tap into its diversely rich potential, unleashing their contribution to the betterment of both social and economic wellbeing.

2.4 Bridging the Gap between Migrant Women and Social Entrepreneurship

2.4.1 European landscape

Migrant women are one of the dynamics, yet underappreciated, powerhouse of the entrepreneurial ecosystem in Europe. Their unique competencies, perspectives, and resilience hold great potential in creating businesses that, beyond sustaining livelihoods, would bring about considerable social returns. However, structural barriers often impede their ability to take part in social entrepreneurship and realise their full potential (ILO, 2020). Bridging this gap calls for a holistic approach, addressing those challenges, empowering migrant women with resources and skills, and creating inclusive ecosystems where they will succeed (Figure 11).



Figure 11. Strategies towards bridging the gap of social entrepreneurship for migrant women

Overcoming Barriers to Social Entrepreneurship

Migrant women have unique challenges that limit their participation in entrepreneurial activities (European Migration Network, 2021). Addressing these barriers is the first step towards empowering them to be agents of transformation.

Streamlining Legal and Administrative Procedures

Navigating complex legal systems can be very challenging for migrant women, especially for those not familiar with local regulations (European Migration Network, 2021). The provision of multilingual resources, workshops, and simplification of business registration processes eases this challenge. The advocacy efforts operate on the promotion of favourable policies such as streamlined licensing and tax incentives that create an enabling environment for their entrepreneurial ventures.

Enhancing Accessibility to Financial Resources

Traditional funding systems often exclude migrant women due to a lack of credit history, collateral, or familiarity with financial processes. Tailored financial products, including microloans, grants, and crowdfunding training, can bridge this gap (ILO, 2020). Financial literacy programmes will empower migrant women with the ability to manage budgets and access funding, setting a strong foundation for their businesses.

Dismantling Linguistic and Cultural Obstructions

Language barriers and cultural unfamiliarity can cut off migrant women from entrepreneurial opportunities (European Migration Network, 2021). Business-

focused language training, cultural competency workshops, and support from mentors or translators could give them the wherewithal to rise above such constraints confidently.

Empowerment Through Training and Development

Equipping migrant women with the right skills and knowledge is important for their success in the field of social entrepreneurship (European Migration Network, 2021). Tailored training programmes can help them turn their ideas into impactful businesses.

- **Entrepreneurial Training:** Workshops on business planning, marketing, and financial management will provide migrant women with the tools they need to build sustainable enterprises (ILO, 2020).
- **Recognition of Prior Competencies:** Recognising the qualifications and skills acquired abroad allows migrant women to use their pre-existing competencies (ILO, 2020).
- **Specialised Sector Development:** This component prepares them to create entrepreneurial possibilities related to food businesses, cultural handicrafts, and digital marketing with their special skills and interests (ILO, 2020).

Confidence-enhancing initiatives and leadership programs help strengthen migrant women's self-identification as leaders and innovators to solve societal problems through their businesses.

Building Inclusive Ecosystems

Creating an environment where migrant women can meet, collaborate, and access resources is important to foster their entrepreneurial growth.

Entrepreneurship Hubs and Networks

Inclusive entrepreneurship hubs might provide a place where migrant women can find coworking facilities, training programs, and mentorship (European Migration Network, 2021). Networking events and forums introducing them to local business communities, potential collaborators, and other entrepreneurs help create that sense of belonging and, most importantly, opportunity (ILO, 2020).

Expanding Market Access

Access to markets is an important facilitator of entrepreneurial success. The organisation of fairs, exhibitions, and digital platforms that showcase the products and services of migrant women allows reaching larger audiences (ILO, 2020). Alliances with local businesses provide opportunities for further growth and integration into the local economy.

Raising Awareness and Advocacy

In this sense, changing perceptions and creating a culture of inclusion is significant in bridging the gap between migrant women and social entrepreneurship (OECD, 2021).

Challenging Stereotypes

The entrepreneurial potential of migrant women is often overshadowed by stereotypes and misconceptions (European Migration Network, 2021). Public campaigns showcasing the success stories of migrant women entrepreneurs, help challenge these biases and show their contributions to economies and communities.

Stakeholder Involvement

This would require governments, NGOs, and private organizations to come together in the advocacy for inclusive policies focused on migrant women's participation in entrepreneurship (European Migration Network, 2021). Such efforts, through creating awareness of the challenges and potential unique to them, can galvanise resources and support systems for inclusion (ILO, 2020).

Leveraging Social Entrepreneurship for Integration

Social entrepreneurship becomes the empowerment tool for migrant women besides performing a huge task for immigrant integration and community transformation (Kamaludin, 2023).

- **Economic Independence:** Social ventures help migrant women to earn a living while solving problems either they or their communities face (GEM, 2022). Cultural exchange occurs when migrant women use their cultural heritage to come up with unique products and services that foster mutual understanding and appreciation.
- **The power of community:** Migrant women-led social enterprises address major local issues—such as childcare, language barriers, and employment opportunities for other underserved groups—to create a ripple of positive changes (GEM, 2022).

Maintaining progress through planned supervision and change

Successful outcomes over time require ongoing review and adjustment of programmes and initiatives.

- **Impact Evaluation:** The indicators in terms of businesses created, jobs provided, and social benefits achieved provide very valuable information in assessing the effectiveness of the different support programmes (OECD, 2021).
- **Feedback Mechanisms:** Input from migrant women entrepreneurs highlights gaps and opportunities for improvement, keeping interventions always relevant and impactful (OECD, 2021).

- Scaling Success: Replicating successful models across regions and countries ensures that more migrant women benefit from proven strategies (OECD, 2021).

Conclusion: A Path Toward Inclusion and Innovation

Connecting migrant women to social entrepreneurship lies at creating an enabling opportunity and unleashing the potential of change. Now is the time we have in the empowerment of migrant women: overcoming systemic barriers through personalised training and creating an inclusive ecosystem that would transform the ideas of the migrants into powerful businesses.

With this type of collaboration and continued advocacy, migrant women can be leaders in social entrepreneurship, enriching communities and contributing to the economic and social development of Europe. Their success is a testament to the power of inclusion and the value of diversity in building a brighter, more equitable future.

2.4.2 Cross country findings: Connecting Migrant Women with Social Entrepreneurship Opportunities

A review of the national reports in the WISER project, reveals that some themes emerge as consistent findings across countries in relation to the challenges and opportunities linked with effectively connecting migrant women to social entrepreneurship.

1. Obstacles hindering migrant women from engaging in social entrepreneurship.

1.1 Lack of Awareness

Many migrant women are unaware of the concept of social entrepreneurship and its potential benefits:

- Limited access to educational resources and stories of success.
- Few tailored outreach programs or campaigns targeting migrant women to introduce them to social entrepreneurship.

1.2 Legal and Administrative Barriers

Complex administrative and legal requirements discourage migrant women from starting social enterprises:

- Lengthy procedures for registration, obtaining permits, and getting legal recognition.
- A lack of knowledge about the legal systems governing social enterprises in host countries.

1.3 Financial Constraints

Migrant women have trouble accessing funds because:

- Limited collateral, credit history, and knowledge of existing financial resources.
- Complex procedures for applying to grants, loans, or microfinance programmes.

1.4 Linguistic and Communicative Barriers

Insufficient knowledge of the host country's language creates problems in:

- Administrative systems.
- Advertising their organisations or interacting with stakeholders.

1.5 Societal and Cultural Barriers

- Social norms and discrimination hamper migrant women's intention to venture out.

- Gender-based and racial biases in accessing opportunities.
- Cultural differences and societal scepticism about social businesses run by migrants.

1.6 No opportunities for networking and mentorship

- Professional networks, mentors, and support systems for migrant women are very scarce.
- Opportunities for networking are often not accessible due to linguistic or cultural barriers.
- Limited links hinder access to markets, investors, and collaborative partnerships.

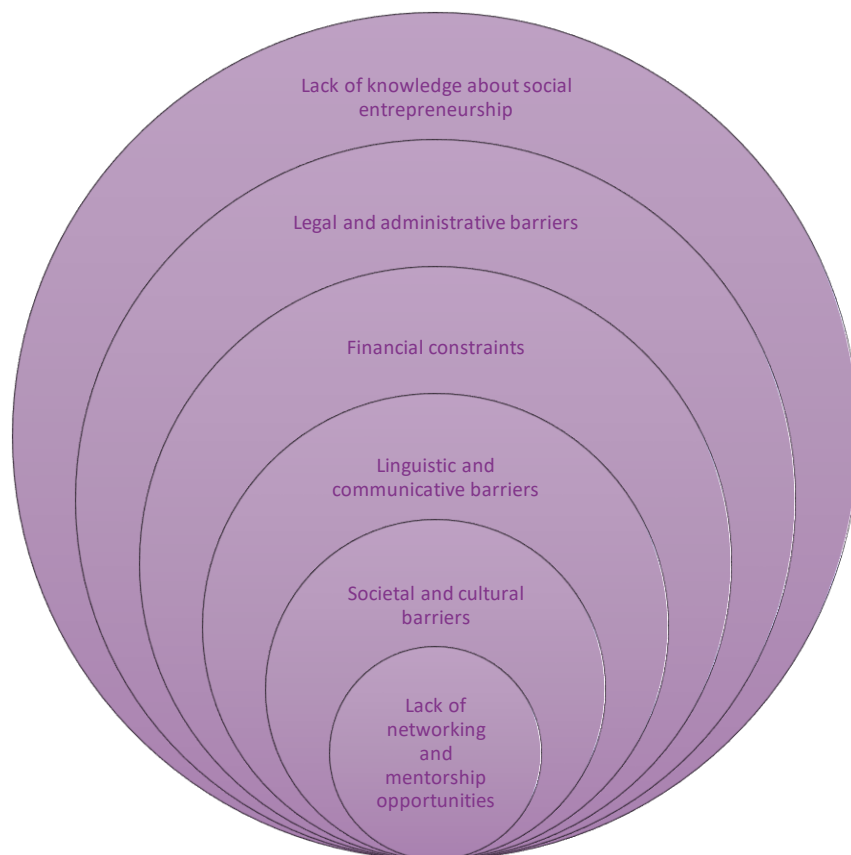


Figure 12. Obstacles hindering migrant women from engaging in social entrepreneurship.

2. Prospects for Closing the Gap

2.1 Empowering Migrant Women Through Training

Tailored training programmes can empower migrant women by:

- Knowledge of social entrepreneurship concepts and models.
- Practical skills in financial management, digital marketing, and regulatory compliance.

2.2 Streamlining Legal and Administrative Procedures

Streamlining bureaucratic procedures can encourage participation:

- Governments and NGOs can introduce one-stop-shop services for business registration and support.
- Multilingual materials, helping the person navigate both legal systems.

2.3 Financial Support Mechanisms

Access to funding can be improved through:

- Targeted microfinance programmes, grants, and low-interest loans.
- Financial literacy training to help migrant women understand funding options and application processes.

2.4 Constructing Helpful Ecosystems

Establishing open networks and hubs may nurture collaboration:

- Social entrepreneurship hubs may serve as incubators by providing mentoring, coworking facilities, and possibilities of receiving funds.
- Online platforms can connect migrant women with peers, mentors, and possible collaborators.

2.5 Fostering Role Models and Success Stories

Highlighting successful migrant women social entrepreneurs can inspire others:

- Providing examples of different migrant women who have established successful businesses.
- Organising meetings where these role models can share their experiences.

2.6 Raising Awareness Programmes

Awareness campaigns can demystify social entrepreneurship:

- Using multilingual media campaigns to reach migrant women.
- Collaborating with community organisations and migrant associations for outreach.



Figure 13. Prospects for Closing the Gap in social entrepreneurship for migrant women

3. Recommendations for Bridging the Gap

3.1 Capacity Building

- Develop training programmes that incorporate language acquisition with entrepreneurial skills.
- Offer comprehensive, sequential instructions for initiating and overseeing a social enterprise.

3.2 Formulating Inclusive Policies

- Simplified regulations and tax incentives should be provided by governments for migrant women-led social enterprises and initiatives, including WISER Hubs.
- Include migrant women in policymaking processes to ensure their voices are heard.

3.3 Enhancing Financial Inclusion

- Collaborate with financial institutions to develop financial products tailored for migrant women.
- Set up funds exclusively for migrant women's social enterprises.

3.4 Networking Opportunities

- Develop mentoring programmes linking migrant women with established social entrepreneurs.
- Host international and regional networking events that promote community and cooperation.

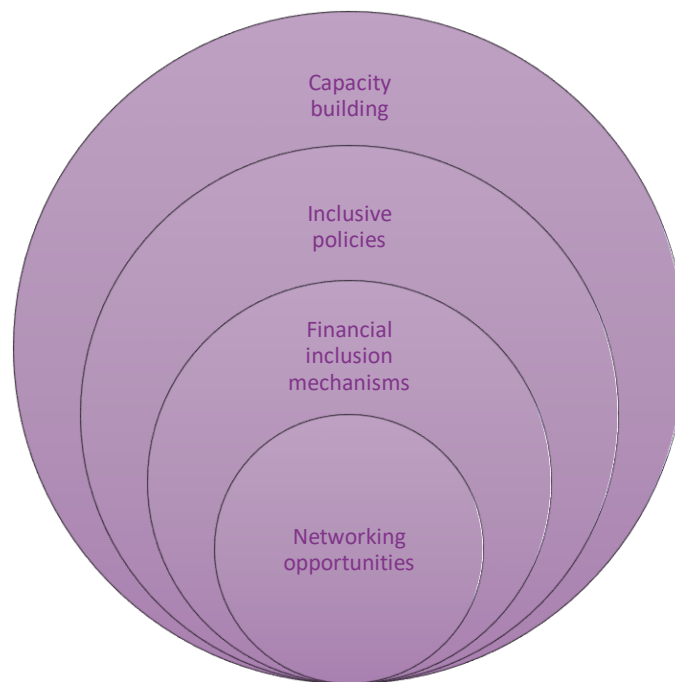


Figure 14. Recommendations for Closing the Gap in social entrepreneurship for migrant women

Conclusion

To connect migrant women with social entrepreneurship, it becomes important to address the systemic barriers while at the same time leveraging the opportunities through specialised training, financial inclusion, and development of supportive ecosystems. Enabling migrant women to set up and scale social enterprises involves simplifying procedures, creating awareness, and forging partnerships.

2.5 Tailored recommendations, Success stories and role models

2.5.1 Cross country findings

Here is a summary of country-specific recommendations from the partner countries in the WISER project, exploring migrant women entrepreneurs' support to bridge the gap in social entrepreneurship.

Spain

1. Language Proficiency:

- The focus group participants showed little language obstacles due to their high command of the Spanish language. However, for migrant women with low fluency in the Spanish language, there are major obstacles.

2. Recognition of Qualifications:

- International qualifications often remain unrecognized, which implies "deskilling" and migrant women are forced into jobs that do not match their skills.
- Public courses and workshops may not be accessible without recognised qualifications.

3. Legal and Administrative Challenges:

- The complex legal and bureaucratic structures are a big challenge for migrant women to establish their businesses.
- Difficulties such as getting licenses, registering as self-employed, and negotiating administrative systems.

4. Financial Barriers:

- Migrant women face challenges in accessing funds due to collateral, credit history, and awareness of the grants or financing available.
- Banking difficulties: Opening an account is often difficult.

5. Networking and Mentorship:

- Limited access to professional and personal networks restrains opportunities for mentoring, collaboration, and client acquisition.
- Existing instruments—although useful—are not sufficiently geared to the specific needs; for example, CEPAIM and Andalucía Emprende.

6. Bureaucratic Delays:

- Prolonged periods for the obtaining of permits and approvals hinder the establishment and growth of businesses.

7. Social and Cultural Integration:

- Societal indifference toward foreign goods and services, cultural misunderstandings, and a lack of awareness about social entrepreneurship.

8. Opportunities in Social Entrepreneurship:

- Migrant women show interest in social entrepreneurship as a way of responding to community needs.
- More awareness and education about the benefits associated with social entrepreneurship will attract participation.

Cyprus

1. Program Development: Develop training programs focusing on financial management, business skills, and language acquisition. Organise networking events and create channels for interaction.
2. Policy Recommendations: Simplify business registration and strictly enforce anti-discrimination laws. Improve access to childcare and family support.
3. Partnerships: Collaborations with NGOs and financial institutions to provide migrant women entrepreneurs with tailor-made support.
4. Support Requirements: Documentation and legal support, financial advice, and assistance in applying for loans and grants.
5. Training and Education: Organise workshops on digital skills, financial literacy, and business management.
6. Networking and Access to Market: Increase access to networking opportunities and establish mechanisms for showcasing products.

Belgium

Policy Enhancements: Simplify foreign qualification recognition and provide multilingual services.

2. Program Development: Establish WISER Hubs in strategic urban locations that offer training, mentorship, and co-working facilities.

3. Partnerships: Collaborate with local organisations for microloans, networking, and mentorship.

Lithuania

1. Business training, adaptation of legal and administrative support, language training.

2. Policy Recommendations: Call for more clarity in implementation of social entrepreneurship and more support for language training.

3. Partnerships: Engage local networks to encourage collaborative initiatives and create enabling environments for migrant women.

Greece

1. Program Development internship programmes connecting women with experienced entrepreneurs.

2. Policy Recommendations: Enforce anti-discrimination laws, fast-track bureaucratic processes, and provide childcare support.

3. Collaboration: Collaborate with NGOs and projects such as SolidarityNow and ActionAid to improve services for migrant women.

Germany

1. Legal and Linguistic Support: To offer legal structure advice and insight.

2. Networking Opportunities: Facilitate access to professional networks and mentorship initiatives.

3. Policy Recommendations: Address systemic discrimination and promote inclusive practices.

Italy

1. Training and Support: Develop programmes focused on identifying skills involving financial literacy while enhancing access to microloan facilities.

2. Cultural and Community Integration: Fostering diversely networked opportunities and lessening cultural barriers to entry for entrepreneurship.

3. Policy Recommendations: Reduce the bureaucratic and administrative barriers to starting a business.

Success stories from the six partner countries in WISER

Country	Role Models & Success Stories	Impact
Cyprus	<ul style="list-style-type: none"> - Lusy: Owner of a Filipino restaurant offering catering and community meals for migrants. - Maryam Ilmi: Somali migrant who became a translator supporting migrants with bureaucratic issues. 	Increased visibility of migrant entrepreneurs, supporting community integration through business and assistance.
Spain	<ul style="list-style-type: none"> - Clotilde Yelkouni: Merges African and Spanish cultures through a clothing brand, empowering Burkinabe women by sourcing fabrics from them. - Selena Peralta Benavídez: Runs an artisan bakery focused on local organic ingredients. - Magaly Vázquez Pérez: Operates "Lila Limón," a bakery emphasizing healthy, artisanal food. 	Promotes cultural exchange and empowerment, showcasing the potential for combining tradition with innovation.
Belgium	<ul style="list-style-type: none"> - Migrant entrepreneur in Brussels launched a sustainable catering business employing other migrant women. - Bakery and workshop atelier in Flanders employing refugee students, promoting integration and cultural exchange. 	Creates employment and fosters intercultural dialogue through innovative social enterprise models.

Lithuania	<ul style="list-style-type: none"> - Olha Ishutinova: A psychologist working with children with disorders, creating a safe and comfortable environment for counseling. - Ukrete Hub: Provides training, grants, and networking for displaced Ukrainian women. 	Builds social and professional networks, emphasizing the potential of migrant women to contribute to societal recovery and cohesion.
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Greece	Limited documented success stories; need for better visibility of existing initiatives and successful entrepreneurs.	Highlights the gap in role models, emphasizing the need for storytelling to inspire migrant women.
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Italy	<p>Sihem Zrelli</p> <p>Roseline Eguabor</p> <p>Hummustown Founders</p>	<p>Inspired migrant women by showcasing how social entrepreneurship can overcome cultural barriers and foster community integration. Her projects, including a care home for the elderly and cultural initiatives like the Couscous Festival, promote intercultural dialogue and economic benefits. Media recognition has amplified her influence as a leader and innovator.</p> <p>Highlighted resilience and empowerment through her social tailoring workshop, which provides practical skills, economic independence, and community healing. Her focus on vulnerable individuals, including survivors of exploitation, fosters solidarity and inspires others to pursue social entrepreneurship as a tool for empowerment and societal contribution.</p>
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		<p>Demonstrated how social enterprises can adapt to challenges while supporting migrant communities. By providing dignified income opportunities and fostering inclusivity through Syrian cuisine, they have inspired other migrant women to explore social entrepreneurship. Their success highlights resilience, cultural preservation, and the transformative power of mission-driven ventures in promoting community integration and economic sustainability.</p>
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PART THREE: AN OPERATIONAL FRAMEWORK FOR WISER HUBS

Introduction

3.1 The 'what' and 'why' of WISER Hubs

3.2 Strategies for setting-up a WISER Hub: Operational framework

PART THREE: AN OPERATIONAL FRAMEWORK FOR WISER HUBS

Introduction

Part 3 of the WISER E-book offers a framework for promoting inclusive entrepreneurship, focusing on supporting migrant women in Europe through the development of WISER Hubs: one-stop shops offering tailored training, mentoring, networking, and financing to empower migrant women towards social entrepreneurship. The aim is to unlock their entrepreneurial potential, thus fostering economic inclusion and social integration across Europe. Success stories and good practices from various European countries inform the operational framework for establishing the WISER Hubs.



3.1 The 'what' and 'why' of WISER Hubs

3.1.1 Purpose and importance of social entrepreneurship hubs for migrant women:

What are the WISER Hubs?

WISER Hubs are Social Entrepreneurship Hubs for Migrant Women conceptualised as comprehensive centres with the objective of empowering migrant women via social entrepreneurship initiatives. These hubs will offer a range of services including training, mentorship, access to networks, financial and administrative assistance, as well as community development support. Furthermore, they will enhance social impact by facilitating the development of business models that tackle societal issues while generating a sustainable income for women.

WISER Hubs are the one-stop place designed to empower migrant women in the selected partner countries of the WISER project, with an all-inclusive support system in creating, managing, and growing their social enterprise.

3.1.2 What is the objective of creating the WISER Hubs?

WISER Hubs are designed to address the unique challenges that migrant women face. The hubs will help in the integration of migrant women into the community and the economy while promoting equality through the promotion of economic independence and self-sufficiency. The hubs will also support migrant women in mobilising their strengths in creating positive social change. They will, therefore, contribute to sustainable development as envisioned in the United Nations Sustainable Development Goals. The hubs will help build resilience and community cohesion, thus empowering women to contribute to their communities and lessening dependence on welfare systems.

3.1.3 Where will the WISER Hubs be located?

The hubs will be established in locations selected already in places where there are existing centres established by the WISER partner organisations, providing their

services, which will be enriched by the WISER focus on migrant women. The satellite or mobile/virtual units foreseen will help to reach women in rural or underserved areas. The hubs will be accessible by public transportation where possible and will provide resources in multiple languages. Child-friendly spaces could be included to accommodate women with caregiving responsibilities.

WISER Hubs will be set-up in Spain (CCSEV), Germany (Pro-Arbeit), Greece (ACHADE), Italy (PI), Lithuania (PCCIC) and Poland (KIG) by expanding the pool of services that partners already offer and by focusing on a new target group (i.e., potential, early-stage and established migrant women social entrepreneurs). These hubs will be a one-stop space that allows access to resources, training, mentorship, and networking opportunities tailored specifically to the needs and challenges faced by migrant women. CCSEV, Pro-Arbeit, ACHADE, PI, PCCIC and KIG will:

- Identify and allocate space and staff to provide support to potential, early-stage and established migrant women social entrepreneurs;
- Identify and invite external experts and established entrepreneurs that can be involved in providing training, coaching, mentoring or technical assistance to WISER Hubs beneficiaries;
- Define functioning/operational aspects such as the opening hours and an assistance scheduling methodology.

Once these aspects are defined, CCSEV, Pro-Arbeit, ACHADE, PI, PCCIC and KIG will make the necessary changes to adapt the space allocated to the functioning of the WISER Hub at their premisses. Although the defined services can be provided as part of existing structures (without the need to create a new, separate space, which is the case of Consortium members), WISER should be made visible through promotional materials (e.g., roll-ups) to promote and consolidate the new services offered and give visibility to the grant.

3.1.4 What kind of services will WISER Hubs offer to migrant women?

The basic services that WISER Hubs will offer to enable migrant women to set up, manage, and scale social enterprises. These hubs will act as one-stop shops, offering a wide range of services tailor-made to meet the specific challenges and opportunities that migrant women entrepreneurs might face. An overview is presented in Figure 15.

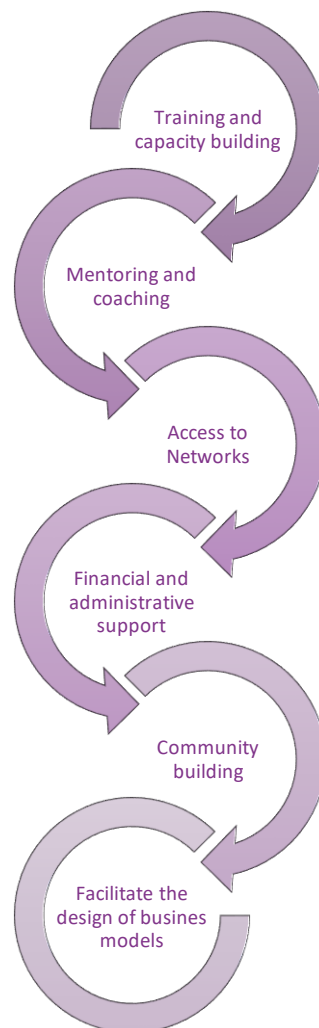


Figure 15. Services to be provided at the Wiser Hubs

The basic services provided by WISER Hubs as previously mentioned, are divided into six different categories, which are mentioned in more detail in the following paragraphs:

Training and Capacity Development: Hubs will provide training in various subjects to help migrant women gain the necessary skills needed to become successful social entrepreneurs. This includes but is not limited to the following:

- Entrepreneurial skills include capabilities in business planning, financial management, and marketing approaches.
- The use of electronic devices in business and e-commerce.
- Sector-specific competencies that emphasize domains including food production, artisanal crafts, social services, and cultural enterprises.
- Leadership and soft skills development, like negotiation, communication, and cultural competency.

Coaching and Mentoring: The centres will also provide coaching and mentoring services to help migrant women overcome personal barriers and build their entrepreneurial skills. This will include:

- Individual coaching to address individual needs.
- Mentorship programmes that connect migrant women with mentors who are experienced entrepreneurs and can provide guidance and encouragement.

Peer mentoring circles provide a forum for women to share their experiences and learn from each other.

Networking and Community Building: The hubs will help migrant women to connect and build networks with other entrepreneurs, investors, and potential partners. This will be done through:

- Networking events conducted at local, national, and European Union-wide levels.
- Online platforms/forums exist to interconnect migrant women and help them access resources.

- Collaborations with non-governmental organisations, municipal authorities, and private sector entities to improve the support systems available for female migrants.

Business development and technical assistance: The women migrants will be helped to establish and expand their businesses through:

- Market research to help them identify opportunities and trends.
- Product development support—from prototyping through to the testing of products or services.
- Operational support to enable women to run their businesses efficiently, including support in complying with laws and regulations.

Financial Access: The centres will also help migrant women to access funds for their social enterprises. This includes:

- Linking women with microfinance institutions, grants, and angel investors.
- Training in crowdfunding and using online platforms to raise capital.
- Pitching events where migrant women can pitch their business ideas to potential investors.

Social Integration, community building and advocacy: The WISER Hubs centres will also act to foster social inclusion of migrant women and facilitate their participation in entrepreneurial ecosystems. This will include:

- Cultural competency training to empower women to navigate cultural differences in business.
- Advocacy and awareness-building initiatives to promote the inclusion of migrant women in entrepreneurial ecosystems.

Through the provision of an extensive array of services, WISER Hubs seek to establish a nurturing environment fostering the WISER Inclusive Entrepreneurship Framework that empowers migrant women to navigate and surmount the challenges they encounter, thereby achieving success as social entrepreneurs. This initiative will facilitate their contributions to both their local communities and the broader economy.

3.1.5 Support to Migrant Women Entrepreneurs

WISER Hubs are aimed at supporting migrant women entrepreneurs by availing a wide network of resources and services already mentioned in the previous sections, specifically designed to support their needs. To that effect, these hubs work like one-stop shops availing everything a woman requires to set up and expand sustainable social enterprises.

The WISER Inclusive Entrepreneurship Framework identifies several strategies that WISER Hubs should embrace to support migrant-background female entrepreneurs:

Capacity Building support: The hubs could host generic training programmes to up-skill hubs on fundamental business competencies and areas of entrepreneurship, business planning, financial literacy, digital skills, and relevant workshops on legal and regulatory frameworks.

Mentorship and Coaching support: Migrant women will be provided opportunities to participate in mentorship initiatives, enabling them to engage with accomplished entrepreneurs for advice and assistance. Additionally, the hubs will offer personalized coaching to tackle difficulties faced by these individuals.

Network Access support: WISER Hubs will host networking events that will connect migrant women entrepreneurs with investors, donors, and potential collaborators.

Fiscal and Administrative Support: Often, women migrants face hard times accessing funds for their businesses. The hubs will help these women navigate the funding landscape and guide them through the application process for microloans, grants, and crowdfunding opportunities. They will also offer guidance on business registration and regulatory compliance.

Community Development support: The hubs will promote a sense of community through the facilitation of networking events and cultural integration activities. They will also offer peer-led group support.

Social Impact boost support: WISER Hubs will support women migrant entrepreneurs in developing business models that address social challenges, while enabling them to create opportunities for a promising career prospect. This will include support for businesses that either create jobs for those in under-resourced communities or provide critical services to these populations.

The creation of WISER Hubs is driven by the realisation that migrant women entrepreneurs face a lot of challenges that stand in their way. This will therefore help them overcome the challenges using customised assistance to realize their entrepreneurial potential.

The WISER Hubs set up an important framework that seeks to help these individuals navigate structural barriers, leverage their potential as entrepreneurs, and champion social change. Defining the "what" and "why," those hubs give women the way to convert adversities into opportunities—something that does not only empower their respective communities but also contributes towards the broader economy.

3.1.6 How do migrant women access the services of WISER Hubs?

Migrant women will be able to access the WISER Hubs services by visiting a physical centre, participating in virtual events, and training sessions, or using mobile units operating in rural areas. They will be informed about information and registration details through multi-lingual outreach efforts using a variety of

communication channels, including social media, local radio stations, and partnerships with community groups. They will also use the success stories of other women to encourage participation.

3.1.7 What is the significance of synergies in the establishment and operation of WISER Hubs?

Synergies are central to the success of WISER Hubs. They will work with a range of stakeholders, including:

- NGOs and community groups: To expand their reach and service delivery.
- Government agencies: To ensure policy alignment and access to resources.
- Private sector: To offer mentorship, funding, and access to the market.
- Educational institutions: To provide specialised workshops and credentials or initiate the processes for such initiatives.

These synergies will enable the hubs to offer a wide range of support services, including language training, childcare support, and legal advice.

3.1.8 Facilitating Social Cohesion via WISER Hubs

WISER Hubs: The hubs actively encourage social integration among participants, recognizing that this is a crucial factor in the well-being and success of migrant women entrepreneurs. Here is how the hubs try to bring this about:

Community Building: Designed to be dynamic, the WISER Hubs will be community spaces where migrant women will build relationships. From the literature available, it can be stated that the hubs would organise business networking events, culturally specific integration activities, and peer support events. Those activities help female migrants share their experience and help each other cohere while developing a community sense, especially since new immigrants could feel lonely where they migrated to.

Breaking down cultural barriers: The centres will ensure that the migrant women entrepreneurs get to interact across cultures, thus helping them handle cultural differences in the business world. In many studies, they will receive training in cultural literacy. This training will arm the women with appropriate abilities and knowledge to conduct themselves in a manner likely to successfully interact with customers, suppliers, and partners of all kinds of background. They would thus grow more confident and be well settled within the society they reside.

Building Links to the Local Community: The hubs will collaborate with other local actors as associate partners, including non-governmental organisations, governmental agencies, private businesses, and educational institutions. They will hold joint events and training programmes to connect migrant women entrepreneurs with the wider community. These kinds of partnership and activities help to bring about connections between migrant and local communities, fostering mutual understanding and respect.

Fostering Opportunities for Collaborative Engagement: Uniting migrant women from diverse backgrounds, WISER Hubs enable them to share knowledge with each other and their own cultural practices, therefore bringing about a sense of community and belonging among the participants. Also, the hubs will respect all forms of cultural diversity through the organization of different types of activities and events.

Psychological Support: Literature suggests that many migrant women have experienced trauma or displacement (UNHCR, 2018). WISER Hubs could offer psychosocial support, including confidence-building workshops and supportive circles, using for instance storytelling as a method to address trauma. This might help women overcome psychological barriers they face more easily and become more confident while dealing with social interactions; this is an essential element in achieving social integration.

Empowerment of Women as Active agents for the society: The hubs provide migrant women with basic skills and resources to initiate and sustain successful social enterprises, allowing them to contribute actively to their communities. This building of agency and purpose in women is good for social integration because it makes them feel valued and part of the greater community.

In general, WISER Hubs promise much more than business support to foster social inclusion for their members. These are achieved through several activities: building community, cultural competency training, creating collaborations with local organisations, developing shared experiences, offering psychosocial support, and empowering women to take an active part in community activities. These would augment the sense of belonging, confidence, and integration among migrant women entrepreneurs in new environments.

WISER Hubs can achieve sustainability without compromising their commitment to the empowerment of migrant women through integrating diverse funding sources, enhancing operational efficiency, establishing strategic partnerships, and continuously practicing adaptability. Such a self-reinforcing set of strategies in place generates cycles of influence, visibility, and development of resources that ensure long-term viability and effectiveness of the Hubs.

3.1.9 Impact of WISER Hubs on European Social Ecosystems

WISER Hubs are designed to impact social ecosystems in Europe for the better by empowering migrant women to become involved in social entrepreneurship.

Promoting Social Integration and Cohesion: By supporting migrant women in creating businesses that address social or environmental issues, WISER Hubs contribute to:

- **Community Integration:** Many migrant women-led social enterprises specifically serve their community's needs, thus engendering integration and a sense of belonging.

- Intercultural Exchange: Hubs create the interface between migrant and local communities, fostering cultural exchange and understanding.
- Social enterprises confront societal challenges such as poverty, education, and healthcare, thereby providing advantages to both migrant and local communities.

Boosting Local Economies: WISER Hubs support economic growth by:

- Job Creation: Migrant women-led social enterprises create jobs, thus benefiting both migrants and the wider community.
- Stimulating Innovation: Hubs enable the co-creation of innovative solutions for the major societal and ecological challenges ahead by harvesting the diverse perspectives of migrant women.

These hubs allow migrant women entrepreneurs to engage and network with local businesses, hence playing a key role in fostering a more dynamic and inclusive economic environment.

Building Resilience and Reducing Dependence: By empowering migrant women to become financially independent and self-sufficient, WISER Hubs:

- Diminishing Dependence on Welfare Systems: Effective social enterprises empower women to attain financial independence for themselves and their families, thereby reducing their reliance on social support programs.
- Building Stronger Communities: Empowering women helps to strengthen communities through leadership and active citizenship.

WISER Hubs will act as incubators and help create a positive ripple across European social ecosystems in general. The empowerment of migrant women and support of their entrepreneurial journey contribute to building a more inclusive, just, and prosperous society.

3.2 Strategies for setting-up a WISER Hub: Operational framework

This operational framework outlines the structure and implementation of WISER Social Entrepreneurship Hubs, which are holistic centres dedicated to supporting migrant women in the European Union in planning, starting, operating, and growing social enterprises. These hubs offer a wide range of services tailored to the unique challenges and opportunities faced by migrant women entrepreneurs.

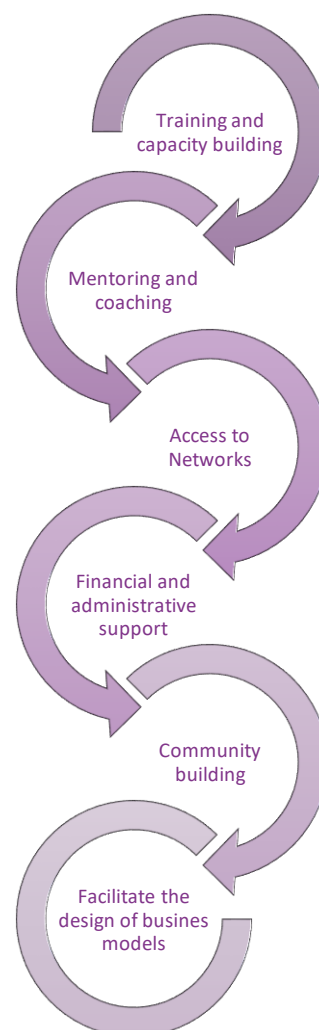


Figure 15. Services to be provided at the Wiser Hubs

1. Scope and objective

Vision:

The aim is to empower migrant women across the European Union to create, grow, and sustain successful social enterprises that address social problems while achieving economic empowerment.

Mission:

Building a strong support infrastructure, including training, mentorship, networking opportunities, and financial support, therefore enables a culture that is inclusive and allows migrant women to thrive as social entrepreneurs.

2. Key goals

- Develop entrepreneurial skills and self-confidence among migrant women.
- Improve access to resources, networks, and funding opportunities.
- Promote social integration through community-based enterprise activities.
- Ensure the long-term viability and growth of migrant women-initiated social ventures.

3. Basic Services of the Hubs

3.1 Capacity Building and Training

Entrepreneurship Skills Training: A strong grounding in entrepreneurship is essential for migrant women as they learn to cope with the challenges of business operations. Training must be centered on key areas such as business planning, managing money, and marketing. These are the skills required to develop workable business models, manage finances, and sell products or services.

Moreover, in an increasingly digitalized world, business and e-commerce digital tools determine entrepreneurial success. Equipping migrant women with the knowledge of online sales platforms, digital marketing, and financial monitoring tools can render them more competitive in the international market.

Sector-Specific Workshops: To unlock the full potential for business growth, training sessions also need to cater to the specific needs of different industries. Sector-specific workshops in areas such as food manufacturing, crafts, social services, and cultural enterprises enable women to develop specialized skills that are precision-tuned to suit market needs.

Besides purely technical skills, soft skill development is the secret to entrepreneurial success. Training in leadership, negotiation, communication, and cultural competence significantly prepares migrant women to better handle customers, suppliers, and business partners.

3.2 Coaching and Mentoring

Individual Coaching: One-on-one coaching provides migrant women with personalized coaching meticulously crafted to respond to their specific problems. By tackling personal obstacles—be they language, cultural, or economic—coaches offer individualized solutions designed to enable participants to develop confidence and resilience.

Mentorship Programmes: Matching migrant women with established entrepreneurs promotes a culture of learning and professional growth. Mentors provide knowledge on business expansion, operational strategies, and industry trends, offering practical perspectives not covered in formal training.

Peer Mentoring Circles: Creating peer mentoring circles promotes cooperative learning. Group discussions that are facilitated allow women to exchange

experiences, best practices, and support in overcoming business challenges. Such peer networks build solidarity and community, essential for personal and professional growth.

3.3 Networking and Community Development

Networking Events: Networking events at the local, national, and EU levels give migrant women a chance to make contacts with players in the industry, investors, and potential business partners. Such events are avenues for collaboration and exchange of information, thereby enhancing access to resources and opportunities.

Online Platforms: Building online communities through social media, online forums, and business networks generates ongoing engagement and motivation. These websites allow migrant women to access information, get mentorship, and identify funding sources that transcend geographical boundaries.

Community Partnerships: The interaction with NGOs, municipalities, and private businesses enforces a strengthening of the migrant women entrepreneurs' support environment. Utilizing such cooperation, women have access to necessary services, legal counsel, and financing, smoothing their path towards the world of entrepreneurship.

3.4 Business Development and Technical Assistance

Support with Market Research: Knowledge of the market dynamics is essential in undertaking a successful business venture. Training should include information on how to identify business opportunities, consumer trends analysis, and positioning products or services strategically.

Product Development: Assistance with product prototyping and testing enables migrant women to tailor their products according to market needs. Establishing

feedback loops, initiating pilot projects, and engaging in product validation processes are necessary steps in this process.

Operational Support: Running a business successfully demands a familiarity with legal and regulatory compliance, efficient resource allocation, and the dynamics of customer relationships. Through the provision of operational support, we empower migrant women to overcome administrative challenges of running a business successfully.

3.5 Access to Finance

Access to Benefactors and Stakeholders: Through creating connections with microfinance organizations, grants, and angel investors, we close the finance gap with which most prospective entrepreneurs grapple. Such schemes enhance access to capital, thereby lowering the economic threshold to business establishment.

Crowdfunding Training: Crowdfunding is a legitimate source of financing. Through training women in successful crowdfunding techniques—from developing persuasive campaigns to marketing and reaching audiences using digital marketing—they can better access financial backing.

Pitching Events: Hosting pitching events gives migrant women a platform to pitch their business concepts to prospective investors. These events are great for exposure and networking and also help build confidence for those presenting in effectively communicating their vision.

3.6 Social Integration and Advocacy

Cultural Competency Training: To enable them to easily assimilate into local business cultures, women migrants need training on cultural differences in business etiquette, negotiation, and customer relationships. This enables them to effectively operate in multicultural markets.

Advocacy and Awareness Campaigns: Encouraging policies that enable migrant women entrepreneurs is crucial to building an inclusive business ecosystem. Campaigns can underscore the immeasurable contribution of migrant women to local economies, advocate for policy changes that are necessary, and confront the systemic barriers to their integration.

By offering migrant women formal training, mentoring, networking, business development services, access to finance, and social integration assistance, we can enable them to become successful entrepreneurs. Not only does such a change in initiative support their economic empowerment, but also the wider field of social and economic development, leading to a more diverse and inclusive business landscape.

4. Structural Organisation

4.1 Governance

- Consultative Assembly: Include representatives of migrant populations, experts in entrepreneurship, and policy makers.
- Hub Manager: Oversee daily operations and coordinate service delivery.
- Support Staff WISER Officers: People who are into training, coaching, legal advice, and financial planning.

4.2 Hub Locations

- Consolidated Centres: Established physical centres in urban areas with significant migrant populations.
- Mobile and Internet-Based Centres: Provide mobile services in rural areas or difficult to access locations and utilise digital platforms to ensure accessibility online.

4.3 Collaborations

- Work with:
 - NGOs and Social Enterprises: For shared resources and expertise.
 - Educational Institutions: To train and conduct research.
 - Private Sector: For funding and mentorship opportunities.
 - Local Governments: For policy support and community engagement.

5. Implementation Phases

Phase 1: Needs Assessment (conducted already by the WISER partners)

- Conduct surveys and focus groups to identify the unique needs of migrant women in different regions.
- Analyse local entrepreneurial ecosystems to identify gaps and opportunities.

Phase 2: Design and Setup

- Develop an overall operational plan for the specific WISER Hub in the partner country.
- Identify and develop staff with special expertise in entrepreneurship and intercultural communication.
- Establish initial partnerships.

Phase 3: Pilot Testing

- Pilot program in selected areas to test service delivery and enhance the services offered.
- Gather input from participants and stakeholders.

Phase 4: Full Implementation

- Roll out the hubs in the selected EU regions.
- Implement a digital platform to enable easier access and participation.

Phase 5: Monitoring and Evaluation

- Develop KPIs for success: track businesses started, funding secured, participants trained, and the like.
- Regularly review and adapt programs based on participant feedback and emerging needs.

6. Sustainability Strategies

- Corporate Sponsorships: Collaborate with organisations to support events, training programs, or grant initiatives.
- EU and National Grants: Seek financial support through programs like Erasmus+ or the European Social Fund.

Power and Right-wisdom

- Short-Term: Instant skill development and confidence building among participants.
- Long-Term: Sustainable social enterprises that solve societal problems.
- Deeper economic integration and inclusion of female migrants.

With this framework, the Social Entrepreneurship Hubs can become transformational platforms for empowering migrant women, fostering social innovation, and strengthening the EU's inclusive economic ecosystem.

7. Needed Resources and Professional Profiles

1. Physical and Digital Infrastructure

- Co-working spaces with internet and meeting rooms.
- Computers, printers, and digital instruments for training.

- Web-based portals for remote training, networking, and resource sharing.

2. Human Resources

- Hub Manager: Oversees operations and coordinates services.
- Training Experts: Professionals with expertise in entrepreneurship, finance, marketing, and digital skills.
- Mentors and Coaches: Established entrepreneurs, especially female and migrant ones.
- Legal and Financial Advisers: Advise on guidelines and funding opportunities.
- Psychosocial Support Professionals: Experts in mental health and community integration.
- Community Outreach Officers: Focus on migrant women and building partnerships.

3. Economic Resources

- Initial funding by EU grants, local government, or private sponsors.

Additional Considerations:

- Cultural Sensitivity: Ingrain cultural competency and inclusivity in each dimension of the hub's operations.
- Multilingual: Offer multilingual services and resources for diverse linguistic backgrounds.
- Accessibility: The facilities and services of the hub are accessible to women with disabilities.
- Adaptability: Adapt the hub's services in response to the migrant women's community's changing needs.

With this operational framework, WISER HUBS is well-placed to let migrant women realize their entrepreneurial potential and increase economic and social development in their community.

Conclusion

WISER Hubs will be dynamic, inclusive spaces that bridge the gap between migrant women and social entrepreneurship opportunities. By strategic location, complete services, collaborative partnerships, and strong implementation strategies, these hubs aim to empower migrant women as agents of social and economic change while fostering integration and community resilience across Europe.

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Appendices

Podcast on WISER Hubs

[Link](#) to hear the simulation podcast (generated using AI). The podcast will be delivered by the WISER partners in 2025, following the roll out of the WISER Hubs.

FAQ on PART 2

Obstacles and Prospects for Female Migrants in Europe

- **Legal and Administrative Barriers:** This section examines the legal barriers that often impede the full participation of migrant women in the European economy, focusing particularly on work authorization and business registration. It also shows how precarious immigration status can hinder long-term business plans.
- **Economic Barriers:** This section discusses financial constraints facing migrant women, including restricted access to finance and the preponderance of low-paying informal work, which limits their potential for savings or investment.
- **Language and Communication Barriers:** This section shows how the linguistic barriers hit hard on the integration and professional development of migrant women, which in turn prevents them from accessing information, finding one's way in the systems, and networking.

Introduction to Social Entrepreneurship for Migrant Women

- **Defining Social Entrepreneurship:** This chapter defines the concept of social entrepreneurship and gives equal weight to revenue-generation and promotion of beneficial social change. It gives illustrations of social enterprises and explores the basic principles that frame this sector.
- **Advantages of Social Entrepreneurship for Migrant Women:** This section outlines the benefits of social entrepreneurship designed for migrant women, including its ability to overcome economic and societal barriers, foster skills building, and

advance empowerment. It also highlights the impact on the community and the personal fulfilment that comes with this approach.

- **Examples of Social Entrepreneurship Among Migrant Women:** This section highlights a variety of social ventures that migrant women can get involved in, including ones offering cultural products and services, social services particularly for the migrant population, and those focused on community empowerment.

Catering to the Distinct Needs of Women Migrants

- **Legal and Administrative:** The kinds of legal and administrative support considered central to empowering migrant women entrepreneurs, such as process simplification, clear and adequate information regarding their rights, and policy change advocacy for an enabling environment.
- **Language and Communication:** This section highlights the fact that linguistic education and translation aid migrant women in overcoming barriers in business environments, searching for information relevant to their needs, and in establishing business contacts.
- **Financial resources:** This chapter investigates the demand for migrant women-specific financial products and educational programs in the areas of microfinance, crowdfunding, and financial literacy.
- **Skill Development:** This section emphasizes the importance of entrepreneurial education in equipping migrant women with the necessary knowledge and skills to plan, start, and run efficient social enterprises.

The Role of Successful Women Entrepreneurs

- **Role Models and Inspiration:** The key is that successful women entrepreneurs, specifically those from an immigrant background, are living role models showing that these barriers can be broken; their examples serve to motivate others to try.
- **Mentorship and Guidance:** This section highlights the importance of knowledge sharing and guidance from experienced entrepreneurs who can offer much-needed insights into navigating the local business environment, overcoming cultural challenges, and securing funding.
- **Networking and Collaboration:** It focuses on how established entrepreneurs might also play a role in linking migrant women to potential investors, partners, and mentors by providing avenues for networking.

Frequently Asked Questions About WISER HUBS

- **Location and Accessibility:** Discusses the strategic location and accessibility of WISER Hubs in being strategically placed in urban centres with large migrant populations, all the while having access to rural areas through either satellites or mobile units. Strongly emphasizes the need for transportation-friendly locations, multi-lingual environments, and children-friendly spaces.
- **Services and Support to be Provided:** It discusses the services to be provided under the hubs in detail: training and capacity building, mentoring, networking, providing financial and administrative support, and community development activities by the WISER Hubs.
- **Strategic Alliances and Collaborations:** In underlining the nature of the WISER Hubs as collaborative, this aspect delineates why strategic alliances must be with non-governmental organizations, governmental bodies, private entities, and academic institutions that guarantee a comprehensive and fully integrated service platform.

• **Implementation Plan:** This section outlines the step-by-step approach to implementing WISER Hubs, beginning with needs assessment, infrastructure development, and fundraising. It also includes activities of promotion and outreach, program implementation, and the cycle of improvement through monitoring, evaluation, and adaptation.

What are WISER Hubs?

This section provides a brief overview of what WISER Hubs are: all-in-one facilities that support migrant women in becoming social entrepreneurs through training, mentorship, and access to networks—besides other forms of help, be it financial or administrative—and their communities.

What is the purpose of developing WISER Hubs?

In summary, this section covers the most central objectives of bringing WISER Hubs into existence: empowering migrant women, achieving equality, advancing community integration, and promoting sustainable development.

What specific services does WISER Hubs offer?

WISER Hubs are one-stop service outlets, responding to the needs of migrant women entrepreneurs through diversified services.

- **Training and Capacity Building:** Workshops in entrepreneurship, business planning, social impact assessment, financial literacy, and digital skills.
- **Mentorship and Coaching:** One-on-one and group coaching sessions led by successful entrepreneurs on migrant women-specific issues.
- **Access to Networks:** Events bringing women together with investors, donors, and potential collaborators.

- Financial and Administrative Support: Help with accessing funds as well as business registration and compliance.
- Community Building: networking events, cultural integration activities, and peer support groups.
- Social Impact Improvement: Facilitate the design and implementation of business models that solve social problems while simultaneously generating income.

Why is social entrepreneurship especially good for migrant women?

Social entrepreneurship is a unique opportunity for migrant women to put their experience and skills in the perspective of addressing social problems and giving back to their communities. It:

- Creates a way towards financial freedom and self-sufficiency.
- Empowers women to become proactive change-makers in their communities.
- Encourages integration into the host country by responding to local needs.
- Provides opportunities for cultural exchange and understanding.

What are the major obstacles that migrant women face in pursuing social entrepreneurship?

Migrant women encounter several barriers in their social entrepreneurship activities, including:

- Legal and Administrative Hurdles: A complex legal system and/or cumbersome procedures in obtaining necessary permits or registrations.
- Language and Communication Challenges: Limited proficiency in the host country's language hinders communication and access to information.
- Financial Constraints: Lack of access to credit, collateral, and information on sources of funds.
- Social and Cultural Barriers: Discrimination based on gender, ethnicity, or religion limits access to networks and resources.

- Limited access to networks and mentorship: It deprives opportunities for collaboration and mentorship by excluding professional and social networks.

What is the significance of WISER Hubs as Social Entrepreneurship Hubs for Migrant Women?

1. Addressing Barriers to Inclusion

Migrant women face many barriers, such as language, professional network, cultural biases, and access to financial resources. These centres overcome these barriers in several ways:

- Tailor-made support to develop their entrepreneurial capability.
- Creating pathways for social and economic integration.

2. Increasing Women's Empowerment and Gender Equality

- Social entrepreneurship—a route toward economic freedom and self-sufficiency.
- Empowering migrant women is key to reducing gender inequality and promoting diversity in entrepreneurship ecosystems.

3. Enhanced Community and Economic Integration

- Social ventures often address local social or environmental issues, thus helping migrant women reach better inclusion in their host communities.
- These investments bring about job creation, local economic growth, and cultural exchange, thus benefiting both migrant and local populations.

4. Leveraging Unique Skills and Perspectives

Migrant women bring a range of cultural insights, experiences, and competencies that can be used to stimulate innovative solutions to social problems.

- WISER Hubs facilitate the utilisation of these strengths, transforming them into opportunities for significant social enterprises.

5. Promoting Sustainable Development

Social entrepreneurship is consistent with international priorities, including the United Nations Sustainable Development Goals (SDGs), by tackling challenges related to poverty, education, healthcare, and gender equality.

- Social enterprises led by migrant women can be very important in achieving these goals.

6. Fostering Resilience and Building Community Cohesion

Social entrepreneurship could lead to active participation by migrant women in their communities, thereby building resilience and lessening dependence on welfare systems. By bridging cultural divides, the WISER Hubs promote social cohesion and foster mutual understanding within various communities.

How are WISER Hubs ensuring their long-term sustainability?

WISER Hubs are taking on a holistic approach to sustainability, beyond their lifecycle in the WISER project:

- Strategic Partnerships: Collaboration with NGOs, government agencies, private businesses, and educational institutions to leverage resources and expertise.
- Community Integration: Engaging local communities and allowing migrant women to take on leadership roles in the hubs.
- Measurement and Evaluation: Continuously measure performance; adjust services as needed to demonstrate value through clear reporting.

How will WISER Hubs empower migrant women?

- Capacity and leadership development, mentorship/coaching, networking with similar organizations, financial/administrative assistance, and community/peer

support services are detailed under this sub-project to target migrant women's access for WISER hubs.

How will migrant women access services provided by WISER Hubs

Migrant women can access services by:

- Interacting with a physical hub in urban centres.
- Attending webinars and online training courses.
- Using mobile units operating in rural areas.

Information about the hubs and how to register are disseminated through:

- Multilingual awareness-raising activities using social media, local radio, and community channels.
- Collaborations with migrant care groups.
- Sharing success stories from other women to help inspire participation.

Support to Migrant Women Entrepreneurs in the WISER Hubs

- The next section explains how WISER Hubs will support migrant women entrepreneurs holistically through a network of resources and services that address their specific needs.
- It underscores the key features of this support:
 - Addressing Barriers to Entrepreneurship: This component addresses how WISER Hubs can help women overcome common obstacles, including linguistic barriers, limited networking opportunities, and limited access to financial resources.
 - Comprehensive Assistance: This dimension brings out the wholeness of the given support, including training and mentorship, networking opportunities, financial, and administrative support.

• Social Outcomes: This dimension underlines the hubs' commitment to promoting activities that address social problems.

This section details the expected impacts of WISER Hubs:

- Empowerment of Women and Equality: The hubs are supposed to empower women and reduce gender inequality through increased economic freedom and self-sufficiency.
- Enriching Community and Economic Integration: By supporting social enterprises responding to local needs, these hubs will also be expected to create jobs and thereby contribute to community and economic integration.
- Utilising Distinct Abilities and Viewpoints: The hubs are designed to bring together the skills and experiences of migrant women to come up with innovative solutions.
- Promoting Sustainable Development: The activities of the hubs are aligned with the UN Sustainable Development Goals.
- Building Resilience and Community Cohesion: The hubs will help build resilience and create unity by allowing women to become active members of their communities.

Facilitating Social Cohesion via WISER Hubs

This section outlines the specific ways in which WISER Hubs will foster social inclusion:

- Community-Engagement Initiatives: These are initiatives that will provide avenues for women to connect with each other and with the wider community.
- Cultural Competency Training: This training will give women the necessary skills and knowledge to handle cultural differences appropriately.

Partnerships with local organizations will provide women with the opportunity to get involved in local community activities.

- **Collective Experience Development:** Creating collective experiences will increase feelings of belonging and interconnectedness among participants.
- **Providing Psychosocial Support:** Such support will help to satisfy the emotional and psychological needs of the migrating women.
- **Empowering Women as Engaged Participants:** The centres will help make women's roles engaged participants in their own communities, providing a sense of purpose and belonging.

WISER Hub Core Services

This section provides a detailed review of the main services offered by WISER Hubs, which can be summarized under six different categories:

- **Training and Capacity Building:** This includes workshops, seminars, and digital content across a very broad range of topics.
- **Mentorship and Coaching:** This category entails the collaboration of migrant women with seasoned entrepreneurs, offering tailored guidance.
- **Networking and Collaboration:** This category focuses on building relationships with other entrepreneurs, investors, and potential partners.
- **Financial and Administrative Support:** This category includes support in obtaining grants, knowledge of legal responsibilities, and financial management supervision.
- **Community Development:** This includes activities that encourage social bonding and create a sense of belonging.
- **Advancement of Social Impact:** This involves the supporting of business model development to address social problems.

WISER Hubs: Operational Framework

- **Vision and Mission:** This part explains the general vision and mission of WISER Hubs in empowering migrant women throughout the European Union to found and sustain highly impactful social enterprises.
- **Key Objectives:** This section elaborates on how WISER Hubs will specifically contribute to developing entrepreneurial skills, facilitate access to resources, promote social integration, and ensure long-term sustainability of migrant women-led social enterprises.
- **Services to be Provided:** This will offer a detailed description of the varied services that the WISER Hubs will render, including training and capacity building, mentorship and coaching, networking and collaboration opportunities, access to funding sources, and business and technical support.
- **Implementation Phases:** This module will cover the implementation phases of WISER Hubs, from needs assessment through design and setup, pilot testing, and finally, full-scale rollout and continuing improvement.
- **Monitoring and Evaluation:** This section highlights the role of monitoring and evaluation in establishing the effectiveness of WISER Hubs by setting out the indicators to be used, the feedback mechanisms to be put in place, and the reporting arrangements to be followed.

Blueprint for operational actions

Below is a plan of operational action in the WISER Hubs, based on the sources provided.

Roadmap to Operationalising Strategies within WISER Hubs

This framework outlines the main operational measures required for the effective operation of a WISER Hub, focusing on regular activities, service provision, and the

achievement of the overarching goals of empowering migrant women through social entrepreneurship and fostering their integration into European society.

Routine Tasks and Service Delivery

• **Creating a Welcoming and Inclusive Environment:** Create a friendly and supportive atmosphere that promotes comfort and respect for migrant women. This includes:

- Designing a physical space that is accessible, child-friendly, and culturally sensitive.
- Having multilingual staff who can communicate effectively with participants from diverse backgrounds.
- Organising activities and events to celebrate cultural diversity and foster inclusion.

Training and Capacity Development: Offer fully funded training programmes across the whole spectrum of topics, including:

Entrepreneurship and Business Planning: Workshops and courses in developing business ideas, writing business plans, understanding legal structures, and managing financial control.

Sector-Specific Skills Development: Provide training in high-demand sectors that are tailored to migrant women's skills and local market needs in the areas of food services, handicrafts, digital enterprises, and caregiving.

Digital Literacy: Endow women with basic digital competencies indispensable for businesses, including the use of e-commerce platforms, social media marketing, and online communication tools.

Soft Skills Development: Host workshops on leadership, communication, negotiation, and intercultural competency to empower women for personal and professional development.

Mentoring and Coaching: Provide individual support to migrant women entrepreneurs by:

- Individualized Mentorship: Bring together women and established entrepreneurs, preferably female or migrant ones, to act as guides and role models and to share their personal stories.
- Group coaching is the facilitation of peer-to-peer learning and support mechanisms through workshops and discussion forums, where women can share insights, address challenges, and gain knowledge from each other's experiences.
- Role Model Engagement: Organize events or workshops and invite successful migrant women entrepreneurs who have the potential to inspire and motivate others.

Networking and Community Building: Creating spaces for migrant women to connect with one another, with potential partners, and with the general community through:

- Business Networking Events: Organize gatherings for migrant women with local entrepreneurs, businesses, investors, and policymakers to encourage partnerships and collaborations.
- Online Platforms: Develop online interactive forums for the creation and maintenance of women-only networking opportunities, accessible information, support systems, mentorship, and resources through modern technology.

Cultural Integration Initiatives: Organize events to celebrate cultural diversity and promote interaction between migrant groups and host communities, thus fostering understanding and social cohesion.

Financial and Administrative Support: Facilitate and support the women to access funds and go through administrative procedures with ease:

- Access to Funding: Workshops and one-on-one consultation in applying for microloans, grants, and crowdfunding campaigns.
- Pitch Training: Help women develop compelling presentations to pitch their business ideas to potential investors or donors.
- Investor Relations: Organize events or facilitate introductions that connect women to angel investors, financial institutions, and microfinance organizations.
- Administrative Support: Assist women in business registration, legal compliance, tax regulation, and other administrative tasks.

Promoting Social Impact: Nurture and support women to develop business models that address societal problems through paving the path for a stable career prospect.

- Social Impact Assessment: Train and advise on how to identify social needs, design solutions, and measure the impact of their social ventures.
- Ethical Business Practices: Champion fair employment practices, environmental sustainability, and responsible sourcing within a social enterprise.
- Connecting with Social Causes: Facilitate partnerships between migrant women-led social enterprises and organizations addressing relevant social issues, creating synergies, and maximizing impact.

Oversight and Evaluation

Continuous Monitoring: Put in place mechanisms to monitor the progress of participants, assess the effectiveness of programs, and determine the overall impact of the hub.

Tracking of participants: number of women served, types of services utilized and their progress in building up businesses.

Programme Evaluation: Continuously assess the effectiveness of training programs, mentoring initiatives, and other services using surveys, feedback sessions, and impact assessments.

Data Collection: Gather data on key performance indicators, such as the number of participants in the activities created, and benefits brought to the community.

Consistent Documentation: The preparation of regular reports to stakeholders, including funders, collaborators, and the wider community, to showcase achievements, share knowledge acquired, and maintain transparency and accountability.

Annual reports should be written and comprehensive, focusing on important statistics, success stories, challenges faced, and plans for future growth.

Impact Reports: Elaborate and targeted reports on the social and economic impact of the hub, portraying the positive contribution made by social enterprises run by migrant women.

Adaptation and Improvement: Using learning from monitoring and evaluation to modify the hub's operations on an ongoing basis to ensure it is always relevant and effective.

Feedback Mechanisms: Establish channels for participants and stakeholders to give their opinion on services, point out areas that need improvement, and suggest new initiatives.

Service Adaptation: Be flexible and adaptable in responding to participant needs and changing market dynamics, adjusting programs and services as required.

Lives Impacted: Total number of people positively impacted by the programme.

SDG Alignment: Contributions to specific UN Sustainable Development Goals (e.g., gender equality, decent work, reduced inequalities).

Sustainability and Development

Diversified Financial Support: Secure financial assets from diverse sources to ensure long-term fiscal sustainability:

- **Corporate Sponsorships:** Seek partnerships with companies that align with the hub's goals and can provide financial support, mentorship opportunities, or in-kind donations.
- **Strategic Partnerships:** Establish robust collaborations with various stakeholders to broaden outreach, optimize resource utilization, and augment the influence of the hub.
- **NGOs and Community Groups:** Collaborate with organizations focused on migrant support, social services, and community development to expand the reach, learn from one another, and provide holistic services to participants.
- **Government Agencies:** Collaborate with the relevant government departments, including those responsible for labour, immigration, and social welfare, to ensure that policies are aligned, access to resources is facilitated, and supportive policies specific to migrant women entrepreneurs are encouraged.
- **Private Sector:** Engage local businesses, chambers of commerce, and industry networks in providing mentorship opportunities, market access, potential investment, and job creation for participants.
- **Educational Institutions:** Liaise with universities, technical colleges, and research institutions to provide special training programs, collaborate in research, and provide access to educational facilities.

Advocacy and Policy Engagement: Use the platform and data of the hub to advocate for policies that enable the success of migrant women entrepreneurs and challenge the systemic barriers they face.

Data Collection and Analysis: Gather information on the challenges faced by migrant women entrepreneurs, hence showing the need for policy changes and specialized support.

- **Policy Recommendations:** Develop evidence-based policy recommendations for government agencies and policymakers to create an enabling environment for migrant women-led businesses.
- **Collaboration with the Advocacy Organizations:** Establish the partnership with established advocacy organizations and networks that focus on migrants' rights, economic empowerment for women, and social entrepreneurship to increase their visibility and advance systemic reform.
- **By the effective implementation of these operational strategies,** WISER Hubs can become dynamic and influential centres to empower migrant women, promote social innovation, and advance a more inclusive and prosperous Europe.

Recommendations for the implementation of the interviews with migrant women.

- **Train Survey Administrators:** Ensure they are culturally sensitive and able to guide participants through the survey with empathy and patience.
- **Language Accessibility:** Provide the survey in the participant's native language or have interpreters available. Use simple, clear language and avoid jargon.
- **Create a Safe Environment:** Conduct the survey in a private, comfortable space. Build trust by starting with a warm welcome and reassuring participants of confidentiality.

- **Provide Assistance:** Offer help with reading or writing and clarify questions when needed. Be patient and supportive throughout the process.
- **Handle Sensitive Topics Carefully:** Allow participants to skip questions if they feel uncomfortable and encourage open-ended responses where they can share their thoughts freely.
- **Clarify Terminology:** Explain key concepts like "social entrepreneurship" in simple terms and use visual aids if possible.
- **Immediate Support and Follow-Up:** Offer resources or referrals for participants interested in participating on WISER Hubs and gather feedback on the survey process to improve future iterations.
- **Certificates of participation, gratitude:** Thank participants sincerely for their time and input, emphasizing the value of their contributions. It is important to offer certification of the attendance in workshops and activities.

Questionnaire for Migrant Women in WISER partner countries

Section 1: Demographic Information

1. Age:
 - Under 25
 - 25-34
 - 35-44
 - 45-54
 - 55+
2. Marital Status
 - Single
 - Married
 - Widow
 - Divorce
 - In a relationship
3. Do you have daughters or sons?
 - Yes, how many kids do you have? __
 - No
4. Country of Origin:
5. Current Country of Residence:
 - Belgium

- Cyprus
- Germany
- Greece
- Italy
- Lithuania
- Poland
- Spain

6. Education Level:

- No formal education
- Primary education (6-12 years)
- Secondary education (12-18 years)
- Vocational training
- Higher education (Bachelor's degree)
- Higher education (Master's/PhD)

7. Years of Residence in the Current Country:

- Less than 1 year
- 1-3 years
- 4-7 years
- 8-10 years
- More than 10 years

8. Current Employment Status:

- Unemployed

- Employed (part-time/full-time)
- Self-employed
- Student
- Other (please specify)

Section 2: Barriers to Employment and Entrepreneurship

9. What are the main challenges you face in finding employment in your current country? (Check all that apply)

- Language barriers
- Lack of recognition of qualifications
- Lack of local work experience
- Discrimination (racism and/or sexism)
- Limited access to networks
- Legal or bureaucratic barriers
- Other (please specify)

10. Have you ever considered starting your own business or social enterprise?

- Yes
- No

11. If yes, what has held you back from starting your own business or social enterprise?

- Lack of funding or access to capital
- Lack of business knowledge or skills
- Limited access to mentors or advisors

- Fear of failure
 - Legal or bureaucratic challenges
 - Family reasons (husband and/or children)
 - Religious reasons
 - Social and community restrictions
 - Other (please specify)
12. Are you aware of any government or local programs that support women in entrepreneurship?
- Yes
 - No
13. If yes, have you ever tried to access these programs?
- Yes
 - No
 - If no, why not? Answer:
14. What support would be most helpful to you in overcoming barriers to entrepreneurship? (Check all that apply)
- Business training and education
 - Access to funding or grants
 - Networking opportunities
 - Mentorship and coaching
 - Legal and administrative support
 - Case studies and examples
 - Other (please specify)

Section 3: Social Entrepreneurship

15. Are you familiar with the concept of social entrepreneurship?

- Yes
- No
- Somewhat

16. Would you be interested in learning more about social entrepreneurship as a career option?

- Yes
- No
- Maybe

17. If you have responded YES in Question 13:

What benefits do you think social entrepreneurship could offer to someone like you? (Check all that apply)

- Opportunity to address social issues
- Flexibility and autonomy
- Personal fulfilment
- Financial independence
- Community impact
- Other (please specify)

18. What specific challenges do you think might arise in starting a social enterprise?

Answer:

Section 4: Role Models, Support Systems, and Awareness

19. Do you know any successful women entrepreneurs in your community as a migrant woman?

- Yes
- No

20. If yes, what impact have they had on your view of entrepreneurship?

Answer:

21. Are you aware of any initiatives or organizations in your area that support social entrepreneurship, particularly for migrant women?

- Yes
- No

22. Would you be interested in participating in a WISER Hub that offers support for women entrepreneurs, including training, mentoring, and networking opportunities?

- Yes
- No
- Maybe

Section 5: Final Thoughts

23. What additional support or resources do you think are needed to help migrant women succeed in entrepreneurship?

Answer:

24. Do you have any other comments or suggestions regarding this topic?

Answer:

Recommendations for the implementation of the Focus Groups

1. Composition and Size of the Group

Diverse Representation: Guarantee that the focus group participants represent an extensive variety of opinions. Incorporate entrepreneurs, social entrepreneurs, and stakeholders, social economy, stakeholders and migrant organisations in order to gather their views and opinions, and to determine important pre-conditions for the successful provision of new support services

Group Size: Maintain a moderate group size—generally 6-10 participants per session. This guarantees that all individuals have the opportunity to articulate and convey their perspectives.

Numerous Focus Groups: Where feasible, organise various focus groups in each nation to elucidate regional disparities and variances in experiences (e.g., urban versus rural, diverse social sectors).

2. Establishing a Conducive Atmosphere

Safe Space: Cultivate a secure and inclusive atmosphere that encourages participants to articulate their viewpoints freely. Emphasise that all insights are esteemed, and there are no incorrect responses.

Confidentiality: Guarantee participants that their replies will be anonymised and utilised exclusively for the framework's development. This will promote transparency.

Cultural Sensitivity: Acknowledge cultural disparities, particularly when collaborating with diverse groups from other nations. Account for language obstacles and ensure the availability of interpreters if required.

3. Facilitation and Moderation

Appoint a proficient moderator to oversee the focus group talks. The moderator

must remain impartial, facilitate the dialogue, guarantee equal speaking opportunities for all participants, and prevent anyone from monopolising the conversation.

Prepared Prompts: Prepare open-ended questions to stimulate in-depth discussion (derived from the poll), while permitting the conversation to progress organically. Urge participants to expand upon their responses and furnish concrete real-world examples.

4. Chronology and Framework

The duration of each focus group session should be between 1.5 and 2 hours. This facilitates adequate depth in discourse without inducing participant tiredness.

Organised Agenda: Divide the session into several sections, addressing various issues. For instance:

- Introduction (10 minutes): Objectives of the focus group, summary of the WISER project, and anticipated outcomes.
- Subject 1: Obstacles to Employment and Entrepreneurship (30 minutes)
- Subject 2: Social Entrepreneurship and Awareness (30 minutes)
- Topic 3: Assistance and Guidance for Migrant Women Entrepreneurs (30 minutes)
- Conclusion (10 minutes)

5. Acquiring Significant Data

Recording and Transcription: Upon obtaining participant agreement, record the session (audio or video) to precisely capture the information conveyed. Subsequently transcribe the sessions for analysis.

Documentation of Information: Appoint a note-taker to document essential ideas, pivotal debate points, and non-verbal signals (such as group consensus or dissent). This can enhance the recordings.

Survey Integration: It is possible to combine focus group data with survey replies. Utilise the survey findings as a foundation for more profound dialogue in the focus group.

Survey for Focus Groups: Women Entrepreneurs, Social Entrepreneurs, and Social Economy Stakeholders

Section 1: Demographic Information

1. Current Country of Residence:

- Belgium
- Cyprus
- Germany
- Greece
- Italy
- Lithuania
- Poland
- Spain

2. What is your role?

- Established entrepreneur
- Social entrepreneur
- Social economy stakeholder
- Other (please specify)

3. Years of Experience in Your Current Role:

- Less than 1 year
- 1-3 years
- 4-7 years
- 8-10 years
- More than 10 years

4. Type of Business or Organization:

- Social Enterprise
- Private Business
- Non-Profit Organization
- Cooperative
- Other (please specify)

Section 2: Support for Migrant Women Entrepreneurs

5. In your experience, what are the most common challenges migrant women face in starting or growing a business in your country? (Check all that apply)

- Language barriers
- Lack of recognition of qualifications
- Lack of local work experience
- Discrimination (racism and/or sexism)
- Limited access to networks
- Legal or bureaucratic barriers

- Other (please specify)

6. Do you currently offer any services, mentoring, or support tailored specifically to migrant women entrepreneurs?

- Yes
- No
- Planning to in the future

7. If yes, what types of support do you offer? (Check all that apply)?

- Business development and training
- Access to finance or funding opportunities
- Networking and connection-building
- Mentorship and coaching
- Legal and administrative support
- Other (please specify)

Section 3: Perception of Social Entrepreneurship

8. In your experience, how do migrant women perceive social entrepreneurship as a career path? What motivates or discourages them from pursuing it?

Answer:

9. What are the main benefits that social entrepreneurship offers to migrant women in your country?

- Flexibility and work-life balance
- Opportunity to address social issues

- Personal fulfillment
- Financial independence
- Positive community impact
- Other (please specify)

10. Through what channels do migrant women typically learn about social entrepreneurship in your country?

(For example, through community organizations, social media, word of mouth, government programs, etc.)

Answer:

11. What are the main barriers to raising awareness about social entrepreneurship among migrant women?

(Consider aspects like access to information, language, media representation, etc.)

Answer:

Section 4: Key Preconditions for Successful Support Services

12. What do you think are the most important preconditions for the successful provision of support services to migrant women entrepreneurs? (Check all that apply)

- Tailored business training and skills development.
- Access to finance, grants, or microcredit.
- Legal and administrative support.
- Dedicated spaces for networking and collaboration.
- Culturally sensitive mentoring and guidance.
- Community engagement and local partnerships.
- Support for language learning.
- Other (please specify)

13. What role can established entrepreneurs and stakeholders play in supporting migrant women through initiatives like WISER Hubs?

- Mentorship and coaching
- Sharing success stories and role models
- Offering funding or investment opportunities
- Providing networking opportunities
- Collaborating with social enterprises or NGOs
- Other (please specify)

Section 5: Recommendations and Insights

15. What are the biggest gaps in existing support services for migrant women entrepreneurs in your country?

- Lack of tailored business training.
- Limited access to funding and capital.
- Insufficient networking opportunities.
- Lack of dedicated support for legal and administrative matters.
- Other (please specify)

16. Based on your experience, what specific steps could be taken to improve support for migrant women entrepreneurs?

Answer:

17. Do you know of any successful examples of collaboration between social enterprises and migrant women entrepreneurs in your country?

- Yes
- No

If Yes, please specify examples.

18. Any final thoughts or suggestions on how we can make social entrepreneurship more inclusive for migrant women?



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