



WISER

Policy Recommendations

Deliverable 3.2



WISER: POLICY RECOMMENDATIONS

DELIVERABLE 3.2



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Table of Contents

Introduction	4
Recommendations	8
Meso-level recommendations	9
Macro-level recommendations	15
The recommendations at a glance	17

Introduction

Women, migrants and young people experience higher unemployment rates and risk of social exclusion, while being underrepresented in entrepreneurship, which represents a missed opportunity for innovation, social and economic value creation, and job creation. Social entrepreneurship combines any private entrepreneurial activity with the creation of social value. It is the process of designing and implementing effective, innovative, and sustainable solutions to important and neglected social and environmental challenges that have negative impacts on society. In short, it is an alternative interpretation of entrepreneurship that focuses on positive social impact rather than profit maximisation.

The purpose of the Project WISER was 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.

Through its two-year duration, WISER empowered 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 materialised through the set-up of WISER Hubs that provided 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 also helped 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 Communities of Practice, which pursued multilateral exchanges following a bottom-up approach.

Following a collaborative and co-creative approach, the involved partners:

Adapted

existing support structures to provide services such as training, coaching, mentoring, networking, advice, business development, technical assistance and links to donors/investors/business to potential, early-stage and established migrant women social entrepreneurs, through the **WISER Hubs**.

Empowered

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, through the **WISER Skills Boosters**.

Established

two multistakeholder groups that pursued multilateral exchanges aimed at enhancing the inclusiveness of local entrepreneurship ecosystems and the entrepreneurial potential of migrant women following a bottom-up approach, through the **WISER Communities of Practice**.

Executive summary

The present document encapsulates the lessons learnt and recommendations collected over the two-year WISER experience. The following recommendations address the main gaps as identified throughout the entire WISER implementation and discussed with beneficiaries and national and European stakeholders.

These 19 policy recommendations, derived from direct beneficiary feedback, hub operations, and stakeholder consultations, target critical gaps in support for migrant women social entrepreneurs across short-, medium-, and long-term horizons. They emphasise practical, co-created solutions, at meso and macro levels, like multilingual platforms, resilience training, work-specific language mandates, childcare integration, and ecosystem reforms to reduce administrative, psychological, linguistic, and cultural barriers while fostering inclusive hubs, peer networks, and funding access.

Resumen Ejecutivo

El presente documento recoge los aprendizajes y las recomendaciones obtenidas a lo largo de los dos años de experiencia de WISER. Las siguientes recomendaciones intentan abordar las principales brechas identificadas durante toda la implementación de WISER y debatidas con personas beneficiarias y con actores nacionales y europeos.

Estas 19 recomendaciones de políticas públicas, derivadas de la retroalimentación directa de las personas beneficiarias, de las actividades de los centros de información (hubs) y de las consultas con actores clave, están dirigidas a solventar brechas críticas en el apoyo a personas migrantes emprendedoras sociales, en particular mujeres, en horizontes de corto, mediano y largo plazo. Hacen hincapié en soluciones prácticas y co-creadas, a nivel meso y macro, como plataformas multilingües, formación en resiliencia, requisitos lingüísticos específicos para el trabajo, integración de servicios de cuidados y reformas del ecosistema que reduzcan las barreras administrativas, psicológicas, lingüísticas y culturales, mientras fomentan centros inclusivos, redes entre pares y acceso a financiamiento.

Zusammenfassung

Das vorliegende Dokument fasst die Erfahrungen und Empfehlungen zusammen, die während der zweijährigen Laufzeit von WISER gesammelt wurden. Die folgenden Empfehlungen befassen sich mit den wichtigsten Lücken, die während der gesamten Umsetzung von WISER identifiziert und mit den Begünstigten sowie nationalen und europäischen Interessengruppen diskutiert wurden.

Diese 19 Handlungsempfehlungen, die aus dem direkten Feedback der Begünstigten, der Arbeit der Hubs und Konsultationen mit Interessengruppen abgeleitet wurden, zielen auf kritische Unterstützungslücken für migrantische Sozialunternehmerinnen in kurzer, mittlerer und langer Sicht ab. Sie legen den Schwerpunkt auf praktische, gemeinsam entwickelte Lösungen auf Meso- und Makroebene, wie mehrsprachige Plattformen, Resilienztraining, berufsspezifische Sprachvorschriften, Integration der Kinderbetreuung und Reformen des Ökosystems, um administrative, psychologische, sprachliche und kulturelle Barrieren abzubauen und gleichzeitig inklusive Hubs, Peer-Netzwerke und den Zugang zu Finanzmitteln zu fördern.

Εκτελεστική Περίληψη

Το παρόν έγγραφο συγκεντρώνει τα διδάγματα και τις συστάσεις που αντλήθηκαν από την διετή εμπειρία της πρωτοβουλίας WISER. Οι ακόλουθες προτάσεις επιχειρούν να αντιμετωπίσουν τα κύρια κενά που εντοπίστηκαν καθ' όλη τη διάρκεια της υλοποίησης του WISER και συζητήθηκαν με τα ωφελούμενα άτομα καθώς και με εθνικούς και ευρωπαϊκούς φορείς.

Οι 19 πολιτικές συστάσεις, οι οποίες προέκυψαν από άμεση ανατροφοδότηση των ωφελούμενων, τη λειτουργία των Hubs και τις συζητήσεις με τους ενδιαφερόμενους φορείς, στοχεύουν σε κρίσιμα κενά στην υποστήριξη μεταναστριών κοινωνικών επιχειρηματιών, σε βραχυπρόθεσμο, μεσοπρόθεσμο και μακροπρόθεσμο ορίζοντα. Τονίζουν πρακτικές, συν-δημιουργημένες λύσεις σε μέσο- και μακρο-επίπεδο, όπως πολυγλωσσικές πλατφόρμες, εκπαίδευση στην ψυχική ανθεκτικότητα, υποχρεωτική εκμάθηση γλώσσας προσανατολισμένη στο επαγγελματικό περιβάλλον, ενσωμάτωση υπηρεσιών παιδικής φροντίδας και μεταρρυθμίσεις του οικοσυστήματος, με στόχο τη μείωση διοικητικών, ψυχολογικών, γλωσσικών και πολιτισμικών εμποδίων, ενώ ταυτόχρονα προωθούν τη δημιουργία συμπεριληπτικών κόμβων, δικτύων αλληλοϋποστήριξης και πρόσβασης σε χρηματοδότηση.

Sintesi Esecutiva

Il presente documento raccoglie le lezioni apprese e le raccomandazioni emerse nel corso dei due anni di implementazione del progetto WISER. Le raccomandazioni qui presentate mirano ad affrontare i principali gap individuati durante l'intero percorso di attuazione di WISER e discussi con le beneficiarie, nonché con i portatori di interesse a livello nazionale ed europeo.

Le 19 raccomandazioni di policy, elaborate a partire dal feedback diretto delle beneficiarie, dall'operatività degli hub e dalle consultazioni con gli stakeholder, si concentrano sulle principali criticità nel sostegno alle donne migranti imprenditrici sociali, lungo un orizzonte di breve, medio e lungo periodo. Esse pongono l'accento su soluzioni pratiche e co-progettate, a livello meso e macro, quali piattaforme multilingue, percorsi di rafforzamento della resilienza, misure per l'apprendimento linguistico orientate al contesto lavorativo, l'integrazione di servizi di cura per l'infanzia e riforme degli ecosistemi di supporto. L'obiettivo è ridurre le barriere amministrative, psicologiche, linguistiche e culturali, promuovendo al contempo hub inclusivi, reti tra pari e un migliore accesso alle opportunità di finanziamento.

Streszczenie wykonawcze

Niniejszy dokument podsumowuje wnioski oraz rekomendacje zebrane w trakcie dwuletniego doświadczenia projektu WISER. Przedstawione poniżej rekomendacje odnoszą się do kluczowych luk zidentyfikowanych na przestrzeni całej realizacji projektu WISER oraz omówionych z beneficjentkami i interesariuszami na poziomie krajowym i europejskim.

Dziewiętnaście rekomendacji politycznych, opracowanych na podstawie bezpośrednich opinii beneficjentek, doświadczeń funkcjonowania hubów oraz konsultacji z interesariuszami, odpowiada na najważniejsze braki w systemie wsparcia dla kobiet migrantek – przedsiębiorczyń społecznych – w perspektywie krótko-, średnio- i długoterminowej. Rekomendacje te kładą nacisk na praktyczne, współtworzone rozwiązania na poziomie mezo- i makro, takie jak wielojęzyczne platformy, szkolenia wzmacniające odporność, obowiązkowe wsparcie językowe dostosowane do kontekstu pracy, integracja opieki nad dziećmi oraz reformy ekosystemowe. Ich celem jest ograniczanie barier administracyjnych, psychologicznych, językowych i kulturowych, a jednocześnie wspieranie rozwoju inkluzywnych hubów, sieci rówieśniczych oraz dostępu do finansowania.

Santrauka

Šiame dokumente apibendrinamos per dvejus WISER įgyvendinimo metus sukauptos pamokos ir parengtos rekomendacijos. Toliau pateiktos rekomendacijos siekia išspręsti pagrindines problemas ir užpildyti spragas, nustatytas viso WISER įgyvendinimo metu ir aptartas su projekto naudos gavėjais bei nacionaliniais ir Europos lygmens suinteresuotaisiais subjektais.

Šios 19 politikos rekomendacijų, parengtų remiantis tiesioginiu naudos gavėjų grįžtamoju ryšiu, centrų (hubų) veikla ir konsultacijomis su suinteresuotosiomis šalimis, yra skirtos esminėms migrantų moterų socialinių verslininkų rėmimo spragoms šalinti trumpuoju, vidutiniu ir ilguoju laikotarpiais. Jose pabrėžiami praktiški, kartu kuriami sprendimai mezo ir makro lygmenimis, tokie kaip daugiakalbės platformos, atsparumo stiprinimo mokymai, su darbu susijusių kalbinių kompetencijų reikalavimai, vaikų priežiūros integravimas ir ekosistemos reformos. Šiomis priemonėmis siekiama mažinti administracines, psichologines, kalbines ir kultūrinės kliūtis bei kartu stiprinti įtraukų centrų veiklą, tarpusavio (peer) tinklus ir gerinti finansavimo galimybes.

Resume Executif

Le présent document synthétise les enseignements tirés et les recommandations formulées au cours des deux années d'expérience du projet WISER. Les recommandations qui suivent répondent aux principaux manques identifiés tout au long de la mise en œuvre de WISER et discutés avec les bénéficiaires ainsi qu'avec des parties prenantes aux niveaux national et européen.

Ces 19 recommandations politiques, issues des retours directs des bénéficiaires, du fonctionnement des hubs et des consultations avec les parties prenantes, visent à combler des lacunes majeures dans l'accompagnement des femmes migrantes entrepreneures sociales, à court, moyen et long termes. Elles mettent l'accent sur des solutions concrètes et co-construites, aux niveaux méso et macro, telles que des plateformes multilingues, des formations à la résilience, des exigences en matière de langues liées au travail, l'intégration de services de garde d'enfants et des réformes de l'écosystème. L'objectif est de réduire les obstacles administratifs, psychologiques, linguistiques et culturels, tout en favorisant des hubs inclusifs, des réseaux de pairs et un meilleur accès au financement.



Recommendations

Meso-level recommendations

Meso-level recommendations focus on transforming local entrepreneurship ecosystems so that migrant women can access practical, continuous and tailored support in their everyday realities. They translate broader policy goals into concrete measures implemented by hubs, NGOs, municipalities, chambers and community organisations, improving how training, mentoring, childcare, legal guidance, translation, finance and infrastructure are organised and delivered on the ground.

1. Tailored Consultancy and Training for Migrant Women (short term)

Governments should tailor short-term entrepreneurship training for migrant women via synergies among providers, with blended, individualised mentoring and train-the-trainers to link integration and business support effectively.

Migrant women entrepreneurs face fragmented, short-term support from the state, NGOs, training institutions, chambers, networks, communities, and businesses, with migrants often treated homogeneously despite diverse traits like age, gender, language, socioeconomic status, origin, residency time, skills, and experience, necessitating individualised interventions.

Governments should create synergies across these providers by prioritising tailored entrepreneurship programmes with blended delivery (online/in-person), targeted content, and longer-term one-to-one mentoring via business angels, women's networks, or training vouchers to meet local needs effectively. Engaging skilled trainers from industry, chambers of commerce volunteers, and professional backgrounds — plus train-the-trainer programmes empowering migrant women as mentors — will boost relevance. Finally, forge explicit linkages between integration programmes and entrepreneurship tracks to enhance overall effectiveness and sustainability.

2. Peer Networks and Mentoring for Migrant Women Entrepreneurs (short term)

Public policy institutions and NGOs should establish dedicated peer networks and mentoring programmes tailored for migrant and refugee women entrepreneurs to address their disconnection from prior networks, limited co-ethnic support, and exclusion from broader business ecosystems.

Public policy institutions and NGOs should establish dedicated peer networks and mentoring programmes tailored for migrant women entrepreneurs to address their disconnection from prior networks, limited co-ethnic support, and exclusion from broader business ecosystems. These networks create safe spaces for sharing challenges, family issues, insights, and learning opportunities, which are vital for confidence-building and business growth among migrant women isolated from familiar communities. Key actions include providing ongoing counseling and one-to-one mentoring from women with local experience to offer practical guidance and sustained support.

Programmes should also organise mutual-pitching events, showcase fairs, and co-working sessions to connect participants with investors, philanthropists, government officials, and fellow entrepreneurs, while facilitating introductions to origin-country-linked products/services, idea testing, and acceleration to boost motivation, visibility, and integration into local markets.

3. Strengthen Digital Skills Pathways for Migrant Women (short term)

NGOs and Governments should fund modular, multilingual digital upskilling for migrant women via NGOs/tech partners, with device/Wi-Fi support, to overcome illiteracy barriers and boost employability—addressing inaccessible training gaps.

Migrant women face digital illiteracy as a key barrier to labour market entry, limiting access to jobs, public services, financial tools, and online entrepreneurship—exacerbated by inaccessible, overly technical, or culturally/linguistically mismatched training. As highlighted by a WISER facilitator: “In the digital workshops, many women said they felt excluded from job opportunities simply because they lacked basic computer skills.”

Governments, NGOs, and civil society should introduce modular, flexible, multilingual digital upskilling pathways with practical coaching to build long-term confidence and employability. This includes allocating public funds for free/low-cost programmes, integrating digital skills into existing empowerment initiatives, partnering with tech companies for quality and sustainability, and providing access support like loaned devices and community Wi-Fi hubs.

4. Facilitate Digital Inclusion and E-Commerce Training (short term)

NGOs should create digital training and affordable tech access programs to increase migrant women’s participation in online business and digital marketplaces

Many migrant women entrepreneurs face barriers related to digital literacy and lack of access to e-commerce platforms, limiting their ability to scale businesses and reach wider markets. With increasing digitalisation, especially post-pandemic, there is a need for tailored training on online sales, digital marketing, and basic IT skills. NGOs should facilitate access to affordable technology and provide training in multiple languages, to enhance migrant women’s competitiveness and inclusion in digital economies, addressing both economic and social integration challenges. Coordinated delivery via local entrepreneurship networks will boost migrant women’s business success and help close the digital gender gap.

5. Emotional Resilience and Confidence Building Programme for Migrant Women Entrepreneurs (short-medium term)

NGOs should deliver resilience/confidence training addressing discrimination stress for migrant women entrepreneurs, via workshops/peer support.

“I feel stressed and alone — I need emotional support, not only business advice.” “Discrimination affects my confidence. Training on how to cope would help me stay motivated.”, WISER Polish Participants. Migrant women entering the labour market or starting entrepreneurial endeavours often face psychological stress, uncertainty, discrimination, cultural barriers and social isolation, which weaken their confidence, decision-making capacity and long-term motivation. While business training opportunities may exist, structured emotional and psychological support specifically tailored to migrant women entrepreneurs is largely absent.

NGOs should create a Mental Resilience & Confidence Building Programme that would provide psychological support, empowerment workshops, stress-management training and practical skills to help migrant women navigate challenges related to discrimination, isolation and cultural adjustment. The programme would cover emotional resilience, coping strategies, confidence-building, assertiveness, dealing with microaggressions, stress and burnout prevention, as well as offer culturally sensitive psychological consultations and peer-support circles that strengthen community bonds. Such support is crucial because entrepreneurship requires not only business knowledge, but also emotional stability, confidence and psychological safety. Migrant women experiencing discrimination or chronic stress are more likely to abandon entrepreneurial plans or avoid formalising their activities. Strengthening their mental wellbeing directly increases business survival rates and supports deeper economic and social integration.

6. Work-Related Language Courses in Training (short-medium term)

Local government authorities should mandate work-specific language courses in all migrant women training programs via providers/governments for labour market success.

Migrant women often possess basic language skills insufficient for labor market success, as general integration courses lack work-specific vocabulary—hindering progress, as seen in WISER Hubs where integrated language training accelerated proficiency. Training providers and local government authorities should mandate work-related language courses within all entrepreneurship/integration programmes, embedding practical, sector-specific vocabulary alongside skills training. This ensures real-world competence, boosts confidence, speeds integration, and makes participation obligatory for effectiveness, benefiting women from diverse backgrounds like Ukrainian participants who advanced rapidly with tailored support.

7. Migrant Women Entrepreneurship Incubators with Childcare (medium term)

NGOs and Governments should create entrepreneurship incubators specifically for migrant women, equipped with accessible on-site childcare to support work-life balance.

Childcare accessibility constitutes a structural barrier to women's participation in the labour market and public life. This challenge is particularly acute for migrant women, who frequently lack access to informal childcare networks. In many Southern European contexts, extended family support systems form the backbone of childcare provision; however, migrant women are often excluded from these networks due to geographic separation and social isolation. This absence significantly constrains their employment opportunities, training participation, and broader social inclusion. Local governments, NGOs, women's associations, and entrepreneurship organisations should establish dedicated incubators providing workspace, mentorship, business development services, and accessible on-site childcare. This holistic model enables focus on growth without family compromises, promotes gender equality, and boosts consistent participation in entrepreneurship activities.

8. Financial Literacy Training on Non-Traditional Funding (medium term)

Regional authorities should deliver financial literacy training on non-traditional funding (crowdfunding, VC) for migrant women via EU/national/regional actors and NGOs like FonRedess (Spain), overcoming credit barriers for sustainable entrepreneurship.

Migrant women entrepreneurs face persistent access-to-finance barriers like limited credit history, lack of collateral, and unfamiliarity with local systems, restricting traditional loans/grants/microcredit and business sustainability—necessitating awareness of innovative options like crowdfunding, peer-to-peer lending, impact investment, venture capital, and diaspora funding. Regional/sectoral initiatives should link individuals to institutions via the EU (DG EMPL/GROW, ESF+, AMIF, InvestEU), national ministries, regional authorities, NGOs, incubators, chambers, and ethical funds like Spain's FonRedess for culturally tailored training on financial literacy and practical funding tools. This builds on traditional finance recommendations, empowers through demos/partnerships, and leverages networks (e.g., INCLUSION/CCSEV meetings) for peer knowledge-sharing to drive inclusion, growth, and economic impact across Europe.

9. Microcredit and Grants Access for Migrant Women Entrepreneurs (short term)

Tailor microcredit/grants for migrant women via Chambers/Ministries/NGOs with simplified, multilingual procedures and advisory services to overcome credit barriers and sustain enterprises.

Migrant women entrepreneurs encounter severe financing obstacles, lacking credit history, resources, or adapted procedures, making loans, grants, and bank accounts inaccessible, as highlighted in WISER project implementation in Spain, a feedback on complex applications and missing guidance. Migrant women face similar difficulties in opening bank accounts, understanding complex application forms, or finding up-to-date information about available financial support. Even when grants or microloans are technically accessible, the procedures are rarely adapted to their specific circumstances, especially in terms of language, documentation, or financial literacy. The absence of tailored financial guidance further limits their chances of success.

Regional/local institutions (Chambers of Commerce, municipal services), Ministries, public bodies like ICO, NGOs, and microfinance providers (e.g., MicroBank, Triodos in Spain) should design tailored microcredit schemes with low entry/flexible terms, simplified multilingual grant access, personalised advisory services, financial literacy training, and outreach via trusted channels. At the same time, the aforementioned bodies should actively disseminate funding opportunities through trusted channels. Embedding these in existing structures ensures cost-efficiency, supporting social enterprise creation/sustainability, inclusion, gender equality, and economic participation.

10. Multilingual Business Support Platform for Migrant Women Entrepreneurs (medium term)

Ministries should launch a multilingual platform centralising business registration/funding info for migrant women, co-created with NGOs to cut barriers.

“There is no single place with information in a language I can understand – I have to look for everything on my own.”, “If there were a step-by-step portal, it would be much easier for me to start a business.” Polish WISER participants. Migrant women entrepreneurs often struggle with fragmented, national-language-only information on business registration, legal requirements, funding, and support—leading to misinformation, delays, and exclusion, as voiced. Ministries, the Chamber of Commerce, local governments, and NGOs should create a centralised, user-friendly, multilingual digital platform with step-by-step guides, simplified tax/legal explanations, EU funding details, and updated resources in key migrant languages. Co-created with communities for relevance and integrated with EU initiatives, it would reduce barriers, streamline inquiries, accelerate economic integration, and boost institutional efficiency.

11. Migrant Women Advisory Councils for Policy Design (medium term)

Ministries should form advisory councils involving migrant women entrepreneurs to co-design, monitor, and improve entrepreneurship policies/programmes.

Migrant women entrepreneurs are usually underrepresented in policymaking, causing overlooked barriers like language, culture, networking, childcare, and legal issues—undermining policy relevance, trust, and effectiveness. Ministries and local governments should establish dedicated advisory councils at national/regional levels, composed of diverse migrant women entrepreneurs, to co-design, monitor, and refine entrepreneurship policies/programmes. These councils should actively advise, provide feedback, monitor implementation, and propose improvements to entrepreneurship policies and support services, with adequate training and resources to ensure meaningful participation. Providing training/resources ensures meaningful participation, empowering them as change agents, fostering responsive initiatives, and strengthening government-civil society-private sector collaboration.

12. Equipping Hubs with Machines for Migrant Women (long term)

Equip migrant women’s entrepreneurship hubs with shared machines (sewing, 3D printers, laptops) via incubators/NGOs to enable hands-on production, lower startup barriers, and foster collaboration.

Migrant women often possess skills in sewing, textiles, tailoring, or small-scale production but lack affordable access to essential equipment, hindering entrepreneurship entry—making shared hubs critical for hands-on learning and startup without high capital needs. Incubators, NGOs, municipalities, chambers of commerce, and civil society should equip entrepreneurship hubs with shared machines like sewing/embroidery tools, laptops, printers, scanners, cameras, tripods, and 3D printers to enable product development, immediate practice, sample production, and sales testing. This combines workshops on basic business skills with practical tool use, fostering collaboration, community-building, and direct theory-to-product transitions for beginners to build know-how and lower barriers effectively.

13. Network of Trusted Translation Services (long term)

Build NGO-led network of trusted translators (online/onsite) for migrant women, with standards/training, empowering bilingual locals while ensuring access to rights/services.

Migrant women face language barriers blocking access to legal, health, social, educational rights/services—necessitating reliable, flexible translation support. NGOs and civil society should build a network of trusted translators offering online (quick/low-cost/remote) or onsite (urgent/in-person) services across languages, with standardised ethics, confidentiality, quality checks, training, and peer support. This empowers bilingual community members (including migrants) with stable paid work, strengthens local human capital, and ensures institutions/NGOs select optimal options for equal access and integration.

14. One-Stop Legal Support Units for Migrant Women (short term)

Regional/local institutions should establish one-stop legal units in Chambers/NGOs for migrant women, offering multilingual guidance on permits/registration to cut bureaucratic delays and boost entrepreneurship access.

Migrant women face complex legal/administrative hurdles like residency permits, self-employment registration, and business requirements, worsened by language barriers, inconsistent guidance, and delays (e.g., 2+ years for market permits as per WISER focus groups in 2024), blocking entrepreneurship launch. Regional/local institutions (Chambers of Commerce, municipal offices), Ministries, Industry/Trade agencies, NGOs, and legal aid services should establish dedicated one-stop units within existing structures for step-by-step, multilingual, culturally sensitive support on procedures, tax registration, and coordination to cut delays. These one-stop-units should offer step-by-step legal guidance tailored to the needs of migrant women, provide multilingual and culturally sensitive support, assist with administrative procedures, collaborate with relevant authorities to reduce delays and improve coordination, and work in partnership with NGOs and migrant organisations to build trust and increase outreach.



Macro-level recommendations

Macro-level recommendations address the structural, long-term changes needed at national and European levels to create an enabling environment for migrant women's social entrepreneurship. They concentrate on frameworks, funding instruments, networks and intersectional policy approaches that can systematically recognise migrant women, reduce institutional barriers, and ensure coherence between entrepreneurship, migration, gender equality and integration strategies across countries.

1. Multi-Level Networks for Migrant Women Entrepreneurs (short term)

Commission/Ministries/NGOs/chambers should build multi-level EU networks linking migrant women entrepreneurs for knowledge/resource sharing, to overcome isolation and boost growth/visibility.

Across Europe, migrant women often encounter multiple barriers when trying to start or expand their businesses. These challenges include limited access to funding, insufficient information about legal requirements, language barriers, and discrimination. Many also lack connections to professional networks that could provide guidance, visibility, and collaboration opportunities. Although they play an important role in local economies and bring innovative perspectives, their entrepreneurial potential remains largely underutilised. Existing support schemes tend to address either women or migrants separately, rarely acknowledging how these identities overlap and shape specific needs. As a result, migrant women's initiatives often remain small, isolated, and overlooked in broader policy frameworks and business ecosystems.

The European Commission (DG GROW/EMPL via ESF+/AMIF), the European Network of Migrant Women, national ministries, regional/local authorities, migrant associations, NGOs, foundations, chambers, and entrepreneurship centres should promote and support interconnected networks at local-to-EU levels for sharing knowledge, resources, experiences, mentorship, finance access, and business opportunities. This fosters mutual growth, visibility, collaboration, and integration into digital/innovation ecosystems, embedding within existing strategies for policy coherence, empowerment, and enhanced social/economic impact. The said authorities should also embed such networks within existing EU strategies on entrepreneurship, inclusion, and gender equality, to ensure long-term policy coherence.

2. National Fund for Migrant Women's Entrepreneurship (medium to long term)

Ministries and regional authorities should create a national fund with microcredit/grants/vouchers for migrant women startups, prioritising sustainable ventures via simplified access.

Migrant women face structural finance barriers like high interest, lack of collateral, and qualification non-recognition, trapping them in precarious/informal work—necessitating dedicated funding for a formal startup. National development agencies (e.g., Invitalia in Italy), ministries, regional authorities, and financial institutions should launch a dedicated fund offering interest-free microcredit (up to €15,000), non-repayable grants (up to 30%), and vouchers for professional services (accounting, certifications, digital marketing, legal consultancy), plus structured mentorship. Prioritise innovative, sustainable, socially impactful enterprises with simplified multilingual digital applications, foreign qualification recognition, and prior learning validation to enable transition to sustainable self-employment.

3. Intersectional Gender-Migration Analysis in Entrepreneurship Policy (long term)

Mandate intersectional analysis in entrepreneurship policies via ministries/academia to address compounded migrant women barriers effectively.

Migrant women often face layered and intersecting challenges related to gender, migration status, ethnicity, language, and other factors such as disability or religion. Historically, policies have addressed gender equality or migration in isolation, missing critical nuances in how overlapping identities combine to create unique barriers—for example, lack of recognition of qualifications, exclusion from networks, and cultural expectations. Without explicit intersectional analysis, entrepreneurship policies risk ineffectiveness or inadvertent reinforcement of inequalities.

It is recommended that Ministries and academic institutions support the institutionalisation of the intersectional analysis in the design, implementation, and evaluation of entrepreneurship policies for migrants, including mandatory frameworks and training for policymakers, ongoing data collection, and regular impact monitoring. This approach ensures targeted measures for diverse subgroups (e.g., single mothers, refugees, particular ethnic groups), efficient resource allocation, and more inclusive entrepreneurship environments, ultimately contributing to equitable growth and social cohesion.

4. Create Local Entrepreneurship Incubators Tailored for Migrant Women (long term)

Ministries should create municipal incubators with mentoring/networking/seed grants for migrant women, fostering confidence via local collaboration.

“Migrant women told us they often feel lost navigating entrepreneurship processes. A safe, dedicated space would give them the confidence to pursue their ideas”, WISER Hub staff member in Cyprus. Municipalities, Ministries of Labour & Social Inclusion, Chambers of Commerce, and migrant-women NGOs should establish community-based incubators in high-migrant areas, offering tailored mentoring, business planning, soft-skills development, networking, bilingual support, and small seed grants. Policy reforms ensure collaboration, dedicated funding for curricula/mentors, and monitoring of empowerment/confidence/long-term independence indicators to bridge barriers effectively.

5. EU Migrant Women Entrepreneurship Platform (long term)

The European Commission, EU agencies, business networks, incubators, and NGOs should launch an EU digital platform for migrant women entrepreneurs with multilingual training, investor-matching, funding databases, and transnational mentoring to enable scaling and integration.

Migrant women entrepreneurs face territorial disparities, limited cross-border scaling, funding access, and networks—hindering economic/social integration despite potential. The European Commission, EU agencies, business networks, incubators, and NGOs should launch a centralised digital platform offering multilingual certified courses (marketing, finance, leadership, digital skills), online acceleration programmes, investor-matching, business readiness tools, EU funding databases, and transnational mentoring. This hub fosters incubator cooperation, reduces barriers, enables market expansion beyond local/national levels, and promotes full integration via flexible, accessible pathways aligned with women’s entrepreneurship, integration, and Digital Single Market policies.

The recommendations
at a glance

Meso-level recommendations

01

Tailored Consultancy and Training for Migrant Women

Governments should tailor short-term entrepreneurship training for migrant women via synergies among providers, with individualised mentoring and train-the-trainers to link integration and business support effectively.

02

Peer Networks & Mentoring for Migrant Women Entrepreneurs

Public policy institutions and NGOs should establish dedicated peer networks and mentoring programmes tailored for migrant and refugee women entrepreneurs.

03

Strengthen Digital Skills Pathways for Migrant Women

NGOs and Governments should fund modular, multilingual digital upskilling for migrant women via NGOs/tech partners, with device/Wi-Fi support, to overcome illiteracy barriers and boost employability.

04

Mental Resilience & Confidence Building Programme for Migrant Women Entrepreneurs

NGOs should deliver resilience/confidence training addressing discrimination stress for migrant women entrepreneurs, via workshops/peer support.

05

Work-Related Language Courses in Training

Local government authorities should mandate work-specific language courses in all migrant women training programs via providers/governments for labour market success.

Meso-level recommendations

06

Migrant Women Entrepreneurship Incubators with Childcare

NGOs and Governments should create entrepreneurship incubators specifically for migrant women, equipped with accessible on-site childcare to support work-life balance.

07

Facilitate Digital Inclusion and E-Commerce Training

NGOs should create digital training and affordable tech access programs to increase migrant women's participation in online business and digital marketplaces

08

Financial Literacy Training on Non-Traditional Funding

Regional authorities should deliver financial literacy training on non-traditional funding for migrant women via EU/national/regional actors and NGOs, overcoming credit barriers for sustainable entrepreneurship.

09

Multilingual Business Support Platform for Migrant Women Entrepreneurs

Ministries should launch a multilingual platform centralising business registration/funding info for migrant women, co-created with NGOs to cut barriers.

10

Migrant Women Advisory Councils for Policy Design

Ministries should form advisory councils involving migrant women entrepreneurs to co-design, monitor, and improve entrepreneurship policies/programmes.

Meso-level recommendations

11

Equipping Hubs with Machines for Migrant Women

Equip migrant women's entrepreneurship hubs with shared machines (sewing, 3D printers, laptops) via incubators/NGOs to enable hands-on production, lower startup barriers, and foster collaboration.

12

Network of Trusted Translation Services

Build NGO-led network of trusted translators (online/onsite) for migrant women, with standards/training, empowering bilingual locals while ensuring access to rights/services.

13

One-Stop Legal Support Units for Migrant Women

Regional/local institutions should establish one-stop legal units in Chambers/NGOs for migrant women, offering multilingual guidance on permits/registration to cut bureaucratic delays and boost entrepreneurship access.

14

Microcredit and Grants Access for Migrant Women Entrepreneurs

Tailor microcredit/grants for migrant women via Chambers/Ministries/NGOs with simplified, multilingual procedures and advisory services to overcome credit barriers and sustain enterprises.

Macro-level recommendations

01

Multi-Level Networks for Migrant Women Entrepreneurs

Commission/Ministries/NGOs/chambers should build multi-level EU networks linking migrant women entrepreneurs for knowledge/resource sharing, to overcome isolation and boost growth/visibility.

02

National Fund for Migrant Women's Entrepreneurship

Ministries and regional authorities should create a national fund with microcredit/grants/vouchers for migrant women startups, prioritising sustainable ventures via simplified access.

03

Intersectional Gender-Migration Analysis in Entrepreneurship Policy

Mandate intersectional analysis in entrepreneurship policies via ministries/academia to address compounded migrant women barriers effectively.

04

Create Local Entrepreneurship Incubators Tailored for Migrant Women

Ministries should create municipal incubators with mentoring/networking/seed grants for migrant women, fostering confidence via local collaboration.

05

EU Migrant Women Entrepreneurship Platform

The European Commission, EU agencies, business networks, incubators, and NGOs should launch an EU digital platform with multilingual training, investor-matching, funding databases, and transnational mentoring to enable scaling and integration.



WISER POLICY RECOMMENDATIONS

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