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Promoting Entrepreneurship among Young People with Migrant Background, focusing on the Trade of Natural Products

**Policy Brief 8. Policy Advocacy for Migrant Entrepreneurship:
Building Supportive Ecosystems**

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Executive Summary

Migrant entrepreneurship is a powerful driver of economic growth, innovation, and social integration across Europe. As migrants bring unique perspectives, skills, and cultural insights to their host countries, they contribute significantly to the vibrancy and resilience of local economies. However, despite their potential, migrant entrepreneurs often face a range of systemic barriers that hinder their ability to thrive. These challenges include limited access to financial resources, complex and burdensome regulatory environments, exclusion from essential business networks, and inadequate advisory services that do not cater to their specific needs.

This policy brief examines the challenges faced by migrant entrepreneurs in five European countries—Spain, Italy, Turkey, Greece, and Ireland—and proposes targeted strategies to build supportive ecosystems that empower these entrepreneurs. The analysis reveals that existing support structures often fail to address the unique circumstances of migrant entrepreneurs, such as cultural differences, language barriers, and unfamiliarity with local market dynamics. As a result, many migrant entrepreneurs struggle to navigate the complex landscape of business creation and growth, limiting their economic contributions and personal success.

By implementing these targeted strategies, host countries can create an environment that not only supports migrant entrepreneurs but also harnesses their full potential to drive economic growth, foster innovation, and build more cohesive societies. Empowering migrant entrepreneurs is not just an economic imperative; it is a pathway to greater social inclusion and mutual understanding. The successful integration of migrant entrepreneurs can enhance the cultural fabric of host countries, promote economic diversification, and set a positive example of inclusive growth for the rest of the world.

This policy brief provides a comprehensive roadmap for building more inclusive and supportive ecosystems for migrant entrepreneurs. The proposed recommendations aim to dismantle existing barriers and create opportunities for migrants to fully participate in and contribute to their host economies. By addressing the specific needs of migrant entrepreneurs, Europe can unlock a vast reservoir of talent and innovation, driving forward a more dynamic, diverse, and resilient economic future.





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Introduction

Migrant entrepreneurship is increasingly recognized as a vital component of Europe's economic landscape, contributing significantly to job creation, innovation, and cultural diversity. Migrant entrepreneurs bring unique skills, perspectives, and experiences that enrich local markets and drive economic resilience. Their businesses often serve niche markets, introduce new products and services, and create employment opportunities for both locals and other migrants. However, despite their potential, migrant entrepreneurs face numerous systemic barriers that impede their ability to establish, sustain, and grow successful businesses.



The entrepreneurial journey for migrants is often marked by challenges that are not experienced by local entrepreneurs. These include limited access to financial resources, complex and unfamiliar regulatory environments, language barriers, and a lack of social networks that are crucial for business success. Migrants may also face cultural biases and discrimination, which can further isolate them from the mainstream business community. As a result, many migrant entrepreneurs struggle to navigate the landscape of business creation and development, limiting their contributions to their host economies.

The importance of migrant entrepreneurship extends beyond economic benefits. By engaging in entrepreneurial activities, migrants can better integrate into their host societies, fostering mutual understanding and cultural exchange. Successful migrant entrepreneurs serve as role models within their communities, demonstrating the possibilities of economic empowerment and social mobility. Moreover, they act as bridge-builders, connecting their host countries with their countries of origin, thereby enhancing trade, investment, and international relations.

Despite these positive impacts, the current support systems in many European countries are not adequately designed to address the unique needs of migrant entrepreneurs. Existing policies and programs often lack the inclusivity and flexibility required to cater to diverse cultural backgrounds and different levels of familiarity with local business practices. In many cases, migrant entrepreneurs are left to navigate a complex web of regulations, financial barriers, and social exclusion without the tailored support that could help them succeed.

This policy brief focuses on five European countries—Spain, Italy, Turkey, Greece, and Ireland—where migrant entrepreneurs play a significant role but face distinct challenges. In Spain, migrants often find it difficult to access finance and navigate a business environment that does not fully accommodate their needs. Italy presents



additional hurdles with complex regulatory processes and a lack of culturally inclusive business advisory services. In Turkey, restrictive regulatory frameworks and limited social integration opportunities isolate migrant entrepreneurs from valuable networks. Greece's bureaucratic hurdles and insufficient community support further complicate the entrepreneurial landscape, while Ireland's fragmented support systems fail to provide the necessary guidance and resources.

This policy brief aims to provide a comprehensive analysis of the barriers faced by migrant entrepreneurs in these countries and offers targeted recommendations for creating more supportive ecosystems. By addressing these challenges through inclusive policies, tailored financial products, simplified regulatory processes, and enhanced social integration efforts, host countries can unlock the full potential of migrant entrepreneurship. The proposed strategies are designed to empower migrant entrepreneurs, enabling them to contribute more effectively to economic growth, innovation, and social cohesion.

Building supportive ecosystems for migrant entrepreneurs is not just an economic necessity—it is a moral imperative that reflects a commitment to inclusivity, diversity, and social progress. By investing in the success of migrant entrepreneurs, host countries can foster vibrant and dynamic economies that are resilient to global challenges and enriched by the diverse talents of their populations. This policy brief outlines the path forward, advocating for targeted interventions that will empower migrant entrepreneurs and build a more inclusive future for all.

Background

Migrant entrepreneurship plays a vital role in driving economic growth, fostering innovation, and enhancing cultural diversity across Europe. Migrant entrepreneurs contribute significantly to local economies by creating jobs, introducing new products and services, and enriching the business landscape with diverse cultural perspectives. However, despite their potential, migrant entrepreneurs face a range of challenges that vary across countries due to different regulatory environments, access to resources, and social integration issues. This section provides an overview of the current state of migrant entrepreneurship in Spain, Italy, Turkey, Greece, and Ireland, highlighting specific challenges and opportunities in each context.



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Spain

In Spain, migrant entrepreneurs are a crucial part of the economic landscape, particularly in urban areas where they are prominent in sectors such as retail, hospitality, and services. However, they often face significant challenges in accessing financial resources and navigating complex regulatory environments. Traditional banks are frequently reluctant to lend to migrant entrepreneurs due to perceived risks, lack of credit history, and unfamiliarity with local business practices. Additionally, Spain's regulatory framework for business registration and compliance is cumbersome, often requiring migrants to navigate a labyrinth of paperwork and bureaucratic procedures that are not always available in their native languages.



Migrant entrepreneurs in Spain also struggle with limited access to business networks and mentorship programs that could provide essential guidance and support. Many existing support services are not tailored to the specific needs of migrants, leaving them isolated from the broader business community. This lack of integration prevents them from fully leveraging local market opportunities and accessing the resources needed to grow their businesses.

Italy

Italy hosts a vibrant community of migrant entrepreneurs, who account for a significant portion of the country's small business sector. However, young migrant entrepreneurs face high barriers to entry, including complex business registration processes and regulatory challenges. Bureaucratic hurdles, such as lengthy procedures for obtaining permits and licenses, discourage many migrants from starting businesses. Language barriers further complicate these processes, as much of the official documentation is only available in Italian, making it difficult for non-native speakers to comply with legal requirements.

The lack of culturally sensitive business advisory services is another critical issue in Italy. Many business support programs do not account for the unique needs of migrants, resulting in a disconnect between available resources and the challenges faced by migrant entrepreneurs. Without targeted training and mentorship programs, migrant entrepreneurs often lack the skills and knowledge needed to navigate the local market, limiting their business potential.

Turkey

Turkey's migrant population includes a diverse range of entrepreneurs who contribute significantly to sectors such as technology, retail, and services. However, the



entrepreneurial ecosystem in Turkey is not fully equipped to address the unique needs of migrant entrepreneurs. Access to finance remains a major barrier, as traditional financial institutions are often hesitant to provide loans to migrants due to perceived risks and insufficient credit histories. Alternative financing options, such as microloans or peer-to-peer lending, are not sufficiently developed to fill this gap.

Regulatory challenges also pose significant obstacles for migrant entrepreneurs in Turkey. The processes involved in business registration, licensing, and compliance are complex and often not well understood by migrants unfamiliar with Turkish legal frameworks. Language barriers further exacerbate these issues, preventing migrants from accessing critical information and support services. Moreover, the lack of social networks and mentorship opportunities isolates migrant entrepreneurs from the local business community, hindering their ability to establish partnerships and grow their businesses.

Greece

In Greece, migrant entrepreneurs play a key role in sectors such as agriculture, hospitality, and the trade of natural products. However, they face significant barriers related to complex registration processes, limited access to resources, and inadequate community support. Bureaucratic hurdles and lengthy registration procedures can discourage migrants from starting businesses, as these processes are often convoluted and lack transparency. Simplifying these procedures and providing clear, multilingual guidance could significantly improve the business environment for migrants.

Access to financial resources and business training is also limited for migrant entrepreneurs in Greece. Financial institutions are frequently reluctant to lend to migrants, and existing business support services are not tailored to address their unique needs. This lack of targeted support leaves many migrant entrepreneurs without the necessary tools to develop their businesses. Additionally, the lack of networking opportunities and community-based business development services further isolates migrants, making it difficult for them to integrate into the local business landscape.

Ireland

Ireland's growing population of migrant entrepreneurs contributes to the country's economic diversity and innovation landscape. However, the support systems in place often do not adequately address the specific needs of migrant entrepreneurs. Many migrants struggle with accessing business advisory services that are tailored to their cultural and linguistic needs, resulting in a significant skills gap that hinders their



business success. Additionally, migrant entrepreneurs in Ireland face challenges related to navigating the regulatory environment, which can be complex and difficult to understand without adequate guidance.

The absence of strong business networks and mentorship opportunities for migrant entrepreneurs in Ireland further complicates their efforts to establish successful businesses. Migrants often find themselves excluded from local business communities, limiting their ability to build partnerships, gain market insights, and access critical support services. Addressing these gaps through more inclusive business networks and tailored advisory services would help migrant entrepreneurs in Ireland better integrate into the local economy.



Analysis of the Issue

Migrant entrepreneurship is a significant yet often underutilized driver of economic growth, innovation, and social integration across Europe. Despite their potential, migrant entrepreneurs face a range of systemic barriers that hinder their ability to establish, sustain, and expand their businesses. These challenges include limited access to finance, complex and often confusing regulatory environments, inadequate access to essential business networks, and a lack of tailored support services that address the unique needs of migrants. Understanding these barriers is crucial to developing targeted interventions that can create a supportive ecosystem for migrant entrepreneurs.

1. Access to Finance

Access to finance is one of the most critical challenges faced by migrant entrepreneurs. Financial exclusion is pervasive, driven by a combination of factors that include lack of credit history, perceived high risk, insufficient collateral, and unfamiliarity with local banking practices. Traditional banks and financial institutions are often hesitant to lend to migrants, viewing them as a higher risk due to their limited track record in the local market. This reluctance is compounded by the fact that many migrants are unfamiliar with the local financial system, making it difficult for them to navigate loan applications, understand interest rates, or meet stringent lending criteria.

The absence of targeted financial products for migrant entrepreneurs exacerbates this challenge. Alternative financing options, such as microloans, peer-to-peer lending, and crowdfunding, are underdeveloped and not widely accessible to migrants. These platforms, which could offer more flexible terms and lower barriers to entry, are often not promoted effectively to migrant communities or are not available in multiple languages, further limiting their utility. As a result, many migrant entrepreneurs are



forced to rely on personal savings, informal loans from family and friends, or unregulated financial sources, which can be unsustainable and inhibit business growth.

2. Complex Regulatory and Legal Environments

Migrant entrepreneurs frequently encounter complex and burdensome regulatory environments that complicate the process of starting and managing a business. These challenges include intricate business registration procedures, obtaining necessary licenses and permits, and navigating compliance requirements that are often not straightforward. For migrants unfamiliar with local legal systems, these processes can be daunting and discouraging. The lack of clear, accessible information and the prevalence of bureaucratic red tape create additional barriers that can delay or derail business initiatives.

Language barriers compound these regulatory challenges, as many official documents, forms, and instructions are available only in the host country's language. This lack of multilingual support prevents migrant entrepreneurs from fully understanding legal obligations, leading to compliance issues, potential fines, and the risk of business closures. Moreover, regulatory environments often lack flexibility or accommodations for newcomers, which can result in migrant entrepreneurs facing higher administrative burdens compared to their local counterparts.

Regulatory challenges also extend to sector-specific regulations that are often unknown to migrants, such as health and safety standards, environmental regulations, and industry-specific compliance. Without adequate guidance or access to advisory services that cater to their needs, migrant entrepreneurs are at a significant disadvantage, unable to navigate the complex landscape of rules and requirements that govern their industries.

3. Limited Access to Business Networks and Social Capital

Social capital and access to business networks are essential components of entrepreneurial success, providing opportunities for mentorship, collaboration, partnership, and access to market information. However, migrant entrepreneurs often find themselves isolated from these critical networks due to language barriers, cultural differences, and exclusion from established business communities. This isolation limits their ability to build relationships with other business owners, customers, suppliers, and potential partners, which are vital for business growth.

Migrant entrepreneurs frequently lack access to the mentorship programs and industry connections that local entrepreneurs take for granted. Without mentors who understand both the local market and the unique challenges of migrant entrepreneurs,



migrants miss out on valuable insights that could help them navigate their new business environments more effectively. Moreover, many migrant entrepreneurs are unaware of local business associations, trade organizations, and networking events that could provide critical support, further limiting their integration into the business community.

The absence of targeted networking events and inclusive business associations exacerbates this issue. Networking events that are designed with local entrepreneurs in mind often fail to consider the cultural and language needs of migrant participants. As a result, migrants often feel disconnected from these opportunities, missing out on the peer learning, support, and collaborative prospects that are crucial for business development.

4. Insufficient Tailored Business Support Services

Business advisory services and support programs are often not designed with the specific needs of migrant entrepreneurs in mind. Generic support services fail to account for the unique challenges faced by migrants, such as language barriers, cultural differences, and unfamiliarity with local business practices. This lack of tailored support means that many migrant entrepreneurs do not receive the guidance they need to navigate the complexities of starting and growing a business in a new country.

Culturally insensitive business advisory services can leave migrants feeling alienated and underserved. Many existing programs do not offer multilingual support or culturally relevant advice, making it difficult for migrants to fully engage with the available resources. Furthermore, support services that do not take into account the different business practices, customer expectations, and market dynamics of migrant entrepreneurs' home countries can provide advice that is not fully applicable, leading to missteps and missed opportunities.

Tailored support services that offer practical, context-specific advice on navigating the local market, managing regulatory requirements, and adapting to local business customs are crucial for helping migrant entrepreneurs succeed. Training programs that focus on financial literacy, marketing strategies, and customer relations, delivered in multiple languages and with an understanding of cultural nuances, can significantly improve the business outcomes for migrant entrepreneurs.

5. Social Integration and Cultural Adaptation

Social and cultural barriers play a significant role in the challenges faced by migrant entrepreneurs. Language proficiency is a major hurdle, affecting all aspects of business, from understanding regulations and negotiating with suppliers to marketing products and engaging with customers. Migrant entrepreneurs who lack local language skills



often struggle to communicate effectively, which can limit their ability to build strong customer relationships, understand market needs, and respond to feedback.

Cultural differences can also create challenges in areas such as customer service, business negotiations, and marketing. Migrants may have different approaches to business that do not align with local expectations, leading to misunderstandings and difficulties in establishing a customer base. For instance, differences in communication styles, business etiquette, and decision-making processes can create barriers that impede business success.

Discrimination and negative perceptions of migrants can further exacerbate these challenges, creating an unwelcoming business environment that discourages entrepreneurial efforts. Negative stereotypes about migrants can affect their ability to attract customers, secure business partnerships, and gain the trust of local communities. This lack of social integration not only hampers the economic success of migrant entrepreneurs but also limits their ability to contribute fully to the social and cultural fabric of their host countries.

Efforts to improve social integration, such as language training, cultural adaptation programs, and community engagement initiatives, are essential for helping migrant entrepreneurs overcome these barriers. Building inclusive communities that celebrate the contributions of migrant entrepreneurs can foster a more supportive business environment and encourage greater participation in local economic activities.

Policy Recommendations

To address the challenges faced by migrant entrepreneurs and foster a supportive ecosystem, a comprehensive approach is required. The following policy recommendations are designed to tackle the systemic barriers identified in the analysis: access to finance, complex regulatory environments, limited social and business networks, inadequate tailored support services, and social integration issues. By implementing these targeted strategies, host countries can empower migrant entrepreneurs, enhance their contributions to the economy, and promote social cohesion.

1. Enhance Access to Finance

Develop Targeted Financial Products and Services:

Financial institutions should design and offer products specifically tailored for migrant entrepreneurs, such as microloans, low-interest loans, and flexible repayment terms. Establishing partnerships with community organizations and migrant-focused NGOs can



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help develop financing options that are accessible and responsive to the needs of migrants.

Implement Credit Guarantee Schemes:

Introduce credit guarantee programs to reduce the perceived risk of lending to migrant entrepreneurs. These schemes can incentivize banks and other financial institutions to extend credit to migrants by mitigating potential losses, making it easier for migrant businesses to access the capital needed for growth.

Expand Financial Literacy Programs:

Governments and financial institutions should collaborate to offer financial literacy programs tailored to migrant entrepreneurs. These programs should include practical guidance on navigating local banking systems, understanding credit options, managing cash flow, and exploring alternative financing methods such as crowdfunding and peer-to-peer lending.

2. Simplify Regulatory Processes and Legal Requirements

Create One-Stop Shops for Business Services:

Establish one-stop shops that provide comprehensive business support services, including business registration, licensing, and compliance assistance. These centers should offer multilingual support, clear guidance on regulatory requirements, and direct access to legal and financial advisory services specifically tailored for migrant entrepreneurs.

Provide Multilingual Regulatory Support and Simplified Procedures:

Develop simplified and streamlined procedures for business registration, licensing, and compliance. Offering these services in multiple languages and through digital platforms can make it easier for migrants to navigate regulatory requirements, reducing barriers to entry and operational burdens.

Develop Legal Assistance Programs for Migrant Entrepreneurs:

Create legal assistance programs that provide free or low-cost legal advice to migrant entrepreneurs. These programs should help migrants understand local regulations, ensure compliance, and navigate any legal challenges that arise during business operations.

3. Strengthen Business Networks and Social Capital

Establish Inclusive Mentorship Programs:

Create mentorship programs that connect migrant entrepreneurs with experienced local business leaders who can provide guidance on market dynamics, business



strategies, and navigating regulatory environments. These programs should be designed to address the specific needs of migrants, including cultural and language barriers, and offer opportunities for peer learning and networking.

Facilitate Networking Events and Business Mixers:

Organize networking events, business fairs, and cultural exchange forums that bring together migrant and local entrepreneurs. These events can foster collaboration, build social capital, and help migrant entrepreneurs access market insights, potential partners, and new business opportunities.

Support Migrant Business Associations and Peer Networks:

Encourage the formation of migrant business associations and peer networks that provide a supportive community for migrant entrepreneurs. These associations can offer resources, advocacy, and a platform for migrants to share experiences, access mentorship, and develop collaborative ventures.

4. Develop Tailored Business Advisory and Support Services

Create Culturally Sensitive Business Advisory Programs:

Governments, NGOs, and business organizations should develop advisory services tailored to the unique challenges of migrant entrepreneurs. These services should include multilingual support, culturally relevant business advice, and targeted training programs that address specific needs such as market adaptation, customer relations, and regulatory compliance.

Establish Multilingual Business Hubs:

Set up business hubs that provide a range of support services in multiple languages, including coaching, training, and access to market information. These hubs can act as safe spaces where migrant entrepreneurs can receive personalized guidance, connect with peers, and access the resources needed to succeed.

Offer Targeted Training on Local Market Dynamics:

Design training programs that help migrant entrepreneurs understand local consumer behavior, marketing strategies, and business practices. These programs should incorporate cultural adaptation training to equip migrants with the skills needed to navigate the local market effectively.

5. Promote Social Integration and Community Engagement

Implement Language and Cultural Adaptation Training:

Offer language courses specifically designed for entrepreneurs, focusing on business communication and industry-specific terminology. Cultural adaptation training should



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also be provided to help migrants understand local business customs, negotiation practices, and customer expectations.

Launch Public Awareness Campaigns to Highlight Migrant Contributions:

Conduct public awareness campaigns to showcase the positive contributions of migrant entrepreneurs, counter negative stereotypes, and promote an inclusive narrative. Highlighting success stories can help build community support for migrant businesses and encourage greater acceptance and collaboration.



Encourage Community Engagement and Supportive Networks:

Foster partnerships between local communities, businesses, and migrant entrepreneurs through community engagement initiatives. Support programs that connect migrant entrepreneurs with local markets, customers, and social networks, helping them to integrate more fully into their host societies.



Conclusion

Migrant entrepreneurship holds immense potential to drive economic growth, foster innovation, and enhance social cohesion across Europe. Migrant entrepreneurs bring unique skills, perspectives, and cultural insights that enrich local economies, create jobs, and contribute to the dynamic and diverse fabric of their host societies. However, despite these contributions, migrant entrepreneurs continue to face significant barriers, including limited access to finance, complex regulatory environments, inadequate business networks, insufficient tailored support services, and broader social and cultural challenges.

Addressing these systemic issues requires a comprehensive approach that involves targeted policy interventions and collaborative efforts among governments, financial institutions, business organizations, and community stakeholders. By enhancing access to finance through microloans, credit guarantee schemes, and financial literacy programs, migrant entrepreneurs can gain the capital needed to start and grow their businesses. Simplifying regulatory processes, providing multilingual support, and establishing one-stop shops for business services can reduce the bureaucratic burdens that often deter migrants from engaging in entrepreneurship.

Strengthening business networks and mentorship opportunities is crucial for helping migrant entrepreneurs build the social capital and market connections needed for success. Inclusive mentorship programs, networking events, and migrant business associations can provide the guidance and support that are often missing from existing business ecosystems. Tailored business advisory services and culturally sensitive support programs can bridge the gaps in knowledge and skills, enabling migrants to navigate local markets more effectively and make informed business decisions.

Promoting social integration and community engagement is equally important for creating an inclusive environment where migrant entrepreneurs can thrive. Language training, cultural adaptation programs, and public awareness campaigns that highlight the positive contributions of migrant entrepreneurs can foster a more welcoming business climate and strengthen the bonds between migrant communities and their host societies.

Empowering migrant entrepreneurs is not only an economic imperative but also a pathway to building more inclusive, resilient, and harmonious societies. By investing in the success of migrant entrepreneurs, host countries can tap into a vast reservoir of talent, drive innovation, and enhance economic diversification. The recommendations outlined in this policy brief provide a roadmap for creating supportive ecosystems that enable migrant entrepreneurs to reach their full potential.



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Through concerted action and collaboration, we can ensure that migrant entrepreneurship continues to be a powerful force for positive change, contributing to the prosperity and cohesion of Europe's diverse communities. Let us embrace the opportunities that migrant entrepreneurs bring and work together to build an inclusive future where all entrepreneurs, regardless of their background, have the chance to succeed.



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