

TASKFORCOME: TRANSNATIONAL ACTION TO ADVANCE SKILLS AND COMPETENCES FOR COMMUNITY ENGAGEMENT AND SOCIAL MIGRANTS ENTREPRENEURSHIP INITIATIVES IN THE CENTRAL EUROPE

D.T1.2.1 - CROATIA NEEDS ANALYSIS OF EDUCATIONAL AND TRAINING SKILLS OF MIGRANT ENTREPRENEURS AND START-UPPERS

AUTHOR(S): Polytechnic University of Marche

Final Version September 2019







INDEX

- 1. BACKGROUND INFORMATION
- 2. SURVEY DESIGN
- 3. RESULTS FOR THE POOLED SAMPLE
- 4. COUNTRY REPORT: CROATIA
- 5. ANNEXES: QUESTIONNAIRE





1. Background Information

The report is part of the Deliverable D.T1.2.1 "Needs Analysis of educational and training skills of migrant entrepreneurs and start-upper" within the activity under A.T1.2.1 of the TASKFORCOME Project. The design of the activity under A.T1.2.1 has strong connection with the activity A.T1.2.2. The following sections detail the information about the background of this deliverable.

The TASKFORCOME Project

Project "Transnational Action to advance SKills and competences FOR COmmunity engagement and social Migrants Entrepreneurship initiatives in the Central Europe", with a project acronym "TASKFORCOME", is a transnational project supported through the 3rd Call of the Interreg Central Europe under Program priority 1. "Cooperating on innovation to make CENTRAL EUROPE more competitive" and Program priority specific objective 1.2. to improve skills and entrepreneurial competences for advancing economic and social innovation in central European regions.

The project is led by the lead partner Cracow University of Economics and includes twelve partners from five countries (Poland, Austria, Croatia, Italy and Germany).

The project partners are: Institute for Economic Promotion of the Austrian Economic Chamber (AT); Municipality of Split (HR); Małopolska Provincial Office in Krakow (PL); Polytechnic University of Marche (IT); CNR National Research Council (IT); Cluster for Eco-Social Innovation and Development CEDRA Split (HR); Culture Goes Europe - CGE Erfurt e.V. (DE); Polish-Ukrainian Economic Chamber (PL); O.P.E.N. Network - Offenders Pathways to Employment National Network (IT); Multicultural Association (AT) and Platform (DE).

The project TASKFORCOME addresses two of the major challenges of the Europe today: the labour and social integration of an unprecedented





presence of migrants and the systematic capitalization of the concept of social innovation as a powerful engine for social and economic development. The project aims to develop ecosystems for inclusion and social innovation, where key actors work in new ways to provide services for citizens and possibilities for entrepreneurial business - together with universities, NGOs, public bodies and citizens - to create the conditions for innovation and development.

The main specific objective of the project is to develop local action plans and a transnational blueprint to support migrant and social entrepreneurship as a channel for social innovation. By adopting a bottom-up perspective of economic development in Central European regions, this target will be achieved through the engagement and commitment of key actors, the improvement of skills of migrant and social entrepreneurs, the development of a one-stop-shop to support migrant and social entrepreneurs and the elaboration of policy frameworks and funding instruments able to sustain the creation and management of local ecosystems for inclusion and social innovation. .

The planned project outputs are learning tools, training packages, a pilot one-stop-shops and strategies targeting migrant entrepreneurs in order to enable them to act as drivers of social innovation in Central Europe.

The program innovative approach relies on the creation of so-called "Community and Social Hubs" (CSHubs), where bottom-up initiatives of inclusive entrepreneurship are co-developed (e.g. community social businesses). It also relies on the commitment of partners representing the main operating arms of an ecosystem: policymakers, migrants, the business environment and the education system.

The transnational added value is achieved by developing policy schemes targeted to help migrant entrepreneurs by acting at country level within a unitary framework developed for Central Europe.

The challenge is to capitalize Migrant Entrepreneurship (ME) attitudes to foster the economic growth along with the social cohesion. To deal with this issue, the project must overcome migrants' specific challenges to setup and manage enterprises in the target regions, which typically arise from:

• Limited specific human capital,





- Lack of familiarity with the functioning of local labour markets and business regulatory frameworks,
- Difficulties in accessing business networks and
- Scarcity of targeted start-up and business support schemes and tailored training.

Parallel to this, the positive influence of social innovation (SI)on regional competitiveness and integration of migrants is hampered by:

- Insufficient knowledge and awareness of the potentiality of the social economy for regional development,
- Lack of a bottom-up approach to create innovation ecosystem and
- Limited targeted support for Social Entrepreneurship (SE) and lack of networking and scaling-up strategies.

The TASKFORCOME project includes 8 working packages that ranges from preparation to communication along the period from September 2017 to August 2021 and that include the following working packages (WP):

- WP Preparation
- WPM Management
- WPT1- Capitalization: Sharing Knowledge & Stakeholders' Engagement
- WPT2- Development: Innovative Tools for CbSE & Migrant Entrepreneurship
- WPT3- Pilot: Implementation and Social Impact Evaluation
- WPT4- Advancement: Economic and Social Innovation in CE Policies
- WPI1- Investment: TASKFORCOME CSHUB in Split
- WPC Communication

WPT1 - Capitalization #SharingKnowledge4Results

This deliverable is part of the first thematic working package of the project TASKFORCOME titled "Capitalization: Sharing Knowledge and Stakeholders' Engagement".

This working package is aimed at collecting and analysing practices, policies and strategies for building the "base of knowledge" needed to design tailored solutions for migrant and social entrepreneurs which are the core of the second working package; it is also aims at initiating the





multi-stakeholder co-creation process needed to support the development of local CSHUBs.

Activities and deliverables included in the same WP are:

- Analysis of labour market trends at transnational/ national/ local/ sectoral/ labour levels, with a focus on SE and CbSE; it delivers feasibility and context reports;
- Needs analysis of migrants' competences and skills and Benchmarking of Support Schemes for ME in TASKFORCOME regions; it delivers report and database of benchmarked schemes for ME;
- Comparative analysis of existing policies and strategies in TASKFORCOME regions for identification of synergies and main strategic guidelines, to be pursued by TASKFORCOME implementation; it delivers overview analysis of ME policies;
- Mapping and training of stakeholders and key actors, activating relevant players (from policy making, entrepreneur support, education, migration) in co-creation and co-management of CSHUB; it delivers a Learning Tool for Stakeholders Engagement.

Scope of the Deliverable and relation to other Deliverables

This deliverable, entitled D.T1.2.1 - Needs Analysis of educational and training skills of migrant entrepreneurs and start-uppers aims at detecting the lack/needs of competences and skills of migrant entrepreneurs and related training/educational requirements in each project area.

The present deliverable provides key information that after (?) matching with data included in the Reports of Labour Markets (DT1.1.1) and in the Survey analysis on experiences of SEs and CbSEs (DT1.1.1), will provide the conceptual baseline for the development of EDUCATIONAL AND TRAINING RESOURCES (WPT2 - D.T2.2.1 & D.T2.2.2).





2. Survey Design

Questionnaire

The survey on immigrant entrepreneurs makes use of a common questionnaire developed by the project partner Polytechnic University of Marche and distributed to the other partners to collect interviews in each country independently.

The questionnaire provides five sections. Sections 1 to 4 collect the background information on entrepreneurs useful to characterize the selected sample; the fifth section addresses the needs of immigrant entrepreneurs in terms of educational and training skills and support schemes features.

More in detail, the five sections of the questionnaire¹ are:

- 1. The initial section collects some individual characteristics of migrant and social entrepreneurs;
- 2. The second section is about their educational, training and language skills;
- 3. The third section deals with their past work experiences;
- 4. The fourth section collects the main information on immigrants' firms;
- 5. The last section is about the needs of educational and training skills and support schemes features; it takes more than half of the questionnaire.

Addressing Needs in the questionnaire

The last section of the questionnaire is devoted to the main objective of the survey. To identify the needs, we follow the approach put forward by EC (2016) report and we concentrate on the needs measured in. In particular, we grouped the needs of immigrant entrepreneurs in terms of

-

¹ See the Questionnaire template annexed





educational and training skills and support schemes features in four groups, namely:

- 1. Competence & skills:
 - 1.1. Group training
 - 1.2. Legal advice
 - 1.3. Individual business support
- 2. Social capital:
 - 2.1. Networking support
 - 2.2. Business guidance through mentors
- 3. Tangible needs:
 - 3.1. Facilities provision
 - 3.2. Support for funding the business
- 4. Other general
 - 4.1. Support for migrants is reachable and accessible
 - 4.2. Support provided accordingly to language and cultural sensitivity
 - 4.3. Had any support

By doing so, the section mirrors the benchmarking tool adopted under the activity A.T1.2.2. We employ the results from the survey to weight the importance of each item in the self-assessment of support schemes in D.T1.2.2.

For each item in the previous list, respondents provide three different information:

- a. whether they had it or not
- b. how useful it was/would be (depending on whether they had it or not)
- c. why not useful (in case the respondent states that the support is not useful² at point b.)

Sample

The partners involved in the project selected immigrant entrepreneurs available for the interview and conducted the survey in their respective countries. This resulted in a total sample of 140 immigrant entrepreneurs in five countries.

² Whenever the respondent answers *Disagree / Strongly disagree*.





More in detail, the number varies across countries, country samples ranging from 22 respondents in Croatia to 37 in Austria, while there are 23 interviews from Germany, 34 from Italy and 24 from Poland.





3. Results for the pooled sample

Individual characteristics

The sample is the outcome of the country surveys and it accounts for 140 interviews in total.

The respondents are almost equally distributed in terms of gender, being 76 males (54.3%) and 64 females (45.7%).

With respect to the age profile, the sample covers the working age interval with a major incidence for the central age groups as expected; the average age is 39.1, the median is 38 and the mode is 33.

There is a good coverage in terms of country of origin of the respondents, with 40 different countries reported; as expected on the basis of the partner countries, the most represented home countries for migrants are Ukraine (13.7%), Turkey (8.6%) and Pakistan (7.2%).

The sample includes both recent and past migrants, with a peak in 2015 for the year of arrival in host country. The mean year of arrival is 2005. The majority of the interviewees (62.9%) have not acquired the citizenship of the host country yet.

Skills

The respondents are quite highly educated: putting together post-secondary (vocational)/short cycle tertiary and tertiary³ education, we get more than half of the sample (54.3%).

We get a similar figure for the ones who consider education of moderately (40%) or highly (15%) relevant for their business.

-

³ At least a bachelor degree.





The respondents have good language skills for the host country language and English as well. More than half of the sample had some specific job training (53.6%).

Almost all interviewees had some previous work experiences (97.1%), with an average of 14 years of work experience.

Business characteristics

With respect to the companies run by immigrant entrepreneurs, data cover a wide period with a median for the year of establishment of the firm in 2015 and many firms are very recent.

The majority of the respondents are individual entrepreneurs (54.3%) running small businesses; in most cases, the immigrant entrepreneurs have no people employed (30.7%) or 1 employee only (23.6%), while very few respondents have more than 5 employees (9.3%).

The sectoral coverage is biased towards services and there is little coverage of the agricultural firms and none of the manufacturing ones.

Not surprisingly, the small businesses involved have small sales volumes as well; most of the respondents declare to have yearly sales below 50,000 Euro (62.9%), out of which 13.6% have no sales yet and 12.9% declare very small amounts, below 10,000 Euro.

Needs

For the *Competence & skills* group, few people had general *group training* (19.3%) or more specific *individual business support* (17.9%), while more than half of the sample (57.1%) had some *legal advice*.

When asked about the usefulness of these kinds of support, the respondents report higher scores for the *legal advice* support with 78.1%⁴

_

⁴ The figure is the sum of respondents answering Agree or Strongly agree.





of the sample considering it useful for their business; the figure drops to 59.3% for the *individual business support* and 48.6% for the *group training*.

The lower scores for the latter two items come from the evidence that most of the respondents did not experience that kind of support: they do not choose a positive or negative answer about usefulness, going for the neutral option, i.e. neither agree nor disagree.

We get similar results for the *Social capital* group, where 15% of the respondents had *networking support* and 20.7% had some *business guidance through mentors*.

The level of approval towards these two items is quite high still (48.6% and 60%). As for the previous group, since most of the immigrant entrepreneurs did not have such a support, many of them do not express a positive or negative answer.

It is worth noting that both in the first and in the second group of needs, the respondents favour more tailored individual support than group activities.

With respect to the *Tangible needs*, only 10.1% of the respondents had some *facilities provision*, while 20% had some financial *support for funding the business*.

The overall level of approval for such a support is equal to 45.3% and 57% for *facilities provision* and *support for funding the business*, with a large group of respondents do not choose a positive or negative answer - 48.9% and 40.7% respectively.

Immigrant entrepreneurs provide additional information on three more items for some *Other general* features on their needs and support received.

When asked whether Support for migrants is reachable and accessible, one out of three provides a positive answer only: the majority of the interviewees raise the problem of finding the support they need in an easier way. It is a key factor since most of the respondents assign a very high importance to that (65.2%).





Similarly, a large part of the sample (65.2%) highlights that support is not provided accordingly to language and cultural sensitivity, while 52.6% declares that it would be useful for them.

Finally, we asked the respondents about a general item to sum up their experience and attitude towards *any support* for the needs they had: more than half of respondents had some support (54.8%), and the large majority of immigrant entrepreneurs (77%) consider it useful.

Very few respondents provide a negative answer about the usefulness when asked about their needs for support, from two to seven respondents only, depending on the item asked.

Consequently, they point out the main reason for considering it not useful. In most cases, the main reason is that the respondents do not need the support, while there are very few cases where they need a different support or they do not appreciate the support available because of providers.

The following graphs summarize each question for the entire sample.





Table 1- Individual Characteristics, all countries

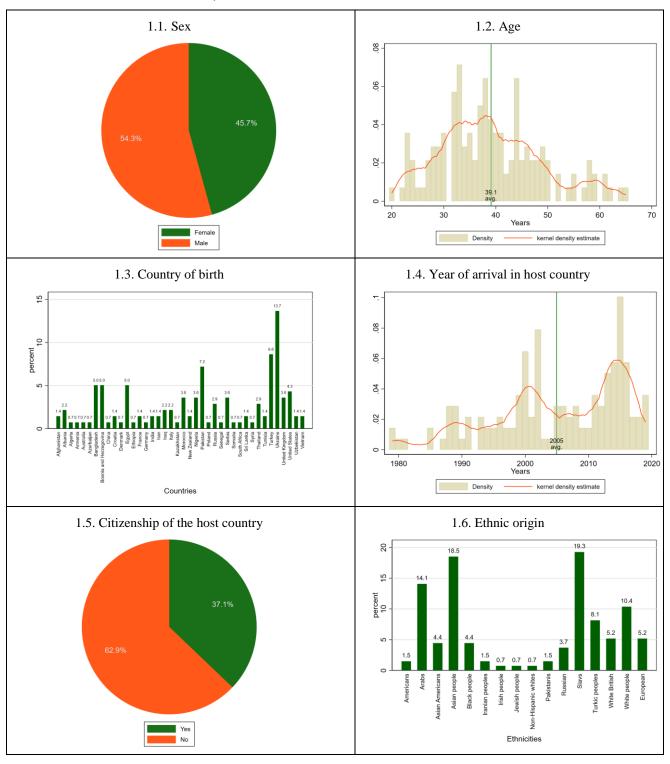






Table 2 - Education and Skills, all countries

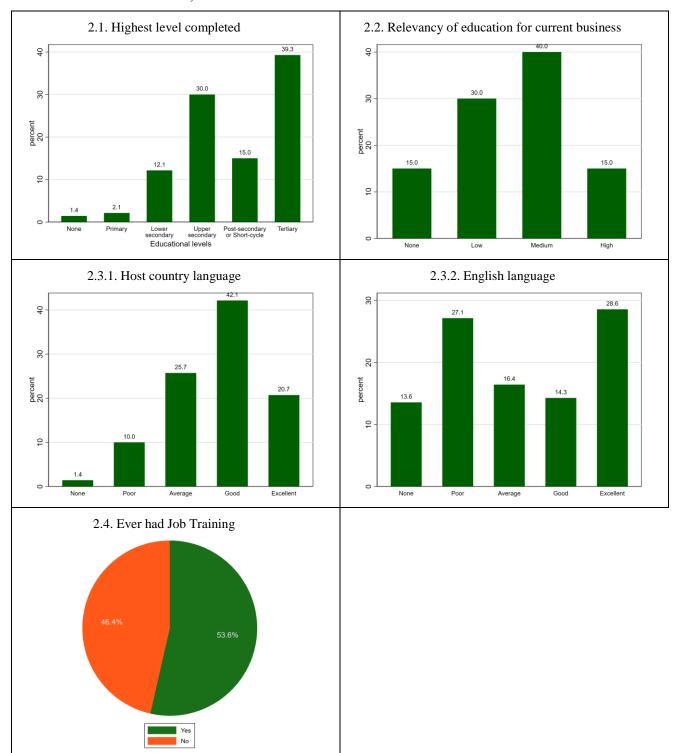






Table 3 - Work Experience, all countries

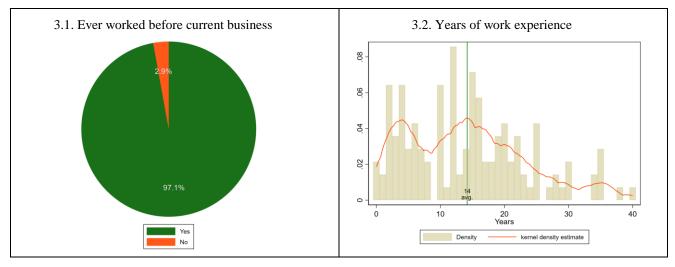






Table 4 - Business Characteristics, all countries

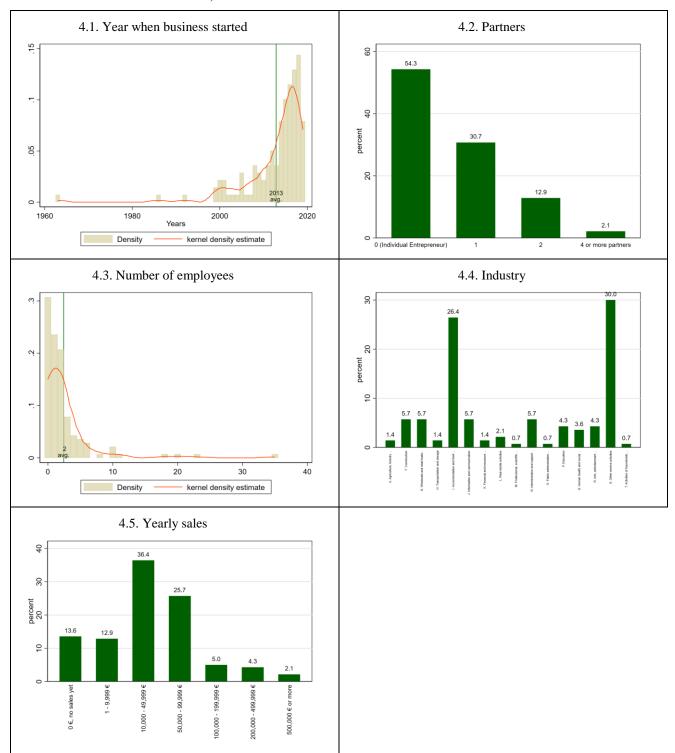






Table 5 - Needs: Competence & Skills, all countries

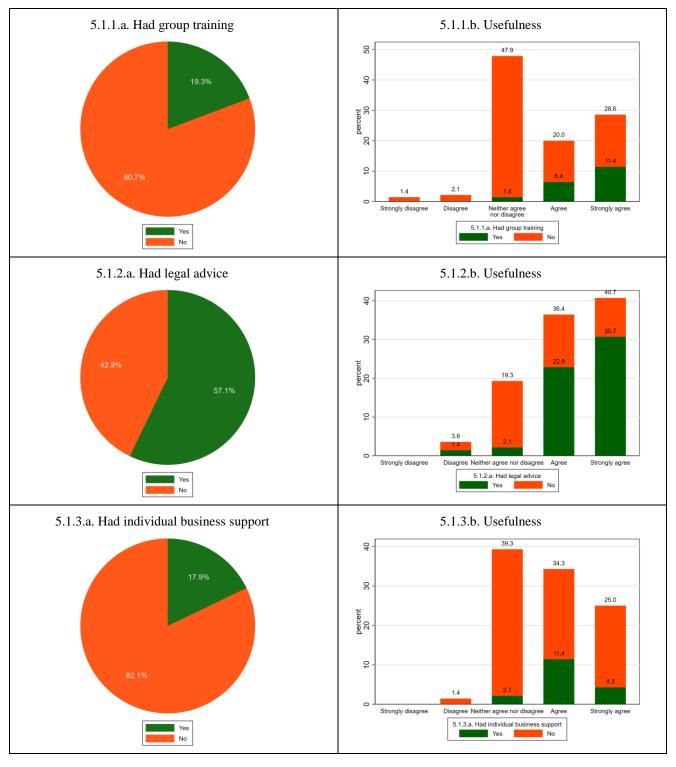






Table 6 - Needs: Social capital, all countries







Table 7 - Needs: Tangible needs, all countries

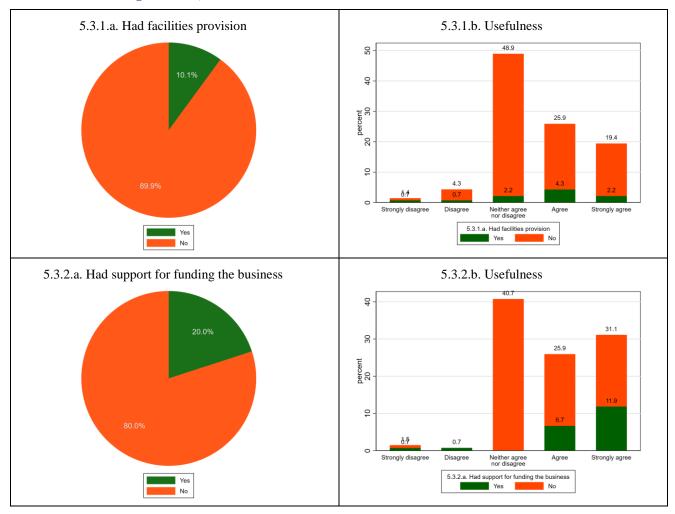






Table 8 - Needs: Other general, all countries

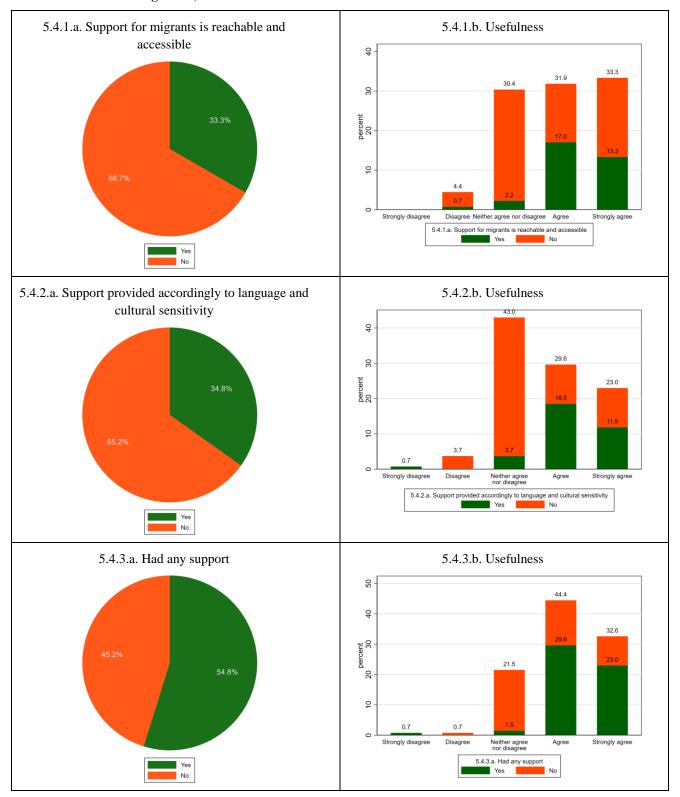
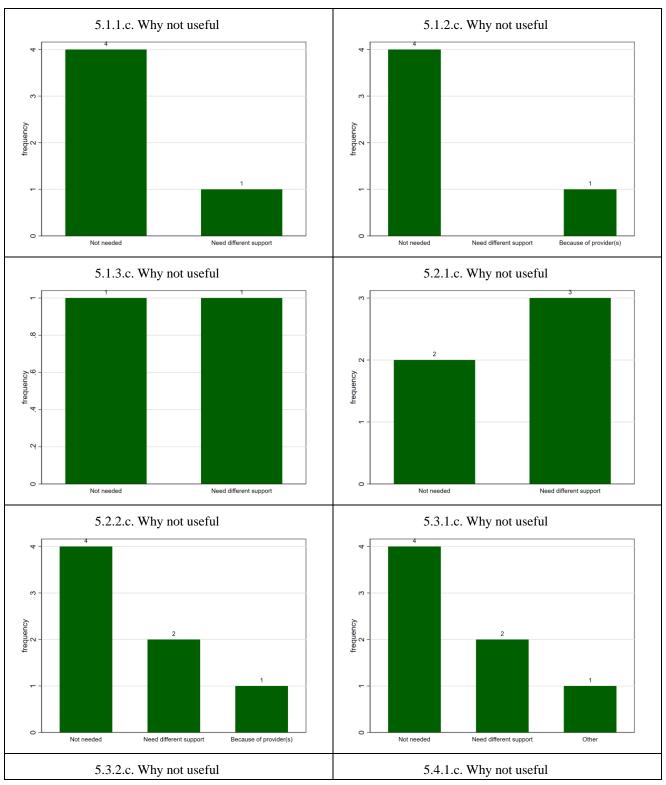




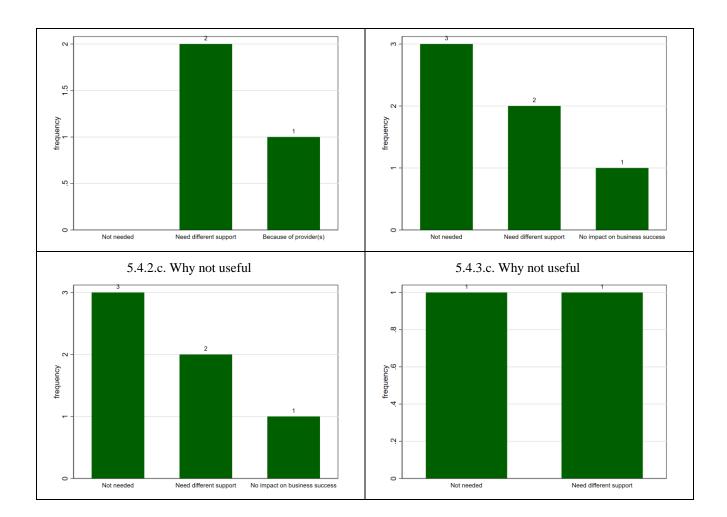


Table 9 - Needs: Why not useful, all countries













4. Country Report: Croatia

Individual characteristics

The project partners interviewed 22 immigrant entrepreneurs in Croatia. Most of the respondents are male (68.2%), and they span uniformly through the working-age group; the average age of respondents is 40.7 years.

Even though the sample is quite small, there is good coverage in terms of respondents' origin; the interviewees come from 14 different countries⁵, with the most common being the United Kingdom and the United States which both account for 18.2% of the total.

The respondents are both recent and past migrants, and the average year of arrival is 2009. Nevertheless, most of the respondents have not acquired Croatian citizenship yet (68.2%).

Skills

The immigrant entrepreneurs are highly educated, 63.6% of them got as tertiary education degree, and only two interviewees had just primary education or none at all. They also believe that education is quite relevant for their business (63.6%).

Concerning the language skills, all the respondents are proficient in English but a few master the host country language also.

The share of respondents with some previous job training is quite low (22.7%). On the other hand, their previous work experience is

-

⁵ Two respondents indicate Croatia as their country of birth. Most likely, they belong to the group of migrants within the former ex-Yugoslavia forced to move because of the war. Although they do not fall into the definition of international migrants, they migrated back and forth within ex-Yugoslavia, and we included them in the broader definition of migrants used here.





considerable, and the average for the Croatian sample is equal to 19 years.

Business characteristics

The respondents set up their business quite recently: the average is 2012 and 59.1% of the immigrant entrepreneurs established their companies in the last five years.

Individual entrepreneurs are the major group, the other respondents own the business together with one (27.3%) or two partners (22.7%). Six respondents are self-employed with no employees, and quite a few have three or more employees (45.5%).

Mostly, the respondents own small businesses in terms of yearly sales, and five of them have no amounts from sales yet. There are a few cases where yearly sales are more significant (18.2%).

The immigrant entrepreneurs run their business in the service sector mainly, the most common are in the accommodation and food service activities (36.4%). There are two respondents in agriculture and none in manufacturing.

Needs

For the needs of the immigrant entrepreneurs in Croatia, the respondents have a positive judgment on the different kinds of support to meet their needs, although they were not always involved with high participation rates in all forms of support.

For the *competence* & *skills* needs, most of the immigrant entrepreneurs in Croatia had some *legal advice* (59.1%), few respondents were supplied with some *individual business support* (27.3%), and only a negligible share of the total had some *group training* (9.1%).

In all cases, the respondents appreciate the support aimed to raise their skills, with the legal advice being the most useful among the three.





The needs of strengthening the *social capital* endowments of immigrant entrepreneurs offer a different picture depending on the group or individual support. While about one out of three respondents had some networking support (36.4%), only one respondent got some business guidance though mentors (4.5%).

Nevertheless, the immigrant entrepreneurs believe that both the two forms of support for increasing their social capital might be useful for their business (77.3% and 72.7% respectively).

With respect to the *tangible needs* of immigrant entrepreneurs, very few respondents got some support in Croatia. Only one immigrant entrepreneur could use some *shared facilities* (4.5%) and just three respondents had some *support for funding their business* (13.6%).

The respondents value the support with shared facilities quite useful (54.5%) and even more the one for funding their business (72.8%).

When asked about *other general* features of the support available for the needs of immigrant entrepreneurs, a large share of the respondents would like more friendly support. The support is *reachable and accessible* and *provided accordingly to migrants' language and cultural sensitivity* only for 22.7%.

On the other hand, the respondents evaluate the latter two aspects as useful for their business (90.9% and 95.5%). From this evidence, support providers should focus more on designing support schemes in a way that migrants can easily find and access it.

Overall, half of the respondents had some kind of support (50%) and almost all the immigrant entrepreneurs in Croatia would find the support useful for their business. In very few instances, one respondent values the support as useless, either because he does not require support or needs different support or because of providers.

In general, the respondents in Croatia report high appreciation of supports for migrants for raising their skills, strengthening their social ties with the business community and helping them with the tangible needs.





Nevertheless, the immigrant entrepreneurs had little support for establishing their business to many extents and they had difficulties in finding effective help.

The following graphs summarize each question for the Croatian sample.





Table 10 - Individual Characteristics, Croatia

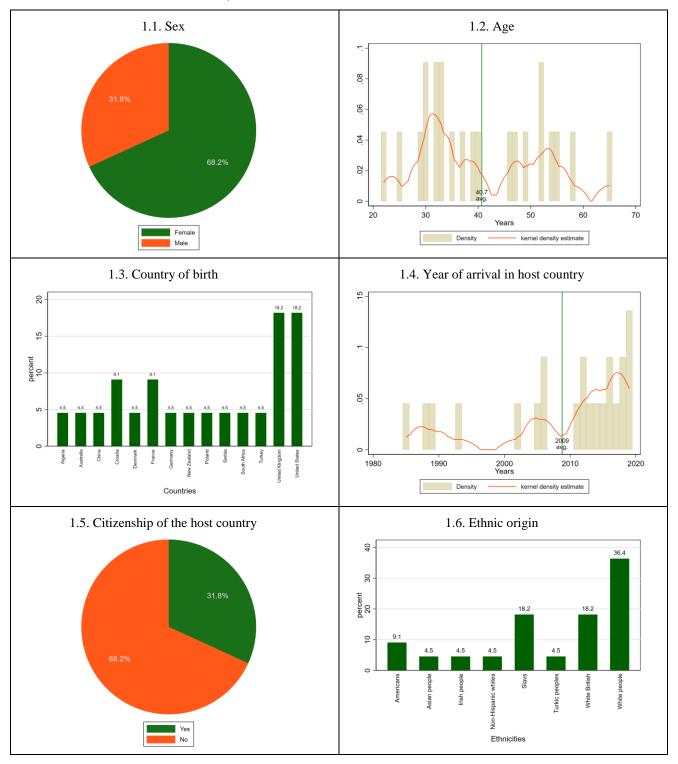






Table 11 - Education and Skills, Croatia

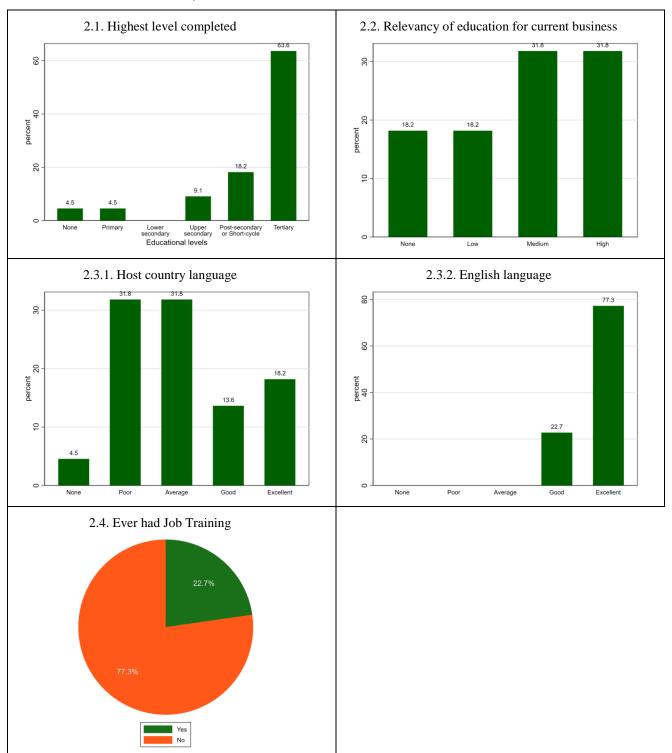
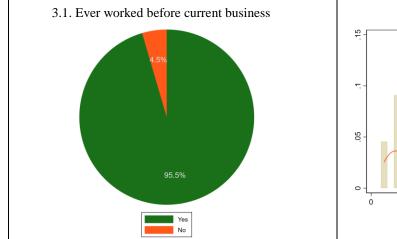






Table 12 - Work Experience, Croatia



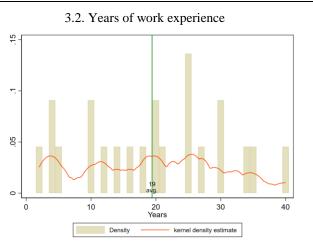






Table 13 - Business Characteristics, Croatia

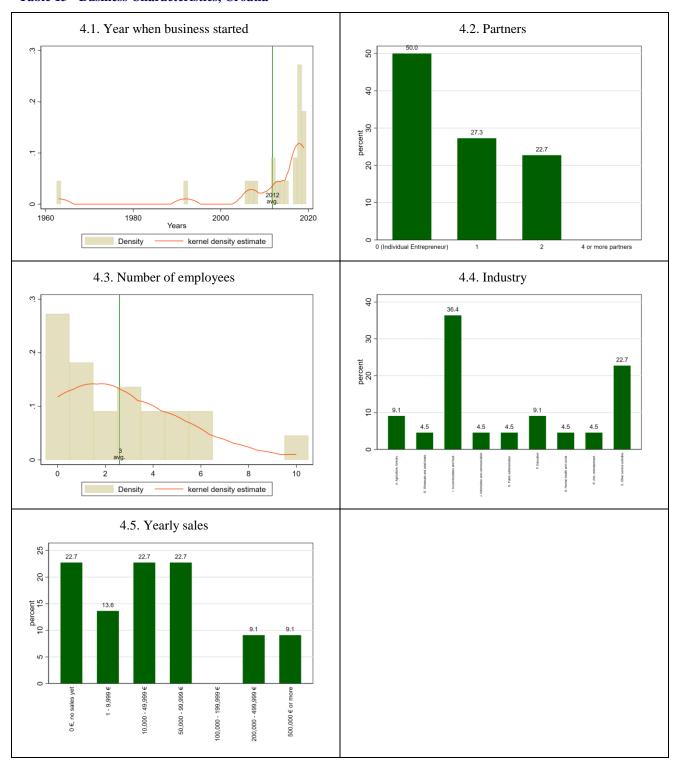






Table 14 - Needs: Competence & Skills, Croatia

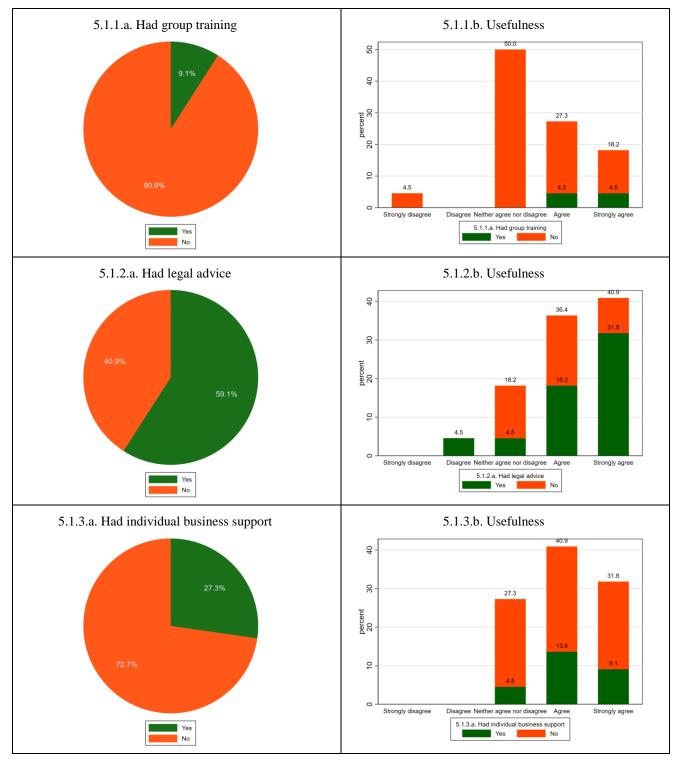






Table 15 - Needs: Social capital, Croatia

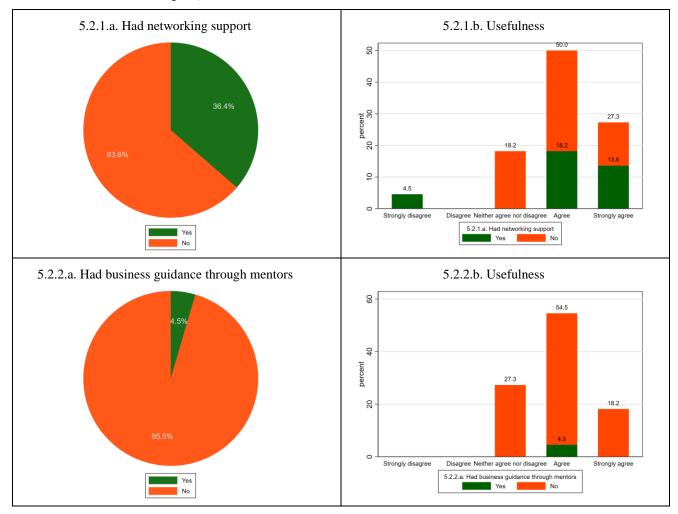






Table 16 - Needs: Tangible needs, Croatia

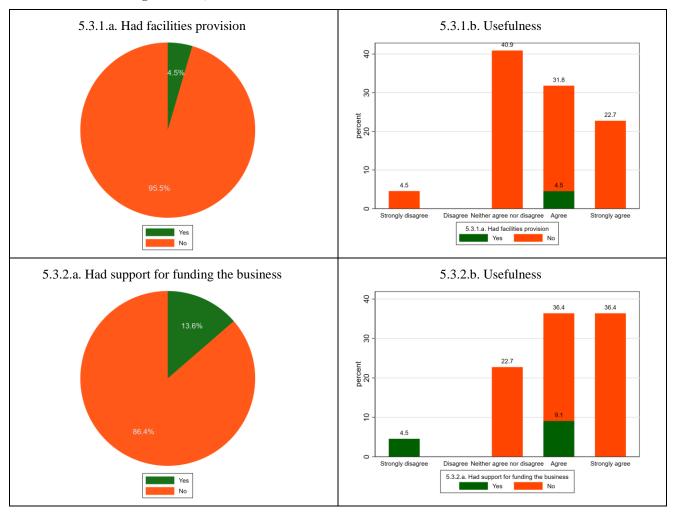






Table 17 - Needs: Other general, Croatia

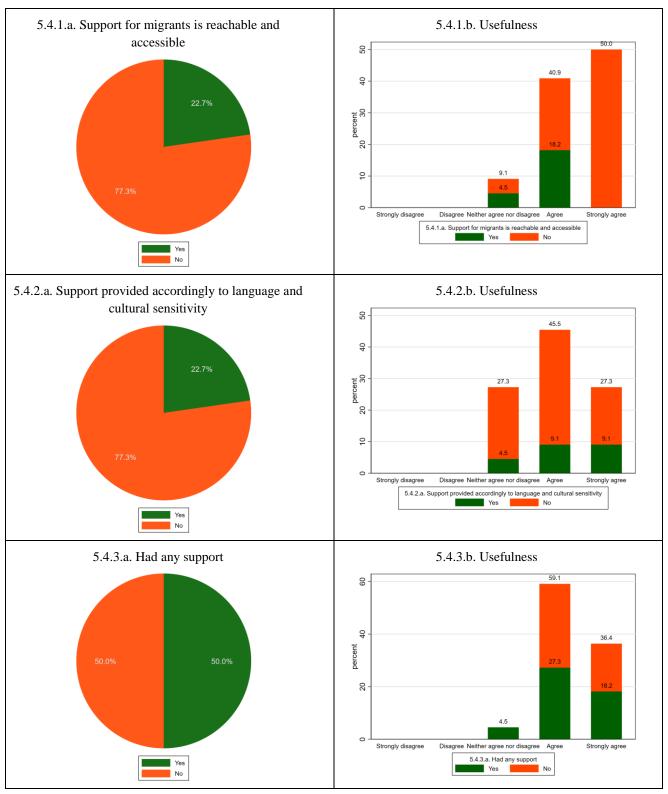
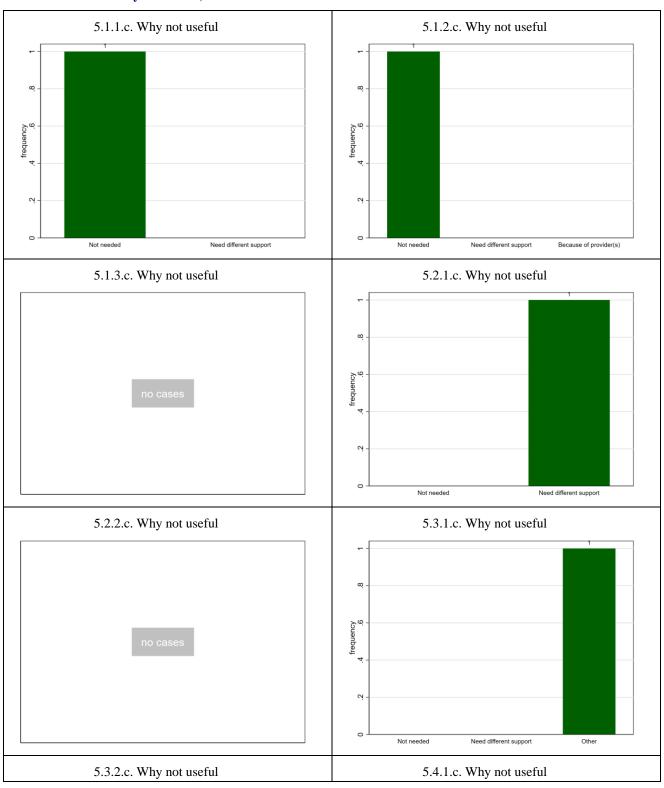




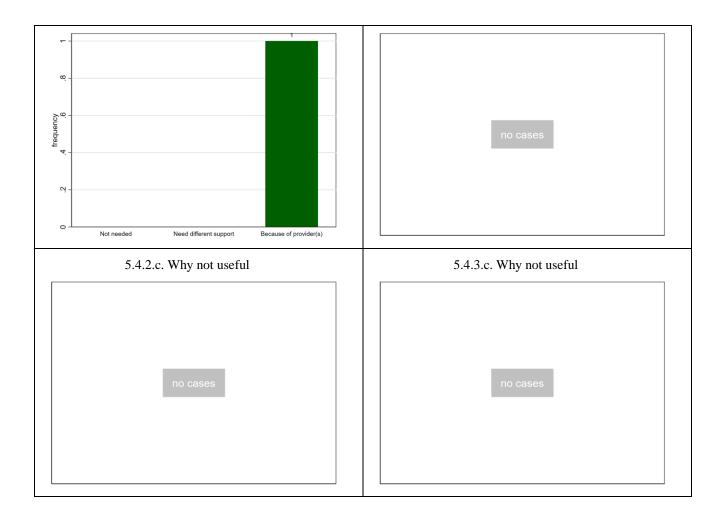


Table 18 - Needs: Why not useful, Croatia













A. Instruments

A.1 Questionnaire

The following template served for implementing the questionnaire online, and it includes all the sections and the related questions with the original phrasing in English.

The questionnaire has five sections and an additional initial section for identifiers used for checking the data. First, some questions relate to the Individual Characteristics, then Education and Skills, previous Work Experience, Business Characteristics, and Needs. The last sections includes questions on Needs.

0. Identifiers	
0.1.	Migrant id:
0.2.	Interviewer id:
1. Individual Characteristics	
1.1.	Sex: [1] Female; [2] Male
1.2.	Age:
1.3.	Country of birth:
1.4.	Year of arrival in host country:
1.5.	Citizenship of the host country: [1]yes [2] no
1.6.	Ethnic origin

2. Education and Skills

- 2.1. Highest level completed: [0] None; [1] Primary; [2] Lower secondary; [3] Upper secondary; [4] Post-secondary non-tertiary education or Short-cycle tertiary education; [5] Tertiary (Bachelor's, Master's or Doctoral degree)
- 2.2. Relevancy of education for current business: [0] None; [1] Low; [2] Medium; [3] High
- 2.3. Language skills:
- 2.3.1. Host country language: [0] None; [1] Poor; [2] Average; [3] Good; [4] Excellent





- 2.3.2. English language: [0] None; [1] Poor; [2] Average; [3] Good; [4] Excellent
- 2.4. Ever had Job Training: [1] Yes; [2] No

3. Work Experience

- 3.1. Ever worked before current business: [1] Yes; [2] No
- 3.2. Years of work experience:

4. Business Characteristics

- 4.1. Year when business started: _ _ _ _
- 4.2. Partners: [0];[1]; [2]; [3]; [4 or more]
- 4.3. Number of employees: _ _ _
- 4.4. Industry: see ISIC 2008 Classification, from [A] to [U]: _
- 4.5. Yearly sales: _ _ _ , _ _ _ , 000 Eur [below 10000 €/10-49999 €/50-99999€/100-199999€/200-499000 €/over <math>500000 € [0] 0 €, no sales yet; [1] 1 9,999 €; [2] 10,000 49,999 €; [3] 50,000 99,999 €; [4] 100,000 199,999 €; [5] 200,000 499,999 €; [6] 500,000 € or more

5. Needs

5.1. Competence & skills

- 5.1.1. <u>Group Training</u>: advice and support on the host market as well as on all the main steps of entrepreneurship (including developing ideas, mobilising resources, financial literacy, business planning and management, coping with uncertainty and risk) and administrative procedures provided to groups
- a. Had group training: [1] Yes; [2] No
- b. Usefulness (Group training was / would be very useful for business success): [1] Strongly disagree; [2] Disagree; [3] Neither agree nor disagree; [4] Agree; [5] Strongly agree;
 If b = [1];[2] then:
- c. Why not useful: [1] Not needed; [2] Needed different support; [3] Because of Providers; [4] Other
- 5.1.2. <u>Legal advice</u>: legal and regulatory advice, including both advice related to setting up a business and to immigration regulation
- a. Had legal advice: [1] Yes; [2] No
- b. Usefulness (legal advice was / would be very useful for business success): [1] Strongly disagree; [2] Disagree; [3] Neither agree nor disagree; [4] Agree; [5] Strongly agree;





If b = [1]; [2] then:

- c. Why not useful: [1] Not needed; [2] Needed different support; [3] Because of Providers; [4] Other
- 5.1.3. <u>Individual Business Support</u>: advice and support on the host market as well as on all the main steps of entrepreneurship (including developing ideas, mobilising resources, financial literacy, business planning and management, coping with uncertainty and risk) and administrative procedures tailored on the individual needs and usually provided on one-to-one basis
- a. Had individual business support: [1] Yes; [2] No
- b. Usefulness (Individual business support was / would be very useful for business success): [1] Strongly disagree; [2] Disagree; [3] Neither agree nor disagree; [4] Agree; [5] Strongly agree;
 If b = [1];[2] then:
- c. Why not useful: [1] Not needed; [2] Needed different support; [3] Because of Providers; [4] Other

5.2. Social capital

- 5.2.1. Networking support: support on building networks with other migrants, the local community, the native entrepreneurs and other relevant stakeholders (local/regional/national authorities, associations, suppliers, local businesses, banks and other financial institutions, chambers of commerce, migrant and minority associations, trade associations, universities, local start-up hubs, NGOs providing free legal services, local European and international representations, educational institutions, language institutions, cultural centres, sports clubs and many others), benefitting from the participation to events and exchange experiences
- a. Had networking_support: [1] Yes; [2] No
- b. Usefulness (Networking support was / would be very useful for business success): [1] Strongly disagree; [2] Disagree; [3] Neither agree nor disagree; [4] Agree; [5] Strongly agree;
 If b = [1];[2] then:
- c. Why not useful: [1] Not needed; [2] Needed different support; [3] Because of Providers; [4] Other





- 5.2.2. <u>Mentoring</u>: business guidance through mentors, one-to-one basis which lasts for some few months during the setting up of the business
- a. Had business guidance through mentors: [1] Yes; [2] No
- b. Usefulness (Mentoring was / would be very useful for business success): [1] Strongly disagree; [2] Disagree; [3] Neither agree nor disagree; [4] Agree; [5] Strongly agree;
 If b = [1];[2] then:
- c. Why not useful: [1] Not needed; [2] Needed different support; [3] Because of Providers; [4] Other

5.3. Tangible needs

- 5.3.1. <u>Facilities provision</u>: office spaces, shop floors or workshop rooms available for migrant entrepreneurs to lease out for a small fee or for free, organisation of pop-up shops and fairs, provision of shared computers and phones
- a. Had facilities provision: [1] Yes; [2] No
- b. Usefulness (Facilities provision was / would be very useful for business success): [1] Strongly disagree; [2] Disagree; [3] Neither agree nor disagree; [4] Agree; [5] Strongly agree;
 If b = [1];[2] then:
- c. Why not useful: [1] Not needed; [2] Needed different support; [3] Because of Providers; [4] Other
- 5.3.2. Access to finance: guidance and support to find viable solutions for funding the business, offering micro-credit and other financial support schemes including alternative finance like crowdfunding platforms
- a. Had support for funding the business: [1] Yes; [2] No
- b. Usefulness (Access to finance support was / would be very useful for business success): [1] Strongly disagree; [2] Disagree; [3] Neither agree nor disagree; [4] Agree; [5] Strongly agree;
 If b = [1];[2] then:
- c. Why not useful: [1] Not needed; [2] Needed different support; [3] Because of Providers; [4] Other

5.4. Other general

5.4.1. <u>Support Visibility</u>: information and events related to migrants' support reachable and accessible through local, regional and





- minority festivals/festivities, community centres and other socialising spaces, local newspapers and newsletters, webpages
- a. Support for migrants is reachable and accessible: [1] Yes; [2] No
- b. Usefulness (Support visibility was / would be very useful for business success): [1] Strongly disagree; [2] Disagree; [3] Neither agree nor disagree; [4] Agree; [5] Strongly agree;
 If b = [1];[2] then:
- c. Why not useful: [1] Not needed; [2] Needed different support; [3] Because of Providers; [4] Other
- 5.4.2. Language and cultural sensitivity: information and services to support migrants and their businesses provided in the languages commonly spoken by migrants in this specific area (including on the websites), training in interacting with people from different cultural backgrounds
- a. Support provided accordingly to language and cultural sensitivity: [1] Yes; [2] No
- b. Usefulness (Support provided accordingly to language and cultural sensitivity was / would be very useful for business success): [1]
 Strongly disagree; [2] Disagree; [3] Neither agree nor disagree; [4]
 Agree; [5] Strongly agree;
 If b = [1];[2] then:
- c. Why not useful: [1] Not needed; [2] Needed different support; [3] Because of Providers; [4] Other
- 5.4.3. <u>Impact</u>: effects of support available for own business, how relevant for development and success
- a. Had any support: [1] Yes; [2] No
- b. Usefulness (Overall support was / would be very useful for business success): [1] Strongly disagree; [2] Disagree; [3] Neither agree nor disagree; [4] Agree; [5] Strongly agree;
 If b = [1];[2] then:
- c. Why not useful: [1] Not needed; [2] Needed different support; [3] Because of Providers; [4] Other