HANDBOOK FOR ENTREPRENEURS

NATIONAL REPORTS ON THE LABOUR MARKET FOR REFUGEE & MIGRANT ENTREPRENEURSHIP

A MANUAL DESIGNED BY

INTEGRACTION

Socio-Economic Integration of Refugees and Asylum Seekers

INTRODUCTION

In this part of the Handbook, the current state of the labor market in every partner country is analyzed. Several professional industries are compared, and labor shortages are determined, as well as high unemployment rates. The proportion of successful business startups and the industries in which startups seem most successful should be defined to discover new fields of growth. Moreover, the greatest challenges which refugees and asylum seekers might encounter in every country when planning to start their own business will be investigated thoroughly along with ways and initiatives that help them to overcome them. Also, alternatives to entrepreneurship are presented for every country. The situation of the local labor market and how a successful job search can be conducted in every country are described in every country's desk research. Based on the opportunities and the options for refugees and asylum seekers in every area, ways in which operators can support refugees in finding, even temporary, employment during the time they plan and develop their business idea are also demonstrated. Last but not least, the main problems faced by immigrants and operators during the job search and fields where they can find assistance in order to improve their skills are shared at the end of each desk research by Germany, Finland, Greece, and Italy.

TABLE OF CONTENTS

Find the desk research for Germany on page 4

Find the desk research for Finland on page 13

Find the desk research for Greece on page 23

Find the desk research for Italy on page 37

GERMANY

The current state of the labor market in Germany: industries, labor shortages, unemployment rates, business startups

Employment in Germany kept growing steadily after the global economic crisis of 2008, rising from 40.9 million in 2009 to 43.7 million in 2016 and to 45.3 million in 2019, according to national statistics. Between 2016 and 2019, the number of employed people subject to social security increased by 2 million (5 million between 2010 and 2019). Before the beginning of the coronavirus crisis, there were the first signs of a slowing employment growth. Leading economic research institutes predicted a severe economic recession at least for 2020 as an effect of the coronavirus pandemic. The main sources for employment growth were increased employment rates – in particular among women and older workers (both for men and women) – as well as immigration and the increased employment rates of migrants. Skill shortages, or the threat of skill shortages, and strategies to overcome these have been at the centre of public and political debate for many years. Skill shortages occur mainly in the health sector, construction sector and some manufacturing industries, as well as in ICT (Information and communication technology) field across all sectors.

As a result of the increased demand for labour, the unemployment rate as well as the inactivity rate decreased. In January 2020, the unemployment rate amounted to 5%, according to administrative data, and to 3.2%, according to Labour Force Survey data; it had been trending downwards for many years. For the first time since the global economic crisis, a slight increase can be observed in early 2020 (as compared to the previous year). The unemployment rate of young people is slightly below that of adults. The incidence of long-term unemployment has also decreased slightly over the past few years. Reducing long-term unemployment, in particular through promoting social labour markets for the very long-term unemployed, has been the focus of recent active labour market programmes. Bringing disadvantaged young people into education (in particular VET) and employment has been another priority, as evidenced by the continuation of policies in place since the 1970s.

GERMANY

Active labour market policies have successfully targeted refugees and asylum seekers recently. Furthermore, the Federal Inclusion Act of 2016 promotes measures for including people with disabilities in the labour market. In order to cope with the labour market impact of the coronavirus pandemic, the government decided to soften the eligibility requirements for short-time work measures.

According to the state-owned development bank KfW, the number of newly founded businesses in Germany has risen to 605,000 in 2019. Compared to 2015, this represents an increase of nearly 15%. Just under a third of all start-ups belong to the digital field. Even though many young companies were hit hard by Covid-19, many young entrepreneurs hope to benefit in the long term from the digitalisation push triggered by the pandemic.

Companies from the information and communication technology industry make up the largest share of the start-up sector with just under 32%, followed by consumer goods (11%), medical and healthcare products (9%) and the logistics and automotive industry with 6%.

In regard to their employees, 96% of all German start-ups with more than 20 employees have international staff. Moreover, 39% of these companies employ people from outside of Europe.

Start-ups stand for internationality and cross-border exchange. Therefore, English is the common working language in many startups.

GERMANY

Challenges that refugees and asylum seekers might encounter when planning to start their own business

The increased immigration of refugees to Germany will make the issue of entrepreneurship more and more relevant: a large part of the people fleeing to Germany – more than 70% of them – have professional experience and more than 25% of them were self-employed in their home countries. In comparison, only 10% of Germans are self-employed. A quarter of all new businesses in Germany were founded by immigrants in 2019 — a significant rise over the year before. But not all of them will survive because of the worsening startup conditions due to the COVID-19 pandemic.

Overall, Germany's economy is in good shape. There are, however, many social inequalities and poverty risks. People with a migration background are particularly affected and several challenges can arise when people with a migration background start a business in Germany:

- Immigration regulations often require a complicated authorisation process.
- To obtain a license for a new business, certificates of qualifications are required. This means that educational or professional qualifications from another country have to be accepted. This can become an elaborate procedure, but the Chambers of Commerce and other institutions have developed better tools in the past few years.
- Financing the business can also be a problem. There are a lot of funding tools, but it can be hard to keep oneself up to date on all of them. This is where good consulting becomes necessary. Also, banks are sometimes reluctant to give loans to people with foreign roots. This means that the funding often comes from one's own family circle. If the family is not able to provide enough funding, this can lead to failure of the business.
- One of the biggest obstacles is language proficiency.

GERMANY

The income of entrepreneurs with a migration background is still lower than that generated in Germany by entrepreneurs without foreign roots. There are several reasons for this: for example, businesses launched by people with a migration background are mostly new and have not had the time to become established on the market. Furthermore, migrants often choose to start businesses in fields with low profits, such as trade or food service industry. This trend is declining, however: since 2005, more than a third of the businesses started belonged to trade and food services; in 2014, it was only a little more than 25%.

Alternatives to entrepreneurship: support to refugees finding employment & successful job search

Long periods of inactivity do not only negatively impact future employment chances, but can also have a negative psychological impact on people in need of protection who are eager to rebuild their life. Already in 2014, the German Government reduced the minimum waiting time for labour market access for asylum seekers and tolerated persons to 3 months for both groups. As a consequence, asylum seekers and refugees are allowed to seek gainful employment very soon after their arrival and may start to financially support themselves long before receiving a residence permit which is needed to work as an entrepreneur.

1. Employment services

Asylum seekers without authorization to work often turn to informal work where, unfortunately, they are prone to exploitative work conditions. As a preventative measure, all OECD countries provide some labour market access for asylum seekers. Often, this is related to considerable bureaucratic constraints for employers.

In 2014, the German Government reduced minimum waiting time for labour market access after filing the asylum claim for asylum seekers and tolerated persons to 3 months for both groups. This rule does not apply, however, to asylum seekers from countries of origin that are considered as "safe", who are generally not allowed to take up work during the asylum procedure. Furthermore, while asylum seekers are living in first-reception facilities, they are not allowed to work. The minimum requirement to stay in these facilities is six weeks, but it can be extended up to six months.

GERMANY

Therefore, finding employment during the time of planning and developing a business idea might become difficult depending on the residential status and progress of the asylum procedure. To bridge time, it is always a good idea to improve language skills especially in the field one is planning to open a business in. For example, if you are planning to open a restaurant, it is helpful to be familiar with terms regarding business management, business administration or kitchen equipment.

Although often not well paid, there are a lot of agencies providing temporary jobs in the hospitality or service sector, which might be helpful to get an insight of a business way of work that might even be similar to the one you're planning to open, as well as an income and a chance to improve your language skills. This might even result in permanent employment. In order to get advice here, there are multiple organizations and youth migration centers (for young people up to 27years) who offer support and advice in this regard. However, it will be most important to have a proper CV and motivation letter in order to find employment. Organizations and youth migration centers will also help out with that.

Some of the main organizations working in this field are:

- jobs4refugees
- Willkommen in Arbeit Büro
- Jugendmigrationsdienst
- arrivo-berlin
- AWO
- Caritas

Once you have received your residence permit, the federal employment agency will support you in your search for employment. They will offer an initial skill assessment, support you with the translation and recognition of your documents and also advise you on possibilities to prepare yourself for self-employment and offer you integration and job readiness training. If you would like to register as a jobseeker, please visit:
BUNDESAGENTUR FÜR ARBEIT
Welcome Center - BERLIN

GERMANY

2. Further education

As an immigrant, refugee or asylum seeker, you can further educate yourself through:

- Basic education
- Post-basic education preparatory training
- General upper secondary education
- Vocational training / apprenticeship
- Higher education

- Basic Education / General Education

German adult education centres offer further education and lifelong learning opportunities for anyone who has experienced interrupted education pathways and belong to low-qualified and low-income groups. The education centres offer a variety of courses especially in the areas of literacy, basic education and the completion of school-leaving qualifications as well as family and parental education. At various adult education centers you can catch up on the (extended) vocational qualification (BBR / eBBR), the secondary school leaving certificate (MSA) and the Abitur. Preparatory courses for the non-student examination (external examination) are also offered.

- Apprenticeships / vocational training

You can choose from almost 350 occupations that require vocational training in Germany. There are certain requirements you need to meet before being admitted to a vocational training course in Germany, such as Visa, school-leaving certificates or language skills. More detailed information on these requirements can be found here: Make it in Germany

The training is very practically-oriented and takes up to three years. Adults can also study a new profession or supplement their expertise. Read more about the occupations you can choose from here: https://planet-beruf.de/schuelerinnen/

GERMANY

- Higher education / University

As a refugee, you are eligible to study at a German university, especially when your refugee status is recognised. In terms of applying and gaining admission to a degree programme, you will be treated just like any other international student applicant.

Find our more information about applying to a university, the requirements and possible funding: Study in Germany – Land of Ideas / STUDY
Refugee support services: Study in Germany – Land of Ideas / SUPPORT IN EVERY SITUATION

You can often draw on the studies, degrees and work experience you have completed abroad and continue your education in Germany or decide to retrain in a different industry. Several organisations can help you with the recognition of your degree:

Anerkennung in Deutschland - Information portal of the German government for the recognition of foreign professional qualification

The recognition procedure checks whether your qualification can be recognised. The competent authority compares your professional qualification against the German reference occupation. The requirements for a recognition procedure are:

- You wish to work in Germany.
- You have achieved a state or state-recognised professional qualification in your country of origin.
- You can provide a final certificate as evidence of your professional qualification.

Network IQ is working to improve employment opportunities for people with a migration background. Since 2015 the Network IQ focuses on compensatory measures in the context of the Recognition Act. One main objective is that occupational qualifications acquired outside Germany lead to employment appropriate to one's level of education.

GERMANY

- Language learning

Asylum seekers and refugees are encouraged to participate in basic education and complete language training. The German Government provides free language classes - integration courses - for all asylum seekers and refugees. The general integration course takes up a total of 600 lesson units, whilst the special courses are made up of up to 900 lesson units. The fast-track course consists of 400 lesson units. Participants learn to write letters and emails in German, complete forms, make telephone calls and apply for jobs. Topics will vary depending on the type of the course. The final stage of the language course consists of the "German language test for immigrants" (DTZ).

For more information on the integration courses, visit:
Federal Office for Migration and Refugees / Immigrants and course attendees

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FINLAND

The population of **Finland** is approximately 5.5 million. The country's working-age population will decrease in the years to come due to an increasing retirement rate. Simultaneously, the number of immigrants is growing, and people are staying at work longer. In 2018, the workforce consisted of just under 2.5 million workers. The average number of people unemployed in 2018 was approximately 200.000, and the unemployment rate was around 7.5%.

Today, most employed persons in Finland work in the service sector. The service sector, also known as the tertiary sector, is the third tier in the three-sector economy. Instead of product production, this sector produces services maintenance and repairs, training, or consulting. Examples of service sector jobs include housekeeping, tours, nursing, and teaching. The service sector produces intangible goods, more precisely services instead of goods. It comprises various service industries, including warehousing and transportation services, information services, securities and other investment services, professional services, waste management, health care and social assistance, and arts, entertainment, and recreation. By contrast, individuals employed in the industrial or manufacturing sectors produce tangible goods, such as cars, clothes, or equipment. The sectors employing the most significant number of people are commerce, transport, hotel and catering services, education, health and social services and other services. Employment in the service industry is set to increase in the future.

The most considerable number of recent new employment opportunities have been in small and medium-sized enterprises. In Finland, the public sector is also a significant employer. For example, the city of Helsinki is the largest single employer in Finland. It offers employment in the industries of education, social and healthcare services, transport and maintenance. Employers' requirements regarding the staff they employ vary greatly according to the job. The absence of suitable employees in Finland is often due to jobseekers' inadequate training or lack of relevant work experience or specialist skills.

Startups are needed for growth in Finland's economy. The traditional engines of Finnish industry, large corporations, are downscaling and outsourcing jobs away from Finland.

FINLAND

Medium-sized enterprises are few compared to other countries and lack international linkages and product development prowess. Meanwhile, most small companies in Finland can be considered tradesmen – individual operators with perhaps one or a handful of helpers but without any real ambition for growth. Finland is a risk-averse nation. The best bet for job safety is to go work for the government or a large corporation. Finnish society does not reward risk-takers and frowns upon those who choose non-traditional paths. Luckily, some visible successes are slowly turning the tide, especially Rovio of Angry Birds, Aalto Entrepreneurship Society, and a few members of Parliament that act as boosters for the startup scene. Major shifts in general attitudes are still missing, and startups remain a young techie's game. Finland has insufficient funding available for startups. There are too few players, especially private ones. Organisations such as FiBAN, the Finnish Business Angels Network, are trying to change this, but there is still a lot of work. There are successful and popular areas, such as gaming, that are bringing in foreign investors. Gaming alone will not create enough revenue or jobs for the Finnish economy.

Startups have problems getting a well-rounded founding team and finding skills later on in their evolution to overcome specific challenges. There is a legend that Finns are strong in technology but not in business or marketing themselves, which is not untrue. Accelerators such as Startup Sauna and those belonging to the Vigo program help, of course, and many of the coaches they can engage are inspiring. But the field remains too small to support a large number of startups. Furthermore, an industry-sector bias is also in evidence, with ICT being the most vital area because of the influence of Nokia.

FINLAND

Finland needs immigrants to address the predicted skills shortage, improve the dependency ratio, and change the labour market's economic structure. Entrepreneurship is also becoming an increasingly important employment path for the immigrant population. Immigrants are already establishing more companies than the rest of the population, especially in the Helsinki Metropolitan Area. Through immigrant entrepreneurship, the market gains international resources, new ideas, approaches, and more business, which boosts the country's economy. Entrepreneurship is also an excellent way of gaining access to Finnish society.

According to the study thesis Immigrant Entrepreneurship in Finland: Challenges of Small-Scale Restaurant Startup, the main challenges with establishing a small-scale restaurant business by an immigrant entrepreneur was acquiring training, adequate information and skills, initial capital /finance, lack of language skills, reliable, qualified and affordable workforce, governmental bureaucracy and financial reporting. Those challenges can be overcome with previous work experience, undertaking franchise business operations and social help from friends and families in economic affairs, and learning the host-country language in school or university. Working overtime in the restaurant could be reduced by hiring employees, and it is essential to have bookkeeper and accountant services related to financial reporting and governmental bureaucracy. The author's recommendation for further research is to study immigrant entrepreneurs' business failures in Finland and expand the study to different locations in Finland with larger population samples.

According to Altonen and Akola (2012), lack of cultural knowledge and language competence are the foremost challenges for immigrant or foreign origin entrepreneurs in Finland. Furthermore, along with language competence, challenges such as social networking in the new community, collecting and borrowing funds, and critical obstacles for immigrant entrepreneurs. Immigrant entrepreneurs are encountering several difficulties in developing their business enterprise.

FINLAND

These challenges are necessary information and knowledge for starting a business in terms of process and documentation, collecting sufficient finance and capital, the required training course for entrepreneurs, high competition in the market, developing skilled team and staff members, a good relationship with customers, suppliers and other vendors related to the business.

In The Indicator of Immigrant Entrepreneur Success there was a general agreement in the literary works about the aspects of immigrant entrepreneur achievements, one of them being the ability to be able to raise startup financing. This positivity of raising the funding states that they have easy access to the country's resources. Studies show that these finances and resources are different among entrepreneurs, so that some get it from banks, while others can raise finance from within the family, friends or relatives. Community plays a vital role in this entrepreneurial management, which varies from place to place and country to county. There are few financing systems and methods in the community, which is basically for their members during the need. (Bates, 1997, Chrysostome 2010) The knowledge and previous work experience are considered an indicator of immigrant entrepreneur success. Studies in business and commerce help many immigrants start thinking about establishing a business limited to personal experience and studies or knowledge. Many authors and researchers found that family history with entrepreneurship was also regarded as a success factor in establishing an enterprise. (Rueda-Armegot & Ortiz, 2010; Shinnar & Young, 2008). Work experience in the same line of business is another indicator of success. It specifies the group network, connection and access to the finance and capital, and information (Basu 2011, Borjas 1986, Chu, Zhu and Chu, 2010). According to Chrysostome 2010, coethnic entrepreneurs and the size of the ethnic market in the host country and their network, connectivity inside the community group is a factor for success. Another indicator of success and mainly significant for immigrant entrepreneurs is language competence in a host country (Finland, Finnish or Swedish). This indicator is regarded as one of the critical factors and supports the entrepreneur to go above the ethnic market and manage, operate business independently.

FINLAND

According to the Aliens Act, asylum seekers are allowed to have gainful employment in Finland. Gainful employment means working against payment or other compensation in an employment relationship under the employer's direction and supervision. As an asylum seeker, you can work as an entrepreneur in Finland only after your status has been recognised as a refugee. As an asylum seeker, one needs to apply for a residence permit for an entrepreneur. You need to apply for a residence permit for an entrepreneur even when you work as a light entrepreneur or freelancer—more information: *Residence permit application for an entrepreneur - Finnish Immigration Service (migri.fi).*

Asylum seekers can participate in basic education. After basic education, you can apply for and accept a place for post-graduate studies if you meet the criteria for student admission for the education in question. An exception to this is education that prepares for the general upper secondary school for which a residence permit is required in the application phase.
For more information about the studies of asylum seekers, see the website of the Ministry of Education and Culture: *https://minedu.fi/en/frontpage*

As a recognised refugee or immigrant the integration services support your integration and independent coping in Finnish society. Guidance on how to use the government agencies and information on Finnish society is given without an appointment as part of the integration services.

Integration training gives adult immigrants better possibilities of becoming a part of Finnish society. To receive unemployment benefits, you must take the initial survey and participate in integration training. There is a requirement to participate in the activity concerning both labour market training and independent training funded with unemployment benefit

FINLAND

Instructions to take part in integration training, if

- you have lived less than three years in Finland
- you are at least 17 years old
- you are unemployed or becoming unemployed soon
- integration training is suited to your learning abilities
- integration training supports your overall integration and employment targets.

In integration training, you can

- learn Finnish or Swedish and communication skills
- pick up civic and working life skills
- have a personal vocational plan drawn up for you.

After the integration training, you can do business in shops and bureaus. You can then move on forward to employment, vocational training or professional studies. As an immigrant, you can also pursue comprehensive school or general upper secondary school studies as labour market training if this might give you better access to working life and further education and training.

- Integration services for immigrants
- Unemployment and social benefits during integration

When you come to live in Finland, you can contact the Employment and Economic Development Office, or the TE Office, to ask for services that will support your integration and employment. The TE Office will help you to find a job. The TE Office offers a large selection of services to support your job seeking.

Early phase integration services intended explicitly for immigrants include

- guidance and advice for immigrants
- an initial assessment
- an integration plan
- integration training.

FINLAND

Integration services for immigrants in the local government pilots on employment

Register as a jobseeker with the TE Office. The TE office will refer you to your municipality of residence if you are a customer of the local government pilot on employment. The local government pilot on employment means that you can get help in finding employment in your municipality of residence. If you are a customer of a local government pilot on employment and need help, contact your employee in your municipality of residence. You can also use the E-Services and TE Office's telephone services.

- Jobseekers' services during the local government pilots
- How to sign up with TE-services

What can I study?

As an immigrant, you can participate in

- basic education
- post-basic education preparatory training
- general upper secondary education
- vocational education and training
- higher education.

You can often draw on the studies, degrees and work experience you have completed abroad if you wish to supplement your studies in Finland.

1. Vocational education and training

You can apply for vocational education in Finland after you have completed the comprehensive school syllabus. Vocational education qualifies the student for a particular vocation, and the training is very practically-oriented. Adults can also study a new profession or supplement their expertise. The type of vocational education and training you can apply for and how you can apply depends on your basic education.

- If you have completed the comprehensive school syllabus, you can apply for comprehensive school-based vocational education and training (peruskoulupohjainen ammatillinen koulutus).
- If you have completed upper secondary school, you can apply for upper secondary school-based vocational education and training (lukiopohjainen ammatillinen koulutus).
- If you wish to complete a vocational qualification alongside your job, you can apply for vocational adult education and training (ammatillinen aikuiskoulutus).

Read more on the InfoFinland page - Applying for education and training.

FINLAND

2. University

- What are SIMHE guidance services?

The University of Helsinki offers guidance for immigrants who are interested in studying at a Finnish University or the University of Applied Science. The University's guidance services will give information on how to apply for studies. If you have already studied in higher education, we can advise you in continuing or supplementing your studies in Finland.

- I have a degree from abroad, and I want to work in Finland; what to do?

If you want to work in Finland in a regulated occupation (for example, teacher, psychologist, nurse or medical doctor), you need to get your degree recognised.

- **Finnish National Agency for Education** (OPH) grants decisions for people working in education, such as teachers. If you want to work as a teacher in Finland, you need to apply for your foreign degree.

Please see *Finnish National Agency for Education for more information.*

- **National Supervisory Authority for Welfare and Health** (Valvira) grants the right to practice as a licensed healthcare professional and the use of the occupational title of a healthcare professional. Please see *National Supervisory Authority for Welfare and Health for more information.*

You can contact the SIMHE Service after you have gotten the recognition decision. We will help you regarding supplement studies!

- **Complete list of regulated professions:** Finnish National Agency for Education - regulated professions

Employers assess foreign qualification themselves when recruiting employees if national legislation does not specify qualification requirements for the position. If you have a profession that **does not** appear in the **list of regulated professions**, you do not need to recognise your degree.

FINLAND

- Language requirements, and where to study Finnish?

Studies in Finnish as a foreign language are available at the Helsinki University's Language Centre. You can find Finnish language courses here: Language Centre - Finnish for foreigners

Helsinki University's Language Centre also offers studies in Swedish starting from level B2. If you apply for a degree programme in Finnish or Swedish, you need to prove your Finnish or Swedish language skills first. Your language skills must be at least on level **B2**. On how to demonstrate your language skills, please see the degree programme's requirements listed here: Proving your language skills

- I am an asylum seeker and I do not have access to official documents from my previous education. How can I apply?

If you cannot submit all the enclosures usually required for application, or if your sections do not meet the country-specific requirements, contact **simhe@helsinki.fi.** In your message, state your **application number** and that you are a refugee. Explain why you cannot submit all the required documents (for example, certified copies, certificate of language proficiency etc.) For more information: Applicant with a refugee status.

- I want to study individual studies without applying to a degree programme. What options do I have?

You can study courses in most faculties without being a full-time student. In the Open University, you can study for your pleasure, to learn new things or study courses in the field of your interest to improve your language skills and vocabulary. Studies in Open University are subject to a fee. See more details about the Open University here: Studies in Open University

The Open University offers some courses in English, but most of the courses are only in Finnish. More options are available for degree students. Most faculties can grant a right to pursue their studies as a non-degree student. Non-degree studies are subject to a fee, and they will not lead to a degree.

You can see all the available courses for all faculties in Weboodi, a web page where you can see all the University of Helsinki courses. Go to Weboodi here.

More info on non-degree studies and how to apply to them, please read the following web page: Instructions for students - Non-degree studies

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- https://www.te-palvelut.fi/te/en/jobseekers/career_education_training/integration_training_immigrants/index.html

GREECE

The collection and crosscheck of data related to migration and economy is a rather challenging process, not only due to the amount and variety of available sources but also due to the considerable inconsistency of data collection time wise. However, in the following pages there is a compilation of the most credible and recent data referring to the economic aspects of migration in Greece.

According to the 2011 national census, the population of Greece was approximately 10.8 million. It is estimated that there were over one million foreign immigrants working in Greece before the crisis. However, after a few years, foreign workers and their families started to leave due to the slump in the labor market and in particular in the building industry. The latest official figures show that over the five-year recession (2009-2013), 33% of jobs held by foreigners were lost. According to recent ELSTAT figures, there are 567,669 immigrants residing legally in Greece, including 79,500 refugees and migrants, of whom approximately 75-80% are economically active.

Labor mobility in Greece is limited compared to other European countries. This is due to the exceptionally high rate of owner-occupied housing (80%) and to social and cultural factors in which immediate and wider family connections play an important role and constitute an informal but exceptionally strong network of social protection. It is also because the unemployment rate is higher among foreigners living in Greece than among Greek nationals. Indeed, according to data from 2018, Greece has the highest unemployment rate for persons born outside the EU with 29%, i.e. roughly 10% higher than the unemployment rate for Greek nationals.

Overall, the impact of migration on the Greek economy seems to depend on two key factors; first, whether these persons carry knowledge and qualifications (i.e. human capital), and, second, the degree to which they can integrate into the Greek society and become economically productive.

GREECE

On that note, the result of a study conducted in 2016 by the IOM, showed that migrants and refugees traveling along the Eastern Mediterranean route, in which the entry point to the EU is Greece, have a considerably high educational background. More precisely, 50% of the respondents reported having obtained secondary level of education, while 20% reported having obtained primary education and 17% - tertiary education. The remaining 17% of respondents reported not having obtained any formal level of education or having obtained vocational education.

Data on employability

According to the Hellenic Statistical Authority, the unemployment rate in Greece, as of February 2020, is 16.1%. The economic sectors with the highest rate of employers in Greece, as of 2019, are wholesale and retail trade, repair of motor vehicles and motorcycles, transportation and storage, accommodation and food service activities; public administration and defense, compulsory social security, education, human health and social work activities; and agriculture, forestry and fishing. Some of the skills required to enter the labor market are job-related skills, as well as flexibility and adaptability, the ability to learn new things, communication skills and teamwork.

Tourism, sales, industry, childcare, elderly care, agriculture, local shops, catering services, and the administrative and liberal professions are some of the sectors with free jobs.

GREECE

In Greece, startup businesses are most profitable and emerging in the field of technology. There are high perspectives in the agri-food sector and the tourism sector, since they are two prevailing professional fields for our country. However, despite the great interest of investors in Greek startups, the framework of the country, the absence of government support, and the lack of education in the form of seminars and training programs about entrepreneurship and new scientists are deterrents for the startups development. In the figure below, the sectors with the most promising startup businesses are included with their percentage in this market:

PROFILE OF PRE-SEED AND SEED STAGE GREEK STARTUPS

SECTOR	%
Life Sciences (HealthTech,BioTechnology, Medical Devices)	9.25%
Lifestyle/Social/Entertainment (Fashion, Sports, Gaming, Media, Social Networks)	8.22%
Tourism/Hospitality	7.93%
ICT (Software, Security, Networking, Services)	7.05%
Energy/Infrastructure (Industrial, CleanTech, SmartCities, Telecommunications)	6.31%
Deep tech (Aerospace, Automation, Robotics, Semiconductors, Nanotechnology)	6.02%
FinTech	5.87%
Agro/Food	5.73%
Retail/eCommerce	5.43%
Logistics/Transportation	4.41%
BigData/Analytics	3.96%
AdTech/MarTech	3.67%
EdTech	3.38%
MaritimeTech	3.23%
HRTech	2.94%
Business Services	2.94%
RegTech/InsurTech	2.64%
IoT	2.64%
AR/VR	1.76%
Other	6.61%

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Many ambitious entrepreneurs with new ideas and unique company concepts are found in Greece. The Greek startup industry has become stronger in recent years, drawing investors' attention and giving birth to success stories. Without a question, Greece possesses the necessary characteristics to merit a prominent position among Europe's emerging startup clusters. Many local startups are examples gaining traction: they were created during the last decade or sooner, show good signals, received sufficient or high investment, and are rapidly expanding their staff. Among the most popular and widely used success stories of startups in Greece are the following:

e-FOOD – It is a success story in the field of startups. It started in 2012 and it has become the leader of online food delivery.

ParkAround – ParkAround helps users to easily find parking spaces in the area that are convenient for them.

MyJobNow – It is an application that matches job seekers and employers within 48 hours.

Omada – Omada (the Greek work for team) enables businesses to reach global markets and support customers in their own language and cultural conventions.

Dog Bakery – Fresh pet nutrition is gaining an increasing share of consumer consciousness. Dog Bakery launched in 2018, offering daily healthy, cooked and fresh food for pets.

Workathlon – Workathlon (founded in 2017) offers an end-to-end recruiting platform, allowing hotels to utilise a talent pool, applicant tracking system and artificial intelligence implementations to solve their hiring needs.

There are plenty of successful startup cases in Greece. Usually, their common characteristic is their technological common grounds and the offering of a service which previously was not available. For more examples from Greece click here.

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Language barriers, devaluation of human resources, unfamiliarity with the job search process, and outright discrimination are all issues that newly arrived refugees face when entering the labor market. Overcoming initial obstacles and embarking on positive integration pathways requires personal agency and a constructive method of finding and seizing opportunities. In the meantime, personal agency is essential for establishing social relations with the host community, which are also important for labor market integration.

Despite the fact that refugees' labor market integration improves over time, it takes them far longer to reach the same level of employment as natives. Several organizations claim that due to the unique vulnerabilities and the barriers they face in integrating, access to the law is insufficient, and refugees should be provided with concrete steps aimed at assisting them. Integration of refugees into the labor market remains a problem across the EU, and this is also the case in Greece. Refugees are confronted with a variety of structural and realistic obstacles. Greece is largely regarded as a transit country, and it faces the task of implementing new policies to aid refugee integration into the labor market and society overall. Language and cultural barriers, as well as structural barriers such as occupational discrimination, a lack of diversity management skills, and a lack of frameworks for recognizing education, credentials, and skills, all obstruct effective job quest for refugees. Vocational training actions and supportive services targeting asylum seekers, refugees and migrants take place by International Organizations and Civil Society institutions.

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Employment

Refugees and beneficiaries of subsidiary protection have the right of employment according to article 53 of the law 4636/2019 - Gazette A-169/1-11-2019 and have the right of accessing the labor market and taking part in programs of vocational training as the Greek nationals, six months after they obtain their asylum seekers card.

Table 1. Unemployment rate of foreign- born

Table 2. Unemployment Gap

However, something like that in practice is not applicable. The Greek financial crisis, and the escalation of unemployment rates, enhanced their "disadvantage" compared to Greek speaking job applicants, which can often result in informal employment, something that further deprives them of their social rights. Furthermore, on the one hand, they might have the same conditions in order to apply for vocational training programs as the nationals, but on the other hand, it is neglected that very often they are not able to provide the necessary documentation, something that can lead to their exclusion of such programs. As you can see in the tables above, the unemployment rate of foreign-born reached its peak in the years of financial crisis (38% in 2013), and in 2018 it was at 28.6%. Concurrently, the gap between foreign born and native populations in 2011 was 11.5% and 10% in 2018.

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Active measures are designed by the Ministry of Labour and regularly executed by OAED, in the frame of Operational Programs co-financed by the European Social Fund. Until today there have been no measures targeting the population in question. With respect to asylum seekers, refugees and migrants, given the difficulties encountered in obtaining a residence or work permit (necessary for access to active measures until recently), and also because of the authorities prioritizing natives and EU citizens, participation in ESF backed measures is minimal.

Entrepreneurs' motives for self-employment

According to the analysis of the data collected during an empirical research (Piperopoulos, 2010), the 391 immigrant entrepreneurs were asked to rank on a five-point Likert-type scale ranging Entrepreneurs' ambitions and objectives from very important (5) to unimportant (1) on what they considered to be the main motives that facilitated their decision to become self-employed. The most significant motives for entrepreneurs to start their business, with a percentage share of 71.8% and 66.2% respectively, were limited opportunities to find work and restricted opportunities for career advancement for immigrants in the host country. The second most important motivator for self-employment for 52.4% of the ethnic business-owners was their ability to spot a market opportunity based on their knowledge of specific ethnic consumers' needs and knowledge of the marketplace. For more than 56% of the entrepreneurs, labor/market discrimination was also a significant factor that "pushed" them to self-employment. The desire to be independent acted as a facilitator for entrepreneurship to about 40 per cent of the respondents. Prior experience (work experience in the relevant economic sectors) and family tradition to business seemed an important entrepreneurial motive for 34% of the respondents. A minority (11.31%) of the entrepreneurs cited Greek and European Union support frameworks/funding for business start-up as a motive towards self-employment.

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Whether referring to refugees and immigrants with residence permit or waiting for the permit to be approved, all of them want to acquire a job position, either permanent or temporary, to be integrated in the new host country. This is a situation that would "convince" them to stay in the new place of residence and try to develop. A job consultant in the Blue Refugee Center of the NGO SolidarityNow mentions that refugees and asylum seekers who do not have access to the labor market legally due to delays in their residence permit or other bureaucratic obstacles tend to be occupied in more manual jobs without legal requirements to be met, such as in agriculture, sewing industries, carpentry, building, restaurant kitchens, housekeeping, childcare etc. This option of occupation mainly happens due to the lack of linguistic knowledge among refugees and asylum seekers. Most of them (if not all) are not aware of the Greek language upon their arrival in Greece and this makes it all the more difficult to find a good job position in more specialized fields, although they might have skills and knowledge on other occupations, too.

The guidance and assistance provided by a mentor would be beneficial for the smoother integration of immigrants into the labor market. Many of them might also need psychological support, not only before they enter the labor market, but also during their work. A good curriculum vitae, practical information, preparation for work interviews, help and training on how to present themselves are also crucial. Employers would also need support in terms of how to approach immigrants. A good practice could be an online platform with useful jobs and applications and various tools for learning the Greek language, and the platform could be available in the most common languages spoken by migrants, like English, French and Russian, if not their native languages.

Communication, social, digital/technological, management and administrative skills are a precondition for the entry into the labor market of immigrants. In addition, they must acquire language skills and learn Greek and English in order to be able to communicate with clients and colleagues.

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It is obvious that support service providers and employers can contribute to a smoother integration of migrants and asylum seekers into the labor market. Skills, guidance, and support are vital for both employers and immigrants. Initiatives for the inclusion of refugees and migrants in the labor market have mainly been made by civil society organisations. In 2019 and in 2020 seminars have been conducted with collaboration of NGOs, including KMOP, that aimed in informing and preparing prospect employees with a refugee background to a future position in the private sector (Generation 2.0, 2019).

e.g. The Athens Solidarity Center (ASC) is the answer to the complex needs emerged by the economic crisis and exacerbated by the refugee crisis.

The doors of the Athens Solidarity Center opened in December 2014 and since then, it has been an example of optimal cooperation among a public body (Municipality of Athens), the local civil society and institutional supporters.

The Center follows an “open door” policy, which means that it welcomes all people in need indiscriminately – that is, regardless of nationality, origin, sexual orientation, religious or political beliefs etc. The only criterion is their vulnerability.

More specifically, the target population groups are those who either already are socially excluded or are at risk of being socially excluded, such as:

- people with little or no income, irrespective of national or ethnic origin;
- migrants who have not yet found their place in society;
- minorities (such as the Roma);
- refugees and asylum seekers;
- young people who are out of employment or education

The Center serves hundreds of our people in need daily, who receive high quality free social, psychological, and legal support services, employment support services and accounting services.
e.x PRAKSIS BCC is aimed at people from socially vulnerable groups with viable business ideas, existing businesses in difficulty and family businesses that are in the process of succession by the next generation.

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To all these entrepreneurs, they offer the knowledge, the strategic planning they need, and the skills they need to succeed in business, all completely free of charge. Through a recognized and award-winning methodology, they offer entrepreneurs in-person meetings with business consultants and business coaches, while giving them access to business skills development seminars implemented by leading market players.

In the context of promoting labour market integration, as reflected in the new National Strategy, emphasis is placed on the registration and mapping of the international protection of applicants' skills, so as to achieve better interconnection with relevant services. However, the National Strategy is designed to encourage immigrants to be engaged in small businesses (start-ups) through legislation and by simplifying the processes related to business set-up and financing.

In the last few years, IKE businesses (private capital companies which have capital and the liability of its members for the company debts) provide tax relief and do not require large capitals by law. The available data indicate a clear preference for the IKE type of business, which represents a legal form of business easy to set up and operate, requiring small capital, a low level of responsibility on the part of the partners, manageable even by people with low qualifications and low educational level. It is known that the establishment of an anonymous company (S.A.), especially in Greece, is not preferred by immigrants and refugees due to the many obstacles they face when entering a new host country. For this reason, preferences are oriented towards the development of IKE businesses of one person, which provide tax relief and are easy to set up, including a range of incentives. In IKEs, the actual head office may be in another member state. This means that the registered head office does not always coincide with the actual head office of the business. After all, migrant history has shown that immigrants tend to establish businesses mainly in the tertiary sector (that is, in the sector of restaurants, cleaning, housekeeping and in similar services) because of their difficulty in accessing public or private sector wage employment, after obtaining a long-term residence permit in the host country).

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In general, the most significant obstacles for refugees and asylum seekers' job search are the lack of Greek language competence, the absence of processes for the recognition of technical and educational qualifications, and the lack of knowledge of the labor market and networking opportunities. These factors are inextricably linked to the state's failure to create institutionalized frameworks that provide appropriate job search services. Furthermore, field research indicates that the position of ethnic/migratory networks is the most critical turning point for immigrants integration. These networks are quickly establishing themselves as the primary means of contact with the Greek labor market, so the inability to communicate effectively hinders the job search procedure.

In October 2018, UNHCR issued the findings of a participatory assessment in which a sample of 1,436 asylum seekers and refugees participated. According to this survey:

"Most participants reported difficulties in accessing the labour market. They attributed this to a lack of information, high unemployment rates, lack of required documentation (e.g. residency permits, passport), language barriers, the remoteness of some sites from cities, and lack of job advise and placement support… Participants found the programs on self-reliance and employment limited and unstructured… The remote location of some sites and RICs from cities were noted as notable obstacles to self-reliance, integration and co-existence… The lack of Greek language classes, which most perceive to be required for integration, was a commonly referenced issue. While most participants [had] social security numbers (AMKA), they [had] difficulty obtaining other documents such as AFM and unemployment cards from OAED."

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Some labor market policies to address refugees and asylum seekers' challenges could concern:

- Native language tuition and lessons early
- Quality counseling to build an individualized integration plan and customized programs
- Alternative methods of evaluating informal learning and job experience, as well as recognition of international qualifications
- Quality mentoring at the workplace
- Encouragement of self-employment and entrepreneurship to refugees

Further research should concentrate on best practice examples of refugees already employed and employers who train or hire them, as well as examples of refugee job abuse.

Also, the numerous actions being developed by NGOs in the areas of employability, learning the Greek language, and implementing the HELIOS program, as well as the help refugees and asylum seekers receive from informal solidarity networks, tend to have positive impacts on their efforts to seek for job or self-employment opportunities.

Regarding access to vocational education/training, through Law 4375/2016 recognized refugees and beneficiaries of international protection, provided they have a valid residence permit, can be enrolled to the training programmes of the Manpower Employment Organization (OAED), on the same terms and conditions that are applied for the Greek nationals (Article 70 of Law 4375/2016). According to the same Law, in case recognized refugees and beneficiaries of international protection encounter difficulties in providing the necessary documents required, they can still be enrolled by submitting a declaration of Law 1599/1986, accompanied by the official document of the Hellenic State, regarding the recognition of their refugee status.

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In Greece, perhaps the most useful and targeted organization to help refugees and asylum seekers with job search is OAED, the Manpower Employment Organisation of Greece. It provides citizens with plenty of services and materials regarding the vast area of employment in the country based on the specific characteristics of the seeker. In most cases, the initiatives and programs run by OAED address people with Greek citizenship but consulting and services regarding the requirements for every program are also offered.

Greek Council for Refugees (GCR) - A non-Governmental refugee Organization in Greece that expands the essential help provided by UNHCR even further. GCR has its team of interpreters that act as intercultural mediators, provide pro bono legal services to refugees and asylum seekers, and offer social services like psychosocial support. At the same time, it promotes their integration in their host countries by providing activities, courses, workshops and guidance in finding a job.

Danish Refugee Council (DRC) is a refugee organization in Greece operating since 2015, providing a humanitarian response, starting from the notorious Moria transit site on the island of Lesvos, which now has expanded to mainland Greece in Athens Thessaloniki and Larissa. DRC works with the Greek authorities to develop a sustainable refugee reception and integration system by providing site management services, food, water and sanitation, protection, legal, and non-formal education. Also, they act as cultural mediators and provide integration courses that include language and soft skills training.

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By looking at the foreign residents, the Covid-19 pandemic impacted immigrant workers harder than the Italian ones. Data show that in the 2nd quarter of 2020, the employment of immigrants dropped by 11.2% (190,330 fewer workers compared to the previous year) while the Italians by 2.8% (only 583,000 fewer).

Analysing female work force and workers underage of 24 and between 25 and 34 years old, data highlight a situation even more negative: “(…) in the second trimester of 2020 the trend variation in jobs for EU workers was -40.4%, -42.8% for non-EU workers, and -46.1% for Italian workers. The biggest drops were in apprenticeships (-64.6% for EU citizens and -65.3% for non-EU citizens), and categories classified as "other" (-56.4% and -54.1%, respectively) and temporary work. Finally, first data from the Covid pandemic impact on the Labour market suggest that the COVID-19 crisis is having a strong impact on immigrants and their children, not only in Italy, but also in the rest of European Countries.

The situation prior to the Covid pandemic: economic sectors of migrant’s presence and migrant entrepreneurship

According to the "Tenth edition of the annual report on foreigners in the labour market” by Istat, 2019 data show, how in Italy, those sectors that employed most of the foreigners were: Collective and Personal Services (642,000), the purely Industrial Sector (466,000), Hotels and Restaurants (263,000), Wholesale and Retail (260,000) and Construction (235,000). As highlighted in the Summary of the main findings of the Annual Report “In some cases, the contribution of foreign workers was particularly substantial: compared to an average 10.7% of the total number of those in employment, in Transport and Storage it was 11.8%, in Construction 17.6%, in Hotels and Restaurants 17.7%, while in Agriculture, it had risen to 18.3% of the total, with a further 36% in Other Collective and Personal Services. A good 87% of foreign workers were company employees (compared to 76% among Italians). In around 1 out of 5 cases these were fixed-term relationships, which were those which saw the largest increase between 2018 and 2019: +4% among foreigners, compared to +0.1% among Italians. The area of self-employment had only declined in the case of Italians (-0.3%), while among foreigners, there was an increase of +2.7% in one year.

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As for white-collar positions, it can be seen that foreign workers were mainly concentrated in executive positions. It turned out that there were few foreign workers with managerial roles and the like: only 1.1% of those in employment had, in fact, a status as manager or executive compared to 7.6% of the Italians, while 77.1% were employed as blue-collar workers (in the case of Italians this accounted for 31.7% of the total considered)."

Considering the migrant entrepreneurship, in 2019 12% of the company owners born in a non-EU country, we saw an increase of +1.1% between 2018 and 2019. The majority of migrant entrepreneurs came from Morocco (64,173), China (53,297), Albania (33,294) and Bangladesh (30,682). The economic sectors of activity are mainly Wholesale and Retail Trade, Vehicle Repairs (43.1% of the total), and Construction (21.1%). If we consider the number of migrant entrepreneurships in each Italian Region, the highest proportions of them are in Tuscany (17.9%), Liguria (17.5%), Lombardy (17.3%) and Lazio (16.5%); while considering the major migrant entrepreneurship, the highest proportions were seen in Rental Services, Travel Agencies, Business Support Services (23.7%), the Wholesale and Retail Trade, Vehicle Repairs (17.8%), Construction (17.4%) and Manufacturing (14.4%). Of these entrepreneurs, 21.9% were women and for migrants of some countries this percentage is even higher, such as Ukraine (54.5%), Serbia and Montenegro (49.2%), China (46.7% of the total), Nigeria (39.6%) and Moldova (31.0%).

The obstacles related to any job search for a refugee, an asylum seeker or a migrant worker are several and they cannot be fully described here. A few ones are worth analysing as they represent a daily obstacle for refugees while searching for employment.

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Limited competencies for work integration

Linguistic knowledge:
During any job search one of the main problems remains anchored to the knowledge of the Italian language. A sufficient knowledge of the local native language is a useful requirement for entering into the job market. While proposing him/her for any vacancy, the linguistic knowledge is the first thing that any employer notices. Linguistic proficiency or at least a minimum level of knowledge of Italian is required for:
- Searching and reading about jobs applications (in newspapers, online etc.);
- conducting a job interview;
- knowing the rules and functioning of the position;
- communicating with colleagues;
- understanding the mandatory safety rules.

Therefore, during the job search, those who have already an advanced set of linguistic skills are advantaged compared to those that are arriving totally illiterate for whom is required a major support and assistance from the social operators side. Unfortunately, for the categories less linguistically advanced the pool of available professions remains limited to areas such as domestic work, cleaning sector or any other position that does not entail a constant social interaction. In some cases, the impossibility of interacting and understanding could even lead into entering into illegal working activities or being exploited or abused. Moreover, in some cases, the linguistic limitation could be also caused by his/her willingness in learning the local language in a short period of time. For some of the beneficiaries of reception centres, the period within the structure could be seen as “too protective” leading someone to depend on the operators’ full support and investing fewer efforts in studying autonomously. Additionally, for both the social operators that are supporting refugees in looking for a job, and for the beneficiaries themselves, another difficulty is associated with the scarce knowledge of the computer skills which is limiting an independent search of online vacancies, posted leasing companies or to send digital application forms. For those refugees part of a reception project, as example, it is highly consuming for the operators in assisting them during any online research and supporting in sending emails for application.

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Lack of recognized certifications to prove a professional background

Another issue is related to the incapacity of writing a professional CV according to the national standards, as this represents a new instrument for most of the newcomers. For those that are inserted into a reception project, this kind of service could be provided by the operators. However, for immigrants outside the welcoming national system (as they do not have the requisites to be granted the status of refugee like the economic migrants), they have to refer to leasing agencies for drafting a CV. Additionally, it is a complicated process that of recognizing the educational certifications obtained abroad (worth to note is the fact that some are arriving with a high education degree-University level) and to ensure about the professions/experiences already carried out in their home countries.

Finally, knowing about the rights and duties while seeking for a job position, as well as the capacity of understanding the contractual processes and requirements is fundamental for those that cannot count on the support of the social operators as they have left the reception or they never have entered in one. This barrier, which will be better explained in the following paragraph, could also be linked to the scarce knowledge of the bureaucratic requirements fundamental instead for making a conscious decision.

Lack of strong social and working connections with the local context

An obstacle rests in the limited time for refugees (and operators while assisting them during the project time in the reception facilities) in constructing a clear life project directed towards the acquisition of skills and experience in a specific working field. It is a fact how most of the refugees, in order to have any kind of liquidity, accept positions that are below their capacities, poorly paid, or exploitive. Even refugees with a very high education level end up in working in professional sectors not related to their background and capacities. Even more problematic is the employment situation for women due to the several gender, cultural and social constraints they face in the society of arrival.

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Connecting with nationals previously settled and well established locally and within the market could support in having access to a direct referral working system. A feature that distinguishes asylum seekers and refugees who have recently arrived in our country, compared to migrants who have entered through other channels in the past years, is the weakness of family and friend networks through which they can enter the new social and work contexts.

In order to improve their working skills, refugees could seek for the support of the social operators of the project they belong to. Social operators could thus suggest or recommend the skills needed in the job market and where to direct the focus of the attention to become a possible candidate. It is also possible to get into contact with the local Employment Centre which is advertising weekly formation courses (free of charge or with fees) or job positions. Some regional policies and various projects in recent years are trying to enhance the services of the Employment Centres to adapt them to the increase of heterogeneous users (for example with the presence of immigration representatives, case managers and cultural mediators).

It could also be possible to refer to the several Employment Agencies which are companies that mainly deal with the search for personnel for companies and activate active policy tools for employment. They can carry out activities of job administration (generalist or specialist), carry out intermediation, research and selection, support for professional outplacement. All agencies provide a database in which candidates who apply and who register with that agency are inserted. It may therefore be useful to contact in particular an agency that deals with the sector of interest or that has a particular specialization with the target of refugee candidates or asylum seekers. The 'job trials' that could represent a professional starting point are useful for getting to know the technical or transversal skills already in the selection or training phase. Putting people in realistic situations, through practical tests, simulations in which they can demonstrate their skills helps to test their expectations of working methods in different contexts and allows companies to observe the candidate in the field.

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Furthermore, alone or with other partners, companies can directly organize professional training activities involving asylum seekers and refugees. In the trial phase of the internship or the start of an employment relationship it is in fact important to dedicate adequate time to the training of the new employee, not only on technical aspects of the work but also on issues related to the culture of the functioning of some procedures and compliance with some rules.

- The EU skills profile tool, is a multilingual tool for profiling the skills of citizens with a migratory background that helps to map skills, qualifications and previous work experiences, also offering personalized advice for the recognition of qualifications, validation of skills, to continue their training course or to contact employment services.
- The ESPoR, European Skills Portfolio for Refugees, is an experimental skills assessment path that guides the choice of professional qualification or retraining courses, internships, validation or certification of skills, recognition of qualification or active research of the work.

With the support of the operators or through an independent market search, newcomers should look at those sectors of the economy where growth prospects are higher and business success more likely. Refugees could also be aware of online searching engines like Coursera (here quoted as an example), which is a website engine offering courses of all kinds, which has recently opened a section dedicated to the formation of refugees (through UNHCR's assistance).

For most refugees, asylum seekers and immigrants arriving in Italy it is not an easy process to develop and define a business idea. Legal and bureaucratic issues, language and cultural barriers, lack of recognized qualifications as well as lengthy financial requirements make it hard if not impossible to become an entrepreneur. In some cases, they might need several years of permanent life in the country to be knowledgeable enough on how to overcome the above challenges or being particularly capable in establishing the right connections within the local market network. Despite the fact that challenges could also vary from case to case as each individual carries a different cultural, social and linguistic ballast, in broad terms the greatest challenges that could generally hinder the development of refugees/migrants' entrepreneurship could be categorized as follows:

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Legislative and bureaucratic challenges

For refugees, asylum seekers and immigrants arriving in Italy, knowing about the institutional and legislative framework is essential for a solid start and business development, as well as the services, facilities, concessions and any incentives that the Italian / local context potentially offers in favour of entrepreneurship. Legally, one of the main obstacles for starting a self-employed activity is having a valid residence permit regularly issued by the Police Force. After having obtained an appropriate residence permit and verified the requirements relating to the opening of the business, the future entrepreneur is requested to follow five bureaucratic procedures necessary for any type of self-employed activity: Creating the VAT number, registering in the Business Register at the Chamber of Commerce within 30 days from the opening of the activity, registering with the National Institute of Social Security for social security contributions, registering with the National Institute for Insurance against Accidents at Work, communicating with the Tax Office of the Municipality to know about tax requirements.

Financial challenges and requirements to open a business

Despite the fact that immigrant entrepreneurs of a small business could benefit from liquidity, as per the national regulations of the Ministry of Economic Development (in the form of personal loans or granted as tax breaks by the Italian government), several challenges remain instead, associated with the possibility of getting bank loans to open an independent business. What the bank system offers does not always meet the specific needs of immigrants. For foreign start-ups, bank loans are very difficult to be obtained as often it is necessary to present a very high number of guarantees such as: valid residence permit,possession of a tax code, proof of a stable income (through the provision of a pay slip), proven working activity for at least six months, restrictions on access to finance and bank accounts depending on legal status, lack of translation services to assist in completing financial forms (procedures for opening an account are too complex).

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On the contrary, financial institutions usually present some advantages in the service model, among which the most appreciated are three: the speed of the procedures (and the consequent speed of disbursement), the lower level of financial knowledge required, the lower request for documentation compared to banks and the greater flexibility in relation to the terms of the loan (e.g., amounts disbursed, number of instalments). More than a real preference towards financial companies, a picture emerges in which the speed, simplicity and flexibility of the service are appreciated and considered a fundamental aspect of the product.

Linguistic, cultural and social barriers

Language barriers remain one of the major obstacles for any immigrant willing to open an independent business. Associated to the learning of the native language there is a huge dimension of variables which include the general understanding of the culture, the body language and the psychology of people and more specifically the terminology related to the legal and financial requirements. To achieve such a level of linguistic knowledge might take years for any foreign new comer. The social and cultural capacity of entering successfully into the local market could also vary and depend on the country of origin. For those immigrants arriving with a lower educational background (sometimes even illiterate) and wider difficulties in entering into the local labour force, the only way, in certain cases, could be looking for a tutor or mentor (reference person) with a similar cultural background, someone who has lived in the country of arrival for longer and could support in establishing the right local connections. It is also worth noting the gender-based aspect of employment. The difficulty for many foreign women to find a regular occupation leads them to underpaid jobs, like domestic working or cleaning, often confined into the private sphere which does not offer any educational progress. The difficulty associated with children care during pre and post working hours, as well as the challenges associated in enrolling in professional courses make it almost impossible for single immigrant mothers to become entrepreneurs or even enter into the market.

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For any refugee residing in the country, before getting into the point of developing a realistic business idea, and thus reaching at a complete list of financial and legal approvals from the government to transform this idea into reality, it might take a very long period of time. As we have seen variables depend on the social and linguistic integration in the country or in having a strong referral system within the community of origin, or in a substantive amount of funds to begin with. In relation to the employment trends of the immigrant population residing in the country, foreign employment is gaining ground above all in financial and insurance activities, in transport and storage, in agriculture, in industry, in real estate activities and business services. Migrants who recently entered the country are found to be in a worse condition in the labour market than migrants who arrived more than 5 years ago. The economic situation has become worse and therefore being employed regularly is much more difficult nowadays than in the past. Migrants generally need time to integrate into the labour market and for this reason their employment rates are lower at the beginning, compared to migrants already residing in Italy. Nine out of ten young immigrants are working as employees (over 70% of young immigrants work full-time and 4 out of 10 have a fixed-term contract which in 3/4 of cases has a duration not exceeding 12 months. The majority of them are, however, employed in low-skilled and low-paid jobs. To find foreign entrepreneur migrants of young age is difficult as we have described how lengthy the process of transforming an idea into a real business is. Refugees who do not have the immediate possibility of developing their independent entrepreneurship career or who cannot get employment with a regular contract (with a fixed-term or permanent employment contract), could get the initial opportunity to get a training on the job without the conditions for stable employment. The internship does not constitute an employment relationship. Indeed, it is an active policy measure aimed at creating direct contact between a host and the trainee. The internship consists of a period of job orientation and training that aims to prepare for entry into the world of work. Another typology of employment is that of the leasing contracts through a specific communication model for use by private employment agencies.

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Social operators working on welcoming and integration projects know different ways to support refugees in getting employment. However social operators should debrief and instruct refugees about all the requirements concerning the working environment by assisting them during the following fundamental processes:

- They can direct refugees towards Public Employment Centres in order to verify the existence of job opportunities, to renew the Declaration of immediate availability for work (DID) or confirm the state of unemployment.
- They can support the improvement of their linguistic skills through language modules for different professions for the acquisition of technical terminology (through ad hoc language courses offered in the project or by directing them to specific language school classes)
- They can register refugees as beneficiaries of the several local projects led by NGOs and funded at national or EU level which include a component related to employment and traineeship.
- They can develop a network of local companies and industries interested in hiring refugees temporary or permanently. Usually, especially for newcomers, the first step for the economic integration is accessing the employment field through a traineeship. For those that prove their interest and capacities, there is often the chance of being hired directly by the company or starting an apprenticeship period (see also a national program called "Garanzia Giovani").
- They can support newcomers in filling out the needed legal forms and documents related to the business establishment processes in their mother language (if necessary, they could recommend some legal consulting services to assist them)
- They can support in teaching how to navigate national web-based employment platforms

The market conditions available to refugees arriving in Italy could restrict their entrepreneurial choices. Many of them, indeed, end up in market sectors that require lower financial investment and are easier to enter but with potentially low profits.

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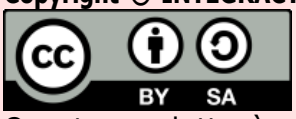

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