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WomInCreativePower - WICP

**Understanding the Needs of Migrant and Refugee
Women in Entrepreneurship and the Creative
Sectors**

INTERNATIONAL REPORT – IO1

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Introduction

In the past years, the number of refugees and migrants in Europe has started to decrease. However, the integration of those who have arrived in the EU since 2015 remains a common challenge for the host European communities. According to an article published by the European Website on Integration, migrant and refugee women face a double disadvantage in the integration process, since they face the double burden of being both women and migrants (EWSI 2018). Moreover, it has been proven statistically that migrant and refugee women face greater economic inequalities compared to their male counterparts: bigger gender gaps in the EU-28 employment rates were observed among persons born outside of the EU, amounting to 74.3% for men and 55.3% for women (EWSI 2018). Finally, studies indicate that women “frequently receive less integration support than men, both in terms of language training and active labour market measures” (EWSI 2018). Migrant women are not only less integrated in the labour markets of the EU countries, but they are also more likely to be overqualified for their jobs when employed. Research suggests that this is due to their background as women and as migrants which imposes bureaucratic barriers when it comes to the recognition of their skills, and glass ceiling because of gender roles and cultural barriers. Yet, migrant women are a heterogenous group and therefore, the legal status, ethnic background, and other factors influence the type of obstacles that hinder their social and labour integration in the hosting societies (Integration Expert, 2018; OECD, 2020; European Economic and Social Committee, 2015).

Women in Creative Power projects seeks to address gaps in the integration process of migrant and refugee women, seeking to improve their employability and establish and strengthen ties with their new communities. WICP also aims to contribute to the development of new design and creative skills through tandem trainings and intercultural dialogue. The project deploys the notions of inclusivity, diversity, and collaboration in Creative and Cultural Industries (CCI) by encouraging immigrants to develop their creative ideas into work, inclusion, and self-fulfilment possibilities. Therefore, WICP seeks to make an important contribution for the full integration of migrant and refugee women in their receiving communities and labour markets by promoting the intercultural and diverse enrichment of European societies.

Methodology

A balanced mix of both quantitative and qualitative methods was utilized during the research phase of this project by each partner organisation:

- Desk research was carried out on the situation of migrant and refugee women in Sweden, Luxembourg, Hungary, and Slovenia through an analysis of different sources, including newspaper and academic articles, official publications, data analysis.
- Questionnaires were published online in 4 partner countries targeting migrant and refugee women, foreign-born migrant and women entrepreneurs with the goal of gathering quantitative and qualitative data, as well as a variety of experiences, impressions, and perceptions regarding the obstacles to labour market integration. The questionnaires were disseminated in a variety of languages including English, Arabic, Hungarian, Slovenian, and French - obtaining a total of 150 responses across all partner countries.
- Semi-structured interviews and online focus groups were carried out with migrant and refugee women, migrant entrepreneurs, as well as with representatives of NGOs, social

enterprises, employers, and organizations working with the target group in Sweden, Luxembourg, Hungary, and Slovenia.

- Research and collection of case studies and good practices of entrepreneurship for individuals with foreign background.

Moreover, within the framework of this report, two important premises and disclaimers have to be made: 1) *Representation*: Due to time constraints and the limited sample of people interviewed as well as responses to our online surveys, the main findings of this report cannot be considered representative of the overall situation of migrant and refugee women in Sweden, Luxembourg, Hungary, and Slovenia. The data presented led us to draw various conclusions which are based on the sample of people who were involved in the project: this means that although our findings are not representative of the whole target group, they are still useful for pointing out general tendencies in the topic of this research.

2) *Terminology*: We note that different terminologies have been used to refer to the target group, namely migrant and refugee women: these different terms reflect the public view and overall perception that there is towards migrant groups in each partner country. For instance, in the Swedish section of this report, we use the term “*foreign-born women*” to indicate all women who were born outside of Sweden and later migrated to the country for different reasons: this term is widely used in Swedish, as well as “women with refugee status”, when referring to this specific group. In Luxembourg, the most common term for referring to people born outside of the country is “*expats*”, used by both the target group as well as the general public. In Hungary, the most common terminology for immigrants is “*foreign-born citizens*” or “*third-country nationals*”, the former referring to all people born outside of the country, the latter being specific to non-EU nationals residing in Hungary. For Slovenia, the most common terms used are “*migrant women*”, “*refugee women*”, and “*beneficiaries of international protection*”. All these different terminologies emphasize the diverse perspective and public opinion on immigrant groups in each partner country. Nevertheless, irrespective of terminology, we all refer to the same target group. We adopt IOM’s definition of “*immigrant*” to avoid misunderstandings and promote unicity: “From the perspective of the country of arrival, a person who moves into a country other than that of his or her nationality or usual residence, so that the country of destination becomes his or her new country of usual residence” (IOM, 2021).

Current situation of migrant and refugee women: common and specific aspects (A1)

The first section of this report analyses the main findings in regard to the main issues faced by migrant and refugee women in the process of entering the labour market, including social, cultural, as well as systemic and legal aspects. The aim of this section is to analyse and compare the situation of migrant and refugee women in Sweden, Luxembourg, Hungary, and Slovenia.

A1.1 Sweden

According to the Swedish official statistics office, in 2019 there were around 2 million foreign-born people living in Sweden, amounting to approximately almost 20% of Sweden’s population (SCB: 2019). Among these, 50% are foreign-born men and 50% are foreign-born women (SCB:2019). Although from a demographic and statistical point of view there are almost the same number of men and women with foreign background in Sweden, foreign-born women’s employment and

unemployment rates differ greatly compared to that of foreign-born men. This socio-economic gap appears to be even wider when taking into the picture Swedish-born people, both men and women. Currently, foreign-born people's labour market participation and employment rate is 16.5% lower than that of Swedish-born people (Ekonomifakta 2020). According to a report published by the Swedish Public Employment Agency (Arbetsförmedlingen 2020), 27% of foreign-born women between the ages of 16-64 are unemployed: this indicator is much higher than the unemployment rate of Swedish-born women (16%) and men (14%), as well as foreign-born men (16%). In this regard, it is important to point out that immigrant and refugee women are a very heterogeneous group, with different socio-cultural backgrounds, educational and professional experiences from their home countries, different migration paths, as well as individual factors that directly or indirectly influence and determine their current occupation in the host country. According to the data gathered during the research, the main difficulties faced by the target group can be generally identified as the following:

Linguistic barriers: lack of knowledge and fluency in the Swedish language constitutes one of the main obstacles since it is often a necessary requirement when applying for jobs. Language is also a tool for accessing information, understanding public services: fluency in Swedish helps navigating the society, and is a fundamental element of the integration process (OECD 2014; Nordregio 2018).

Network access: it is quite difficult as a foreign-born woman to find contacts and form a network in Sweden, especially immediately after arrival in the host country. Immigrant and refugee women often lack access to such a web of social and personal connections, which may be resourceful in other aspects of life, such as facilitating social inclusion and finding employment (Abbasian 2003; Nordregio 2018).

Intersectional discrimination: Often foreign-born women, particularly minority women and with migrant background, tend to be marginalized and discriminated, due to their different ethnic background, gender, race, name-sounding, religion, and cultural background (Barberis & Solano 2018). Particular emphasis should be placed on the interconnectedness of all these aspects, which provide the basis for foreign-born women to face intersectional discrimination, placing them in a more disadvantaged position in society compared to foreign-born men and Swedish nationals (Abbasian 2003; Nordregio 2018). Structural discrimination is widespread within Swedish society. In particular, it tends to influence and promote racial bias in employers and other labour market actors (Nordregio 2018).

Structural constraints of the Swedish labour market: Many migrant women have difficulties in managing to combine their educational and career paths with work and family duties. This particular issue plays a relevant role since it places too much emphasis on their responsibilities and duties, without shedding light on their rights and needs in society as women, mothers, employees, and students. A gendered labour market such as the Swedish one, where the demand for labour is focused on particular sectoral and technical skills, hinders the full economic participation and contribution of migrant and refugee women.

Knowledge transfer & validation of skills: (Nordregio 2018; Arbetsförmedlingen 2017; Abbasian & Bildt 2009). For the target group, it is often difficult to transfer their previous educational and professional experiences, as well as market skills, in the host country. Often these skills and educational credentials are not recognized by local labour markets, which forces many foreign-born women to be employed in different job sectors than the ones they are educated for, or even begin a new educational and career path that better fits the Swedish market (Abbasian 2003).

Legal status, citizenship, and residency in Sweden: Lengthy bureaucratic processes slow down the process of migrant women's socio-economic integration. Their legal status in Sweden greatly affects the chances of pursuing a particular occupation or finding employment in general: migrant women with citizenship from another EU country usually tend to find employment more easily than those having citizenship from outside the EU (Arbetsförmedlingen 2017). Non-EU citizens face greater legal obstacles, such as obtaining work visas and fulfilling requirements for enrolling in employment programs and language courses (Nordregio 2018).

Lack of coordinated and effective institutional support: In 2019, the Swedish government issued a new mandate in order to promote economic participation and employment of foreign-born women, particularly in the field of entrepreneurship (Swedish government 2018). Public investments were issued towards both public institutions and private entities, including non-profit organizations with the goal of providing tools to increase support for the target group (Tillväxtverket 2020). However, these efforts are quite general and do not consider the specific and diverse needs within the target group itself.

A1.2 Luxembourg

In 2021, the Statistics portal of the Grand-Duchy of Luxembourg published data according to which as of January 1, 2020, among the 626,108 inhabitants, 14,351 people, or 2.3% of the population and 4.8% of the foreign population, have the nationality of a European country that is not part of the EU-28. Among the 14,351 Europeans not from the EU-28, women are more numerous (7,691, 53.6%) than men (6,660, 46.4%) while for the whole of the population living in Luxembourg, this proportion is around 50/50 and that men are slightly over-represented among foreigners (52%)¹. According to the desk research carried out, migrant and refugee women in Luxembourg tend to face the following obstacles in their process of socio-economic integration, particularly in the labour market: language barriers, access to information on taxes, registration of business and accounting, business plan, education, mentoring, and gender equality issues.

A1.3 Hungary

According to Hungarian Central Statistical Office the number of registered foreign citizens residing in Hungary in 2020 were 199 957, around 40% of which (82 908) are women². As a reference to the percentages, Hungary's total population is 9.8 million. Foreigners coming to Hungary can be divided into two main groups: citizens of the European Economic Area and citizens of third countries. According to data of the Hungarian Central Statistical Office the four main purposes of migration in 2020 were employment, education, reuniting with an acquaintance, and reuniting with family members. Almost one third of the residing women came for better job opportunities, 19% for reuniting with a settled person, 18% for better education and 16% for reuniting with family³. In 2019, 63% of the migrant women residing in Hungary came from other European countries, one third of them (29%) came from Asia, and only 2,4% were from North America, 1,6% from Middle and South America and 3% from Africa. The employment rate of foreign-born residents in Hungary

¹ <https://statistiques.public.lu/en/news/population/population/2021/01/20210122/index.html> - 2.3% of Luxembourg's population comes from a non-EU-28 European country.

² <http://statinfo.ksh.hu/Stainfo/>

³ <http://statinfo.ksh.hu/Stainfo/>

is 73,8%, one of the highest among the EU countries according to OECD data in 2019⁴. According to the research carried out, the main obstacles for migrant and refugee women's integration in Hungary were:

Linguistic & cultural differences: The biggest challenge faced by the target group is the language barrier which also affects the chances of successfully integrating into the labour market. Migrants have difficulties having access to information, since lot of administrative procedures need to be done in Hungarian. This delays the job seeking process and employment.

Gender-based discrimination: Women face discrimination in many aspects when entering or re-entering labour market in Hungary. It is more difficult for them to get a job with young children or during pregnancy. Also, women's labour income is on average lower than men's in every sector. This gender pay gap has two main reasons: men usually work in better paid jobs and, and even in the same position, men get higher wages on average (Takács-Vincze 2018).

Legal and economic: Citizens of non-EU countries can only work in Hungary with a permit, although the process of getting work permits can be quite difficult for a foreigner, because of the extensive paperwork that is required and lack of English-speaking staff in government offices.

Lack of legal support and access to health care: In the Hungarian social security system, benefits are equal for nationals and foreigners. However, individuals' entitlement to the benefits is linked to their contribution record. Some restrictions might be seen for foreign nationals concerning resident and work permits. Foreigners who hold a special legal status in Hungary can benefit from social assistance just like Hungarian citizens. (Juhasz,2020). Individuals legally residing in Hungary are entitled to pay the health insurance regardless of their nationality.

A1.4 Slovenia

On 1 April 2020, the number of foreign citizens in Slovenia was 159,582 representing 7.6% of Slovenia's population. 33.4% of foreign citizens were women (Republic of Slovenia statistical office 2020). In January 2019 there were 539 persons who were granted international protection in Slovenia, among this number there were 150 women who gained refugee status and 9 women who gained subsidiary protection (Ladic et al., 2020a). In the overall population of foreign women in Slovenia, 73.6% were registered as inactive jobseekers, 2% as active jobseekers or unemployed, and 24% as employed. Overall, the main integration obstacles for migrant and refugee women in Slovenia are the following:

Access to housing: Most migrant women and beneficiaries of international protection face difficulties when trying to find a house in Slovenia, due to widespread discrimination, few financial resources, limited capacities of integration houses, in addition to limited access to public housing. In 2016, the immediate financial support for people who gain the international protection status was abolished and this further increased the differentiated access to housing of different social groups. Discrimination is a high-risk factor against refugees and beneficiaries of international protection that hinder their housing opportunities (Ladic et al., 2020a).

Transferring skills and educational credentials: Although higher education in Slovenia is usually free of charge for most citizens, migrants and refugees often face key challenges that

⁴ <https://data.oecd.org/migration/foreign-born-employment.htm>

hinder their educational development in Slovenia. One of these barriers as reported is the difficulty to obtain their educational documents from their home countries (Ladic et al., 2020). In case of not being able to obtain these documents, beneficiaries of international protection may apply for an examination to prove their level of education. In this context, this obstacle was confirmed by 63.7 % of the respondents to the WICP survey in Slovenia who indicated that they faced challenges to get accreditation for their credentials and skills.

Linguistic barriers: Slovenian proficiency is a pre-requisite to enter education and to access employment. This lack of diversity in designing and implementing the Slovenian language courses is also reported as a key hindering factor for migrant and refugee women to gain a sufficient knowledge and fluency in the Slovene language. Some language courses are free of charge and available to all third countries nationals and beneficiaries of international protection in Slovenia. Findings from our interviews with the target group confirm that language courses need to be differentiated based on the different needs and levels of its beneficiaries. Most of the women who responded to the WICP survey, indicated that language is the main reason that hinder them from finding a job in Slovenia.

Gender-based discrimination: Most of the migrant and refugee women that participated in our research indicated that a mix of obstacles hinder their process of integration in Slovenia, particularly gender-based discrimination, islamophobia, and xenophobia towards Muslim women. This indicates often that ethnic and cultural background play a role in migrant and refugee women's lives, negatively influencing their employment opportunities, access to housing, and social integration. The vocational trainings offered to the target group usually cover domains which are female dominant, such as cooking, sewing, or cleaning. This greatly limits their choices when it comes to employment.

Access to employment: Migrant and refugee women face several issues when trying to access the Slovenian labour market. In the case of refugee women, their legal status entitles them to work, although practical barriers such as getting their educational and professional skills recognized gives them access only to some low-skilled jobs which are not necessarily suitable to their previous careers and knowledge.

Household & family responsibilities: In the WICP survey, 40.9% responded that they are caring for their families to certain extent while 27.2% indicated that it is fully true that they are taking care of their families. Most of the women who we interviewed found rearing children and domestic work is mainly associated to women due to cultural and social norms, when asked if this is a hindering factor for employment, they answered that it will not be if a proper help is provided. NGOs play an essential role to facilitate the existing services for migrant families who have permanent residency in Slovenia.

Limited access to social networks: The system of connections and acquaintances was also mentioned by three women. They identified that that they do not have connections with people who might be their reference to find a job, in other words describing a system of “veze in poznanstva” in the Slovene language: this term refers to the system of recruitment in Slovenia which is almost entirely based on a system of personal relationships and acquaintances. The lack of social networks is often a hindering factor to communication and searching for potential job opportunities (Verwiebe et al., 2018).

Culture of shaming: “Culture of Shame” is a term that appeared in Arabic language during our interviews. It appeared as a social stigma precisely against women who work in restaurants or bars or certain fields of creative expression like dancing or performing arts. Six women in our interviews indicated that due to cultural norms they find that working in bars or restaurants, in some cases as waiters, have a social stigma particularly against women in their cultures.

Labour market differences between host society and home country: In our interviews, women explained that there are bureaucratic measures and official educational requirements in Slovenia that do not exist in their countries for the practice of certain crafts like hairdressing and cosmetic and pedicure activities. This creates extra barriers and longer time for waiting. In Slovenia, in order to perform certain craft activities and certain activities of domestic and artistic crafts, it is necessary to obtain a craft permit, for which certain conditions must also be met. The right to perform craft activities and activities of domestic and artistic crafts is acquired on the basis of a craft permit and entry in the craft registration.

The Creative and Cultural Industry: incentives, obstacles, and opportunities (A2)

The aim of this section is to assess the state of Creative and Cultural Industries in the four partner countries, pointing out relevant opportunities and incentives for migrant and female entrepreneurship. Common issues and barriers to successful employment within the CCI sector will also be outlined in each partner country.

A2.1 Sweden

According to the Swedish Growth Institute, the following categories can be useful to classify the creative and cultural sector in Sweden: Architecture; Audio-visual branch (film & TV, gaming, radio); Art, Design & photography; Cultural heritage (archives, museums, historical and archaeological places); Literature & Press; Literary & Artistic creation; Fashion; Advertisement; and Performing arts. In 2015, the cultural and creative industry contributed to 3.08% of the national GDP of Sweden, including economic contributions from both the public and private sector (Tillväxtverket 2018: 39). Looking at the percentage of both women and men employed within the CCI (Tillväxtverket 2018: 46), the division is balanced in all above-mentioned branches, except for the fashion industry which is more female dominated (75% of women and 25% of men employed in 2015). In 2015, there were 118,244 women and 96,853 men employed within the CCI, pointing out the fact that it is not only a large and dynamic sector of the economy, but also a quite gender-equal industry in terms of labour division and access to both employment and entrepreneurial opportunities (Tillväxtverket 2019). According to official national statistics (Tillväxtverket 2021), in 2017, 82% of all employees within the CCI had a Swedish background, while 18% had an immigrant background. This trend emphasizes the fact that, there is also a wide gap and disparity in terms of employment between people with a Swedish and an immigrant background. Moreover, statistical analysis shows that representation of foreign-born people within the cultural and creative sector is lower than within the labour market as a whole (KVISK 2020). Knowledge of the Swedish language is highly valued within recruitment processes as well, though in some branches (museums, cultural institutions) more than others (such as music, dance, and other performing arts), where it plays a minor role (KVISK 2020). With regards to gender distribution and equality, there are more female business owners and entrepreneurs within the CCI industry (38% of the total) than in the whole

labour market (28%). However, there is a slightly smaller proportion of business leaders with a foreign background among the cultural and creative industries compared with the average, 11 per cent compared with 15 per cent (2019: 14).

A2.2 Luxembourg

According to a report by the Luxembourgish Ministry of Culture in 2013⁵, one of the ministry's main priorities is to avoid social and financial exclusion in the country's cultural and creative scene. Particularly, this report refers to the Cultural Development Plan (KEP), where the top priority is the development of a cultural policy that respects, supports, and promotes individual and collective cultural emancipation, social justice, the affirmation of cultural rights, cultural democracy and social cohesion, economic development and creation of wealth and jobs in the creative industries⁶. In 2019, the book "Luxembourg Creative Industries Cluster" by Lux innovation was published, containing statistics from 2015 on the state of the cultural and creative sector in the country: the book shows that in 2015, 6.1% (2252 companies) of all Luxembourgish companies were working in the creative sector – the main ones being architecture (551), arts (533), audio-visual and multimedia (209), books and press (323), design (226), publicity (410). Besides, 59% of all creative industry companies were run by one owner, 35% had 1-10 employees, only 1% had 50 employees or more. According to the statistics, there were 8000 creative industry jobs and 13.2% being self-employed workers⁷. Moreover, the report "Cultural employment by sex" by Eurostat states that 55.1% of cultural employees in 2019 were female and 44.9 were male. The proportion of cultural jobs in 2019 was 14.7% among all sectors⁸. However, there is no mention of the number of migrants and refugees who are employed in this industry. Based on the WICP research, we can state that there are issues in the application process for refugee status, various limitations to obtaining residence permits, and finally the complicated system of laws and taxation for starting a business.

A2.3 Hungary

According to Ságvári and Lengyel (2008), the creative economy can be defined according to three elements: creative industries, knowledge-intensive industries, and cultural industries. According to this broad definition, 35% of all employed workers in Hungary belonged to the "creative class" in 2006. Among those who have worked in this sector, around 50% of them were women. (Hungarian Central Statistical Office, 2011)⁹. At the same time, statistical data shows there is a clear overrepresentation of men in higher positions within the creative sector, while female employees are overrepresented in lower positions (Ságvári & Lengyel, 2008; Hungarian Central Statistical Office, 2011). In 2007, in Hungary there were 258,000 businesses active in creative industries and knowledge intensive industries, most of them were located in Budapest. However, creative industry companies or individuals typically do not receive sufficient start-up funding. The most common challenges in the creative market are low access to international markets, low demand for domestic

⁵ <https://mc.gouvernement.lu/en/publications.gouvernement%2Ben%2Bpublications%2Brapport-activite%2Bminist-culture%2Bmcult%2B2013-rapport-activite-culture.html> - Rapport d'activité 2013 du ministère de la Culture.

⁶ <https://mc.gouvernement.lu/en/publications.gouvernement%2Ben%2Bpublications%2Brapport-activite%2Bminist-culture%2Bmcult%2B2019-rapport-activite-mcult.html> - Rapport d'activité 2019 du ministère de la Culture, p.7.

⁷ <https://www.luxinnovation.lu/publication/luxembourg-creative-industries-cluster/> - Luxembourg Creative Industries Cluster.

⁸ <https://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do> - Cultural employment by sex.

⁹ http://www.ksh.hu/docs/hun/xftp/idoszaki/nepsz2011/nepsz_08_2011.pdf

design, artists have little or no knowledge of business, lack of collaboration and funding issues (Design Terminal 2014).

A2.4 Slovenia

Slovenia's creative and cultural sector employs 7% of its workforce and generates almost 3% of GDP. Yet, the creative and cultural sector in Slovenia faces common obstacles as other countries in the EU, such as the lack of financial stability and its operation on micro level mainly as self-employed and small scaled companies. The differences in the labour markets, more precisely the recognition of formal education and professional experiences between countries, are hindering migrant women to find jobs in Slovenia. This can be an incentive in the field of handcrafts or performing arts. There is an official and recognized education in the field of arts and various creative industries in Slovenia such as filmmaking or theatre. Yet, unlike other occupations like engineering, medical representation or medical work, there are less obstacles to work in the arts fields when one does not have an official recognized education. Yet, without knowledge about financial sustainability and entrepreneurship and self-employment regulations in Slovenia, this cannot be a sustainable resource of work. In conclusion, the following should be taken into consideration regarding the incentives of the creative and cultural industries for migrant women's employment: 1) It is a sector that has less administrative barriers when it comes to recognition of formal education or professional skills, it is mainly about the production and the talents itself rather than the official certificates behind it. 2) This sector is recognized for its positive impact on public awareness raising and enhancing social networks not only in Slovenia but also on a European level. It is an industry that promotes interculturalism and intercultural production in different forms like handcrafts or performing arts. 3) here are also many barriers for migrant and refugee women who want to find employment in this industry are such as financial instability, limited funding options, lack of experience with entrepreneurship and self-employment laws, including language barriers. 4) The opportunities are present in the national and European funds dedicated to support creative programs that enhance capacities in the field of art, culture, and integration. Yet, there are no official subsidies for migrant women who would like to start self-employment and small scaled business in the field of creative industries, also the educational programs offered by NGOs are mainly for skills development and basic knowledge.

Entrepreneurship: incentives, obstacles, opportunities (A3)

The aim of this section is to assess the different obstacles, as well as incentives and opportunities provided by entrepreneurship and self-employment in Sweden, Luxembourg, Hungary, and Slovenia.

A3.1 Sweden

In November 2020, there were 493,700 entrepreneurs and business owners in Sweden, according to a market research (Ekonomifakta 2020): this figure corresponds to 8.9% of the total number of people actively employed in the Swedish labour market. In the latest years, the number of self-employed people has somehow increased, particularly among people over 64 years old. However, the number of self-employed workers relative to the total percentage of active workers has been more or less stable, around 10% (Ekonomifakta 2020). However, people who want to open their

business in Sweden often face bureaucratic difficulties and other types of obstacles when trying to approach the labour market, such as access to credit, financing, access to networks within the different industries, support both in the start-up phase and in the development one. In Sweden there are a lot of both private and public support programmes, counselling services and start-up houses that provide advisory services and tailored assistance to entrepreneurs in developing their business plan, accessing funding, training, and acquiring a network of both possible investors and customers. In 2016, only 5% of all business owners and entrepreneurs in Sweden were foreign-born women (Tillväxtverket 2019: 19), pointing out to the clear under-representation of migrant women in the entrepreneurial field. Several studies were carried out on the trends of female migrant entrepreneurship and self-employment (Arbetsmarknadsekonomiska Rådet 2017; Tillväxtverket 2016 & 2019; Fores 2020; Abbasian & Bildt 2009), where the most relevant findings can be summarized as the following: 1) *Focus on specific industries*: female entrepreneurs in Sweden, including both Swedish women and foreign-born women, tend to focus their businesses on specific sectors, such as personal and cultural services, business services, trade, hotel management, restaurants and food industry, health care facilities and services (Tillväxtverket 2019:19). 2) *Combination of employment & entrepreneurship*: Women, to a greater extent than men, combine their role as operational business leaders with employment. However, this seems to apply to domestic-born women to a greater extent than foreign-born women. Domestic and foreign-born men combine entrepreneurship and employment to about the same extent. (Tillväxtverket 2019: 22). 3) *Unequal access to funds & investments*: According to a report on Nordic start-up funding (Unconventional Ventures 2020), in 2019 Swedish start-ups composed of all men raised 96% of all available capital, while mixed teams raised 4% and all women teams raised only 1%. 4) *Economic growth & employment trends*: Research shows that businesses run by foreign-born people in Sweden have a greater tendency to have a strong economic growth. WICP's target group, especially foreign-born women entrepreneurs, also tend to employ more people in their businesses (Tillväxtverket 2020: 1).

In conclusion, we can state that people with immigrant background also tend to face greater difficulties in establishing and developing their businesses in Sweden: migrant and refugee women encounter greater obstacles than their male counterparts as well as Swedish-born entrepreneurs (Tillväxtverket 2019), such as limited access to network; limited access to capital and funding options, discrimination by credit institutions, restricted access to information and opportunities due to linguistic barriers, difficulties in managing and running businesses on the long-term, fewer forms of economic support, personal savings, family support, and an overall lower socio-economic status than other groups (Abbasian 2003; Abbasian & Bildt 2009).

A3.2 Luxembourg

From the “2020 Investment Climate Statements: Luxembourg” report¹⁰, a picture of the Luxembourgish entrepreneurial and business scene emerges. The Ministry of Economy supports networks and associations acting in favour of female entrepreneurship. The Law of December 15, 2016 incorporated the principle of equal salaries in Luxembourg's legislation¹¹, which makes illegal

¹⁰ <https://www.state.gov/reports/2020-investment-climate-statements/luxembourg/>

¹¹ <https://luxembourg.public.lu/en/living/family/equal-opportunities.html#:~:text=The%20Law%20of%202015%20December,or%20work%20of%20equal%20value.>

any difference in the salaries paid to men and women carrying out the same task or work of equal value. Nevertheless, this law has not yet been fully translated resulting in the equality of female ownership in business or the existence of women in leadership positions in major companies. In Luxembourg, official state registration is a necessary requirement in order to start and run a company. This process is easier for Luxembourgish citizens than for refugees, migrant residents, and other EU citizens due to the complexity of legal regulations, working permit and visa required to run a business and related linguistic issues. The House of Entrepreneurship, opened in 2016 within the Luxembourg Chamber of Commerce, also provides guidance on the entire registration and creation process of a business, for all population groups.

A3.3 Hungary

In 2020, according to data of the Hungarian Central Statistical Office¹², out of nearly 10 million population, 4,5 million are employed and half a million workers are self-employed. Among these self-employed workers about 2/3 of them are individuals who are self-employed and 1/3 of them are co-owners of a corporate business. The bureaucratic procedure of starting a business in Hungary is a bit more challenging as a migrant than as a local citizen. Foreigners have experienced discrimination in the amount and expenses of administration in relation of the operation of firms and SMEs. Recent OECD statistics show that there was a significant growth in the number of self-employed immigrants (especially women whose number increased by 47%) between 2002 and 2008 in the EU. However, there is a significant gender gap in self-employment. As an OECD study finds, young women were less likely to be self-employed than young men in 2018 (4.8% vs 8.0%) (OECD 2019). The typical obstacles of starting a business for immigrants are language barriers, problems with adjusting to a new culture, navigating a new institutional environment, a lack of credit history, lack of legal status and eligibility to work, and lack of professional networks. Moreover, there is often a lack of knowledge about available support among the target group.

A3.4 Slovenia

Today women represent only 30.1% of the overall entrepreneurs in Slovenia, being placed among the countries with the lowest percentage of women entrepreneurship in the EU (GEM, 2018). There are financial incentives, fund, venture capital and seed capital aligned to support entrepreneurship and non-financial support such as mentoring and coaching. The lack of social networks and relations of migrant women in Slovenia is a hindering factor for their employability: they apply for employment through entrepreneurship. Women who aim to work in photography, handicraft, and other creative production can use this possibility as an essential stage to promote their work, create and expand networks and get familiar with the invoices and taxation system before expanding one's business to self-employed or a company by its own. Despite obstacles, there are programs in Slovenia that support particularly women to overcome glass ceiling and achieve self-employment or entrepreneurial activities: for example, from 2016 to 2018, SPRIT Slovenia, a public agency, intensively encouraged unemployed women with tertiary education to join women's entrepreneurship, to choose self-employment or the establishment of their own company for their future career path. Beneficiaries of international protection may apply for such public subsidiaries

¹² https://www.ksh.hu/docs/hun/xstadat/xstadat_evkozi/e_qlf036.html

announced at the employment office, yet, as these programs are in Slovene language, access is not always possible due to language barriers.

Good practices and case studies:

1. Sweden

1) National public initiatives: In 2018, the Swedish government issued a mission to promote the entrepreneurship of foreign-born women. The Swedish Public Agency for Regional and Economic Growth (Tillväxtverket) has provided funds, on behalf of the Swedish government, to several projects targeting migrant and refugee women in the labour market. Between 2018 and 2021, financing has been given to 11 projects that offer a mix of mentorship programs, networking events, activities aiming at the promotion, growth, and development of migrant women in the entrepreneurial field (Tillväxtverket 2020). *2) Regional & Local good practices:* The social enterprise Yalla Trappan provides for another good practice promoting the participation of foreign-born women in the Swedish labour market: the novelty of this initiative has its roots in a cooperative philosophy of work and being oriented towards greater socio-economic inclusion of women. The aim of this cooperative and social enterprise is to give migrant and refugee women who are socially and economically excluded a chance to develop personal and professional skills through work, while also learning about the Swedish language and culture (Tillväxtverket 2020). *3) Combination of different actors:* Several Swedish private and public organizations have implemented EU projects following a similar format as the ones mentioned above. For instance, a project called “Business Navigation in Sweden” is being implemented in the city of Malmö by the International Women’s Association (IKF- Internationella Kvinnoföreningen), with the support of the Swedish Agency for Regional and Economic Growth. The project aims to help newly-arrived female entrepreneurs to establish and run their businesses in Sweden by building on their previous professional and entrepreneurial skills in their home countries (IKF 2020).

Case studies of migrant women in the CCI and entrepreneurial activities:

Faduma Aden - social entrepreneur and founder of “Jemmila” fashion brand: Growing up in Sweden with Somali background, Faduma became officially an entrepreneur in 2016, when she founded “Jemmila”, a fashion brand mixing Scandinavian aesthetics with Muslim fashion for international businesswomen. By mixing creative fashion and different cultural concepts of aesthetics, Faduma was able to use her cultural and religious background to break existing stereotypes surrounding Muslim women in Sweden. In 2017, she also founded a consultancy agency for creative business and innovation (Swedish Radio 2018).

Deqa Abukar & Amal Said - founders of BLING platform and WOMENISA network Amal and Deqa are founders and run the organization BLING and the network Womenisa. Womenisa was founded when they noticed through their experience a lack of female role models, especially women with an international background in primarily entrepreneurship but also in society at large (Equality Forum 2021). BLING is a non-profit organization that works for promoting entrepreneurship as a tool to create social change and growth in society (ELLE 2021). Amal and Deqa want to promote gender equality with an intersectional perspective and create a gender equality economy through entrepreneurship (Equality Forum 2021): they are a perfect example of successful female

entrepreneurs with migrant background, since they both came to Sweden from Somalia when they were children (ELLE 2021).

2. Luxembourg

Founded in 1919, Zonta International is a leading global organization of professionals empowering women through service and advocacy. With more than 30,000 members belonging to more than 1,200 Zonta Clubs in 67 countries and geographic areas, Zontians all over the world volunteer their time, talents, and support to local and international service projects, as well as scholarship programs aimed at fulfilling Zonta's mission and objectives. Zonta was brought to Luxembourg by Belgium Zontians (Claire de Somer, Mimi Raemdonck, Josette Hecht). Hobbykënschtler Lëtzebuerg asbl is an association that aims to participate in hobby markets and exhibitions or to organize markets themselves at the lowest possible cost to the members. The condition for participation is that you can only offer self-made items, like pictures, jewelry, cards, knits, sculptures, etc.

Case studies of migrant women entrepreneurs: 1) *Sofia – filmmaker & aspiring entrepreneur:* Originally from Ukraine, Sofia graduated from the high-school in the UK, then moved to Luxembourg from Poland in 2020. The main reason for this move was connected with her graduation from the Warsaw Film School, and her parents' residence in Luxembourg. After moving to Luxembourg to reunite with her family, Sophia tried to register a filmmaking studio with the goal of producing films and videos but unfortunately faced many bureaucratic issues. Particularly, it was difficult to obtain working permission to open a studio as a foreigner, since it required her to replace her family-related living permit and with a business permit. Currently waiting for her business permit, Sophia sought assistance from the House of entrepreneurs of Luxembourg, but without much success. 2) *Wafaa – journalist & aspiring creative entrepreneur:* Originally from Palestine, Wafaa has been a resident in Luxembourg for five years now. With an academic background in journalism, she used to work as a journalist and project coordinator at NGOs in her home country. Having had several difficulties in finding a job in Luxembourg as a journalist because of the language barrier – the open calls for journalist work in Luxembourg usually require knowledge of 4 languages. Discrimination on behalf of employers, lack of recognition of her professional skills in the host country, different working environments are also some of the many difficulties that Wafaa is facing in Luxembourg.

3. Hungary

Both of the professionals interviewed work at non-profit organisations which provide free support services for migrants and refugees. These services provided vary from psycho-social support to support in housing, and schooling, support in social inclusion. Their main aim is to support the target group in a way that in the end they do not need to rely on the social support system. The institutional – state funded – system is not supportive enough when it comes to migrant people. In theory they also have access to employment support, which is provided for citizens, but migrants often are not informed about it therefore cannot use it in the end. In conclusion, there is no sufficient support in this regard to migrants offered by the state, they rely on services provided by NGO-s which are often project-based and running temporarily. There are also some local and small-scale good practices offering language and integration courses, organise programs, women's clubs, building networks with employers who employ migrants and prepare them individually for interviews. 1) *Entrepreneurs Budapest project:* Subjective Values Foundation ran this project supported by the

Asylum, Migration, and Integration Fund for the third time between September 2016 and October 2017. The aim was to help the social and labour market integration of third country migrants living in Hungary. The organisation was supporting young migrants who wanted to turn their ideas into businesses or develop their existing businesses. The project included weekend workshops focusing on topics relevant to entrepreneurship. The participants could learn the basics of marketing, presentation techniques, and legal and financial knowledge necessary for starting a business.

4. Slovenia

WoW group, Women on Women group organized by the city of women in Slovenia: The Women on Women group in Slovenia, was established after receiving financial support from the program of Creative Europe. The activities of this program take place in four European countries and locally organized by local NGOs. In Slovenia it is coordinated by the organization the City of Women. The group consists of 5 women who are foreign women and live in Slovenia. The main aim of its activities is to represent the contribution of women in various fields in arts and culture, while supporting the integration between migrant women and local society. The program uses art and creative events to open discussions where women who are migrants in Slovenia can address their voices to the public, by building capacity, by exploring artistic expression and engaging in the creative sector.

No Borders Craft, self-organized group by migrant, refugee, and Slovenian women: No-Border Craft is a self-organized initiative led by women who are activists, refugees, and asylum seekers in Slovenia. The main goal is to combat racism and sexism by organizing direct actions and offering each other mutual support. No-Border Craft succeeded in building a social network between migrant women and local residents in Slovenia.

“Skuhna” social enterprise and restaurant: another successful practice of entrepreneurship and integration as a two-dynamic process, Skuhna started as a project, in 2012, which was funded by the EU and the Slovenian government. This social enterprise and restaurant represents a good practice on sustainability and labour integration as a two-dynamic process, where food and culinary workshops are implemented as tools for intercultural communication.

Overall concluding remarks:

In conclusion, we can see that in all partner countries, there are a number of obstacles to social and economic integration which are commonly faced by most migrant and refugee women: these common challenges include linguistic barriers; gender-based discrimination; difficulties in gaining recognition of previous educational and professional credentials; intersectional discrimination; issues related to legal status, citizenship and residency in the host country; limited access to social networks and public support from national public institutions, and facing the burden of combining household responsibilities with employment. On the other hand, some country-specific challenges emerged from the research in some partner countries: for instance, in Slovenia, the “culture of shame” towards refugee and migrant women as well as the restricted access to health care play a relevant part. In Hungary, a strong role is played by the Hungarian government’s particularly restrictive migration policy, which influences all other aspects of society with regards to the integration strategies deployed. When referring to the creative and cultural sector, we can state that in all partner countries this industry is very vibrant and constantly evolving, providing for several

opportunities of both employment and self-employment for the target group. For instance, it is noteworthy to mention that in Slovenia some creative and cultural professions do not require prior formal education or recognition of skills, thereby providing greater flexibility. On the other hand, however, being employed in the CCI also entails greater economic insecurity and instability than most other sectors. Looking at entrepreneurship and self-employment, we notice that in all partner countries this field seems to greatly promote migrant employment, providing therefore a good incentive for migrant women to integrate economically in the host country's labour market. However, there are still several obstacles for migrant women to engage in self-employment and entrepreneurial initiatives, such as the lack of knowledge of legal and institutional framework, limited available support, linguistic barriers, and constraints due to gender roles and common stereotypes. These challenges further limit their possibilities in terms of economic self-sufficiency and choices of profession. Finally, we found overall many good practices and initiatives promoting the social and economic inclusion of migrant and refugee women in European labour markets: while Sweden appears to have a wide network of public institutions, private and non-profit actors supporting migrant women's entrepreneurship and economic integration, the situation is quite different in the other partner countries. In Hungary and Slovenia, for instance, good practices are present mainly at the local level, in the form of programs and projects often supported by NGOs. In Luxembourg, support comes mainly from state institutions and public organs for business development and entrepreneurship.

Recommendations:

In light of the main findings contained in this report, we present some suggestions and recommendations for improving the social and economic inclusion of migrant and refugee women in European host societies, with a particular emphasis on entrepreneurship within the creative and cultural industries:

- The creation of entrepreneurial lessons for migrant and refugee women who are interested in starting their own business. These lessons should be offered in the local host country's language, alongside with a wide variety of other languages spoken by the participants.
- A simplification of the residency permit types, with the aim of creating informational campaigns and dissemination activities about the specific opportunities provided by different legal statuses.
- The creation of a simplified start-up process specifically targeting migrant and refugee women who would like to register a company within the creative and cultural industry, and who have limited income.
- More "women-to-women" networks, possibly initiated by locals and migrant women themselves as a response to their needs for spaces where they can gain new skills and support each other in the integration process.
- Multi-stakeholder approach to broadly support the social and economic integration of the target group in their host countries.
- Greater awareness on the specific needs of the target group on behalf of financial institutions and society stakeholders.

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Annexes

Sweden: Questionnaire & Interviews

Different methodological tools were used to draft this report. Firstly, an online questionnaire was published targeting migrant and refugee women living in Sweden, foreign-born migrant and women entrepreneurs: the goal was to help us in gathering statistical data, as well as a variety of experiences, impressions, and perceptions regarding the Swedish labour market. The questionnaire was disseminated online in both English and Arabic, obtaining a total of 90 responses – which was a satisfactory number and gave an important contribution to our initial research phase.

In total, 90 foreign-born women responded to our questionnaire, 40% of them having EU citizenship (Italian, Serbian, Romanian, Spanish, German, Danish, Dutch, Hungarian, Czech, Croatian, Polish, Estonian, French, Greek, Bulgarian and Belgian) and 60% being having citizenship from a non-EU country (Brazilian, Russian, Indian, British, US/American, Lebanese, Chinese, Taiwanese, Malaysian, Philippines, Canadian, Pakistani, Mexican, Tunisian, Nepalese, Syrian, Azerbaijani, Turkish, Venezuelan, Indonesian, Norwegian, Ugandan, Bosnian, Kyrgyzstani, Bangladeshi, Egyptian and South Korean). Regarding the age group, 47.8% of the respondents were aged between 31-45, 31% between 26-30, 13.3% between 18-25, and 7.8% were older than 45. The length of time spent in Sweden also varied greatly among the respondents: 39% have been living in the country 1-3 years, 20% 6-10 years, 14% 4-5 years, 14% less than 1 year, and 4.4% for over 10 years. In terms of occupational status, most of them were either unemployed, therefore looking for a job, students, or interns, working part-time, full-time or freelancing, or taking care of the family and house. 40% say that their current occupation is within their field of education, 29% say it is not.

Secondly, 15 semi-structured online interviews were conducted with members of the target group, migrant and refugee women in Sweden, as well as with representatives and members of NGOs and organizations. From the former group, the interviewed women have quite different backgrounds and experiences, and have been in Sweden for varied length of time. This was resourceful to allow for an exchange of experiences among them. From the latter group, the people interviewed mostly work with the target group directly, providing socio-economic support and guidance as well as tools for business development, funding, and entrepreneurial learning. Due to time and the online format's limitations, some interviews were conducted individually, mostly with organizations representatives, while others were conducted as group interviews and informal discussions, following a semi-structured set of questions and guidelines. Additionally, qualitative, and quantitative desk research was carried out. Strong focus was given to 1) the structure of the Swedish labour market; 2) structural obstacles and opportunities for migrant and refugee women; 3) case studies and good practices of entrepreneurship for individuals with foreign background. All the data collected during this research phase was analysed and categorized accordingly in order to draft this report.

Luxembourg: Questionnaire & Interviews

This report includes experiences and success stories of In-depth interviews with seven people belonging to the target group, therefore foreign-born women in Luxembourg. Participants were female migrants and have been asked to speak about their experiences of self-entrepreneurship in creative industries. Among the main goals of the interviewees, it was important for them to express and identify their educational needs based on what the training process of this project will be constructed. Each IDI lasted for 30-60 minutes. Participants were at different stages in their businesses including research, planning or implementation. All of them shared various aspects of the creative field such as the initial phases of their business or previous work experiences from their home countries. Examples of experiences included designing, creating brands, studios, and workshops.

It was interesting to hear about the challenges they faced and how they expect to overcome them. Participants were open to sharing their own experiences with the interviewer. We have reached out to the target group's potential members in Luxembourg through social media platforms and email lists. We had 12 interested

people who filled in the online questionnaire for our research phase. Considering the situation brought about by the Covid-19 pandemic restrictions, the offline focus-group activities were exchanged with online meetings, and because of time inconvenience for the participants who were ready to speak about their experiences in details a decision was taken to held In-depth interviews instead of focus groups. 6 women agreed to take part also in it to share their success stories and challenges in a relaxed environment. Participants were told that the In-depth interviews were more conversational than the usual question-answer interview setting.

Summing up the interviews and the questionnaires, we can underline, that most of the women who tried to start a business initiative face a problem of unreachable information about the legal and financial procedures. So, there is a need for informational sessions, trainings or meetings with/by the local experts who perfectly possess knowledge and skills about starting and running different kinds of businesses, changing residency permit types. There were also particular needs for mentoring, business proposal writing and networking activities.

Hungary: Questionnaire & Interviews

In order to gain a wider picture from diverse perspectives on migrant and refugee women's situation in the Hungarian labour market, we used different investigative methods for our research. We have conducted desk research in order to map the demographic and economic characteristics of migrant women's employment in the Hungarian labour market and to explore some existing good practices of supporting migrant and refugee women's employment and entrepreneurship opportunities in the creative field. Furthermore, we have sent out a survey targeting migrant women who aim to get employed or start a business in the creative field and we have conducted a focus group discussion with the same target group. In addition, we conducted interviews with professionals who work in migrant support organisations.

In the framework of this project, we have conducted a small scale survey targeting migrant women living in Hungary who are interested in the creative field. There were 33 participants who have contributed to the questionnaire which seeks to explore the main obstacles and issues faced by foreign women in regard to their host country's labour market and aims to paint a broader picture inspired by the experiences of those who filled out the questionnaire. Due to the low number of respondents the results cannot be considered representative, however they can highlight some tendencies and the main challenges that migrant women face in the Hungarian labour market. A secondary goal of the survey was to reach out to migrant women who are interested in getting employed in the creative field, to gain their attention and have the possibility to involve them in further implementation of the project supporting their labour market integration goals. 25 out of 32 participants were non-EU citizens coming from Norway, Philippines, Russia, Serbia, Syria, Tanzania, Ukraine, Zimbabwe, Albania, India, Pakistan, South Africa, Turkmenistan, China, Egypt, Iran, Lebanon, Nigeria, England, and the United States. The rest of them are EU citizens from France and Poland. There is a variety in this regard.

Almost half of the respondents were between 31-45 years old, 9 participants were 26-30 years old, 10 participants were 18-25 years old, and there were no participants older than 45 years old. Most of the participants, 17 out of 33 participants, have been living in Hungary for 1-3 years and the least participants, only 2 participants, have been living in Hungary for less than 1 year. 10 participants have been living in Hungary for 4-10 years. Finally, only 4 participants have been living in Hungary for over 10 years. The main motivation of moving to Hungary of the respondents was studying. Besides education, most of the participants' primary purposes to move to Hungary were family reunion, a job opportunity, the quality of life, a Hungarian partner, adventure, curiosity, and health related issues which confirms the statements described above in the document analysis section. Out of 33 10 respondents were unemployed and students. Some other students wrote that they are also working as a writing tutor and content writer. Other occupational fields of

other participants goes like freelancer, teacher, program assistant at an NGO, self-employed in the creative-film set design and creative therapies, accounting manager, project manager, actress and a theatre workshop leader, fashion designer, unemployed decorator, project coordinator, concert pianist, journalist and guidebook writer, worker at an electric company, office coordinator, global sales support specialist. About 1/3 of the respondents are students who do not work yet, 1/3 of the respondents' current occupation is not within their field of education and 1/3 of the respondents work in the same field as their education. The majority, 19 out of 33 applicants consider self-employment and/or entrepreneurial initiatives to be a plausible option for finding an occupation. Only a few stated the opposite.

Finally, we interviewed our target group and professionals who work in this field. First, we conducted a focus group interview session with migrant women living in Hungary who are interested to get employed or start a business in the creative field in Hungary, later we interviewed separately two professionals, both of them working for migrant support organisations and have experiences in supporting migrant women's labour market integration. There were 7 participants in our focus group, three women from Russia, one from the USA, one from India and one from Tanzania. Each of our participants live in Hungary, Budapest, and most of them spent less than 5 years in Hungary (except one person who has been living here for 23 years). The main reasons that led them to Budapest were studying (university level), marriage (Hungarian husband), reuniting with family and job opportunities. Most of the participants are self-employed or looking for a job and they mentioned that due to the pandemic they have more difficulties finding a job.

Slovenia: Questionnaire & Interviews

In this report, we used qualitative and quantitative research methods such as: 1) Review of primary and secondary resources of existing qualitative and quantitative data about the situation of immigrants in general in Slovenia and immigrant women. 2) Review of primary and secondary resources about the obstacles that immigrants face in Slovenia, then analysing these obstacles through a gender mainstreaming approach. 3) Collection of quantitative data through national surveys that aim to measure obstacles faced by migrant women through gender mainstreaming, and to measure incentives for creative industries and entrepreneurship among the immigrant and refugee women. 4) Ethnographic interviews with migrant women coming from different backgrounds and living in Slovenia to avoid homogeneity, in finding answers for our key questions. 5) Interviews with local NGOs, and formal and informal groups who are involved in our area of research. 6) Case studies of good practices existing in the fields of migration, gender equality and labour integration. We analysed the key issues that impact labour integration further from a gender lens through existing previous research, and through our findings drawn from interviews with 10 migrant and refugee women in Slovenia and from a national survey that was filled by 23 women who are refugees or migrants in Slovenia. From existing literature and from the drawn findings of our interviews with the following stake holders: 1) Members in five NGOs who work in programs related to migration and integration 2) Members in two groups that aim to integrate refugee and migrant women with the local society in Slovenia and 3) Ten refugee and migrant women in Slovenia, and from the outcomes of the WICP survey filled by 23 women who are either refugees or migrants in Slovenia we indicate the areas of research, in order to extract key issues that hinder the labour integration of migrant and refugee women in Slovenia as follows: Social aspects, Cultural aspects, Language, Gender, Civic education, legal aspects, administrative burdens, equal access to the labour market, and discrimination. In the WICP survey, most women responded that the main obstacle to finding a job in Slovenia is language. Other obstacles include the system, lack of acquaintances, age, gender stereotyping, and recognition of previous education and work experience from their countries.

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