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Business Climate for Migrant Women

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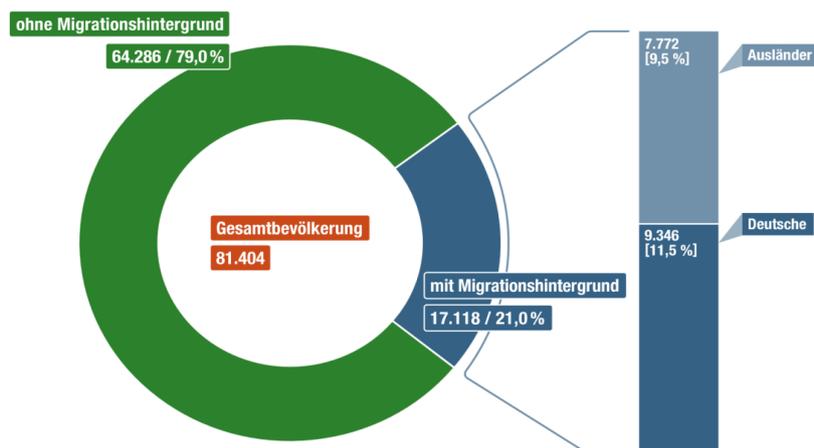
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1. General data concerning migrants and the German national labour market

Collecting data about migrants and labour markets is aggravated by a problem of definition. The "Agentur für Arbeit" (Agency for Employment) who is in charge of monitoring the labour market defines "migrant" as "foreigners", meaning a person with a non-German nationality. The "Microzensus" which is the public instrument to collect official representative statistics in Germany defines a "Migrant" as a "person with migration background", which is a much wider definition and includes persons with German nationality and persons with a different nationality born in Germany.¹

In 2015 every fifth unemployed person had a non-German passport. Among these there were 270.000 women (percentage of all unemployed women 21 percent) and 293.000 men (19 percent of all unemployed men). While the unemployment rate decreased for Germans, it increased for foreigners. That was mainly due to a huge number of incoming refugees from non-European countries like Syria or Afghanistan, but as well from east and central European EU member states.²

In comparison, in the same year 2015 the percentage of people with migration background was 21% of the overalls population in Germany, out of which 9.5 % had a foreign passport:



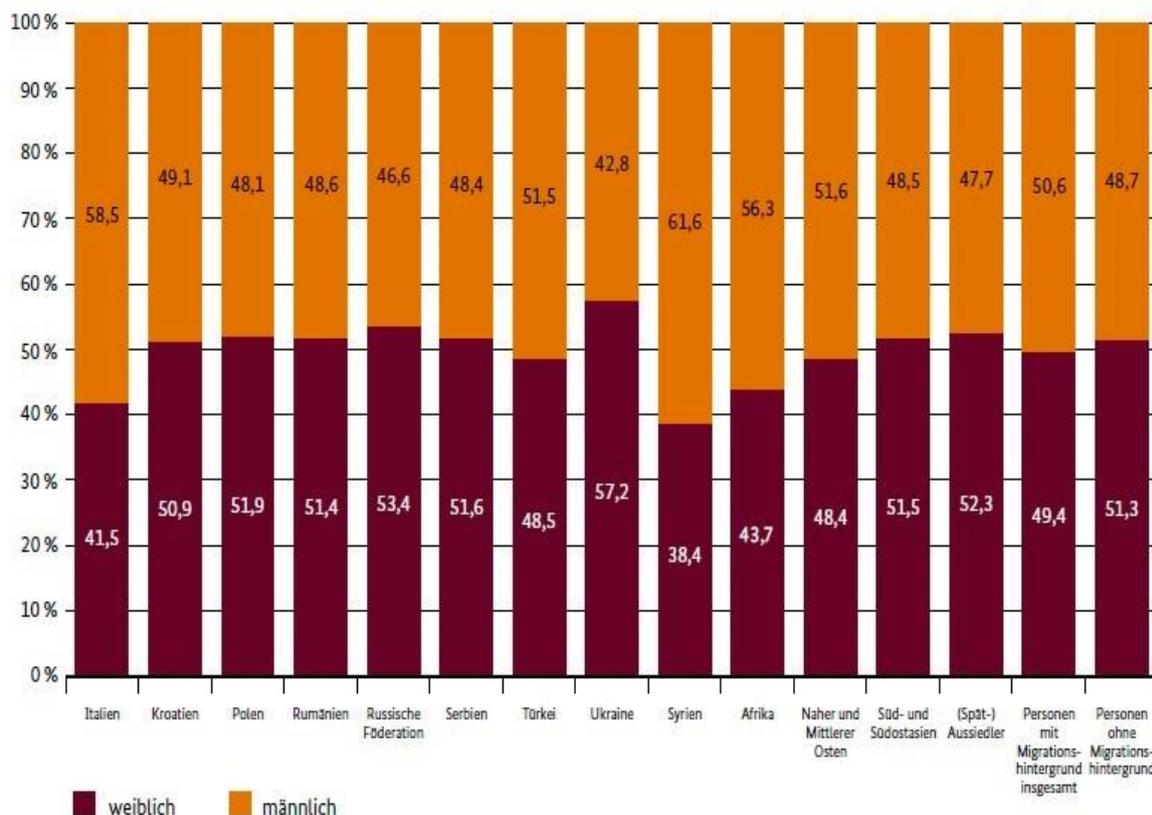
¹ Definition Destatis 2014 (In: Studie Migrantenunternehmen)

² Mann Frau Arbeitsmarkt 2015

Inhabitants with migration background in total figures (Mil), Share of total population in per cent. Source: Bundeszentrale für politische Bildung, <http://www.bpb.de/nachschlagen/zahlen-und-fakten/soziale-situation-in-deutschland/61646/migrationshintergrund-i> (13.06.17)

So statistics about migrant women are not easily comparable to other European countries. However, it can be stated that the unemployment rate among migrants and migrant women is higher than the average employment rate which was 6.4% in 2015.³ So we are talking about unemployment on a relatively low level in comparison to other European countries.

The gender structure of the migrant population is almost balanced. 49,4% are women, 50,6% are men. There is a deviation for women with Ukraine or Russian background and for men from Northern African countries, Syria and Italy as the data for 2015 show:



Gender structure of migrants according to selected countries of origin 2015 male/female. Source: Statistisches Bundesamt, Mikrozensus, Migrationsreport 2015 p.166

The current general discussion in Germany is not about unemployment but about shortage of skilled workers. As there are not enough skilled employees in the country, Germany is actively

³ Bundesagentur für Arbeit (BA): Arbeitslosigkeit im Zeitverlauf 01/2017

seeking workforce from abroad. Since 2012 the Visa "zum Zwecke der Erwerbstätigkeit" (for employment purposes) are increasing: in 2015 to 4,2 % that is 38.836 in total. Major countries of origin are United States of America, India, Bosnia-Herzegovina and Serbia.

The number of students from abroad who study in Germany is also increasing and was in 2015 with 99.087 Students at an all-time high. The major country of origin was China.⁴

The overall policy is to open up the labour market for migrants. Therefore several measures have been taken. The recognition of foreign vocational and professional qualifications has become a huge topic and a federal network of counselling offices has been established. The website www.anerkennung-in-deutschland.de offers information for migrants, employers and counsellors in 9 languages including German. There is also a „recognition finder“, which is giving initial information, how qualifications from abroad fit into the German system of professions. The nationwide Project “Netzwerk IQ” (Integration through Qualification) offers counselling concerning the recognition of foreign professional certificates, for example in Lower Saxony in 33 locations www.migrationsportal.de.

The legal opportunities for migrants to enter the German labour market have also been facilitated. Access to working permissions has been improved. In general, in accordance with European regulations, refugees are allowed to work after three months stay, even if their asylum procedure is still running. In former times self-employment was often the only way to support oneself, as there was no access to the regular labour market. One typical kind of enterprise at that time was the greengrocery shop of migrants. In times of a shortage of skilled labour force the policy in Germany has considerably changed.

That does not mean that migrant women have the same opportunities to participate in society as female Germans, or compared to male migrants. But it means that the circumstances on societal level to get access to the labour market have improved.

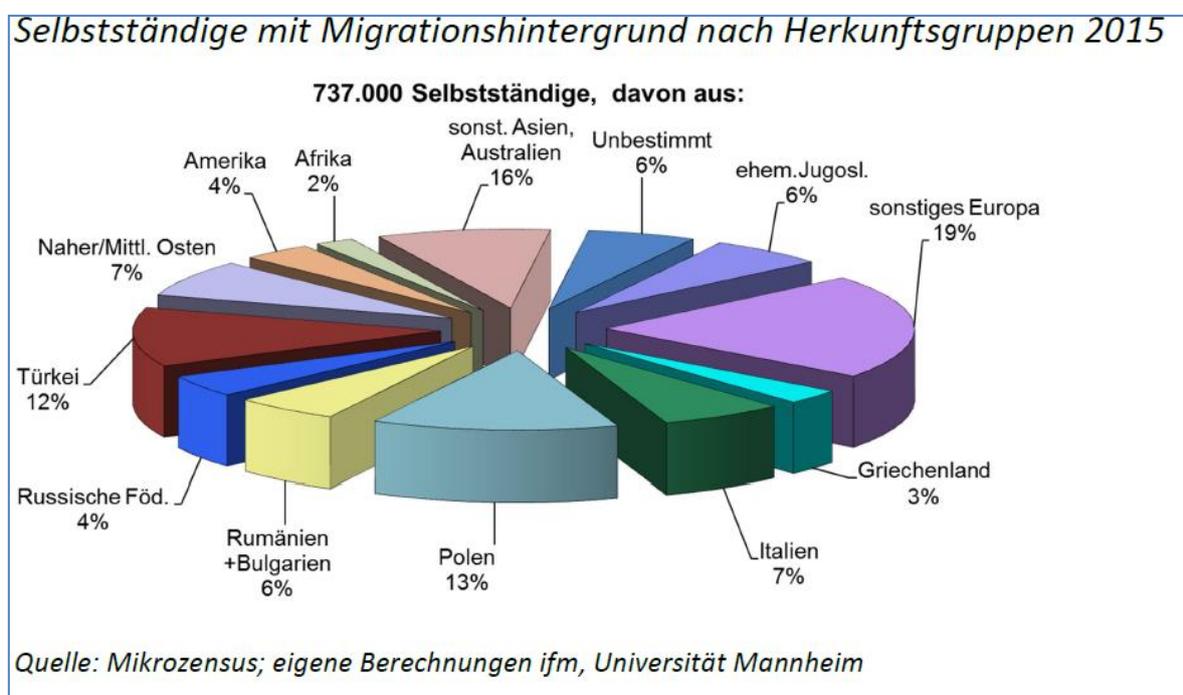
Migrant women face multiple disadvantages in the German society.⁵ Looking from an intersectional perspective one can take gender, ethnical background and class into consideration and find different barriers to equal participation in society and the labour market. One is the compatibility of work and household respective children. As women are still more involved in family work like taking care of children or grandparents than men, they have less opportunities

⁴ Migrationsbericht 2015 p. 10

⁵ Laros 2013: p.133-144

of pursuing a professional career. Secondly, migrant women are facing discrimination and racism because of their ethnic background. It is i.e. a well-known fact that a so called foreign sounding name will reduce the chances of being invited to a job interview. And thirdly, the fact of belonging to a certain class like low income stratum can influence the chances of getting education and jobs in a negative way. But there is a possibility, that women take these supposed disadvantages and turn them into advantages to start their own business. Anna Laros examines this process in her study about female migrant entrepreneurs.⁶

The number of migrant start-ups in Germany is increasing. In 2015, of the overall 4.16 million entrepreneurs in Germany, 737.000 had a migration background. Almost half of them came from one of the 28 EU-countries, the second biggest quota has Turkey with 12 %:



Source: BMWI-Handout „Gründungspotenziale von Menschen mit ausländischen Wurzeln: Entwicklungen, Erfolgsfaktoren, Hemmnisse“. November 2016. http://www.bmwi.de/Redaktion/DE/Publikationen/Studien/gruendungspotenziale-menschen-auslaendische-wurzeln.pdf?__blob=publicationFile&v=7 (15.06.17)

The above mentioned study about migrant entrepreneurs in Germany from 2005 to 2014 gives representative information about the topic. The quota of entrepreneurs in Germany is about 10

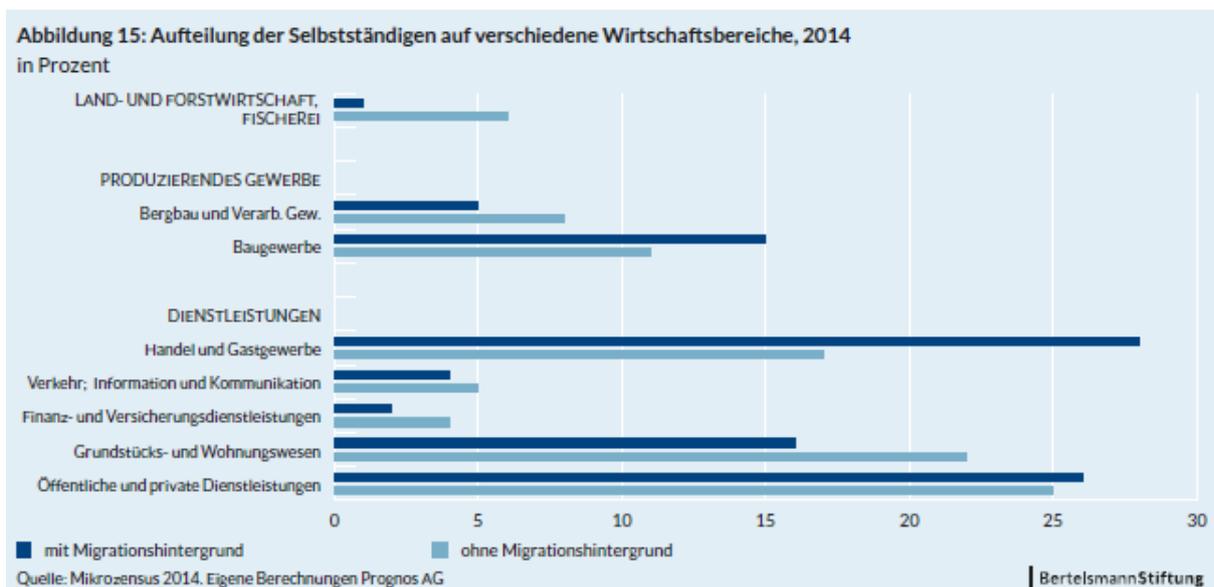
⁶ Laros 2013

Percent. It differs according to the respective federal German state, but the quota between migrant and non migrant population is almost constant and a little lower in migrant population:



Self-employment quota in Germany (red) and its federal states (blue), dark colour: with / light colour: without migration background

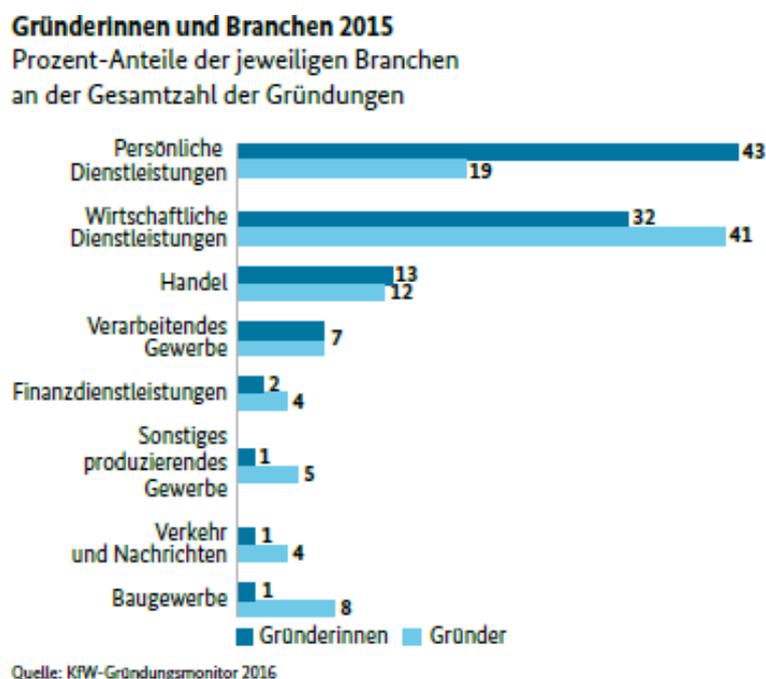
The ratio of female to male entrepreneurs is about one third to two third. There is no difference concerning migration background. Concerning education migrants have lower education in comparison to non-migrant entrepreneurs, which is also evident for the general population. Migrant entrepreneurs have a higher income than migrants in general, but it is lower in comparison to non migrant entrepreneurs. Entrepreneurship in Germany is concentrating on service industries; there is a significant difference between migrant and non-migrant in commerce/catering industry and real estate:



Division of entrepreneurs to different business areas, 2014. First block: Agriculture and forestry; fishery. Second block: Manufacturing (Mining and manufacturing industry; construction industry). Third block: services (trading and hospitality industry; transport industry, ICT; financial and insurance services; property and estate; public and private services). Dark blue: with / light blue: without migration background

Between 2005 and 2014 there has been little change for non-migrant entrepreneurs. For migrants a decrease of 10 % in commerce/catering industry is significant and an increase in building sector. A considerably share of self-employed migrants are active in manufacturing and construction industries and also knowledge-intensive services.⁷

Looking at the gender factor women compared to men there is a concentration of women enterprises in personal service enterprises, with 43% of all female lead enterprises to 19% of all male led enterprises⁸ (dark blue: female entrepreneurs, light blue: male entrepreneurs):



Migrant businesses also play a role in creating jobs. Projections indicate that migrants created at least 1.3 million taxable jobs in Germany in 2014. They contribute significantly to the German labour market and its mid-ranking businesses. Thus the promotion of migrant entrepreneurs is part of the German labour market policy.

⁷ Sachs et al 2016

⁸ GründerZeiten 03, Existenzgründung durch Frauen, BMWI September 2016

2. Business Climate for (food-related business) establishment for migrant enterprises

Migrants who want to start a business in Germany face several obstacles. Some they share with everybody who wants to start a business, some are specific for migrants. Beside language, there is the residence permit, the acknowledgement of qualification, access to counselling services and social/cultural factors.

To overcome these obstacles they can use information and support which is more general or rather specialized. There are services for different target groups, entrepreneurs in general, women, migrants or migrant women, on different levels.

The Federal Ministry for Economic Affairs and Energy offers a web portal (<http://www.existenzgruender.de/DE/Weg-in-die-Selbstaendigkeit/Entscheidung/Ihre-Startposition/MigrantInnen/inhalt.html>) for start ups with detailed information on federal level in German, English, Turkish, French, Russian. It is dealing with topics like:

- You, the entrepreneur
- Types of new businesses
- Requirements under residency law
- Advice and information
- Planning your start up
- Formalities and public authorities
- Legal structures
- Taxes
- Insurances, personal health and security provision
- Contracts

“Wir gründen in Deutschland” (We found in Germany, <http://www.wir-gruenden-in-deutschland.de/>) addresses students, academics, qualified employees and refugees in Germany, the EU and third countries who want to set up a business. The website is providing information in 13 languages including German.

There is also a web based teaching course from the ministry for economy and energy (BMWI) Lernprogramm Existenzgründung available in German language:

<http://www.existenzgruender.de/static/etraining/existenzgruendung/inhalt.html>

It leads the learner through all the steps necessary to set up an enterprise. It is augmented by an eTraining which aims at women. The target groups are women with families and women who are planning a small business: www.existenzgruenderinnen.de. There are six lessons consisting of information, exercise and background material. The themes are business plan, financing, personal safeguarding, time management and founding in a team (Teamgründung).

A guide for start-ups to find pathways to the respective administration in charge is also available online: <http://www.bmwi-wegweiser.de/start>.

There are three levels of government and administration in Germany (federal republic, federal state, county/municipality) who are offering different kind of information and support. Some are focusing on entrepreneurs in general, some on women, some on migrants and only a few on migrant women specifically.

One project on federal level is “Migrant Women as start ups” <https://www.migrantinnengruenden.de> a mentoring program which supports a group of migrant women during a period of 2 years with their start ups. It serves as a role model to promote female migrant entrepreneurs.

Several German states have special support offers for migrants who want to incorporate a business. One example from Lower Saxony is the “Wirtschaftsförderung” (business development council) of the City of Hannover with GründungInterkulturell <https://www.wirtschaftsfoerderung-hannover.de/hannoverimpuls/Gr%C3%BCndung-und-Entrepreneurship/Gr%C3%BCndungInterkulturell>. It exists since 2001 and aims at migrants in general, not differentiated according to gender. They offer individual counselling and weekly seminars related to topics like business plan, financing and more. They have about 400 clients per year with start ups ideas: 38 % in services, 24 % in retailing and 20 % in health.

There is also a support system for female entrepreneurs, not differentiated between migrant or non migrant background “Gründerinnen Consult” in the City of Hannover <https://www.wirtschaftsfoerderung-hannover.de/hannoverimpuls/Gr%C3%BCndung-und-Entrepreneurship/Gr%C3%BCnderinnen-Consult> . It offers counselling, training, networking

and a database for female entrepreneurs. So migrant women, who want to start a business could enter both systems. One criterion for the decision could be language skills.

On county level there are as well support systems for women, for example the “Koordinierungsstellen Frau und Wirtschaft” (coordination offices for women and business) which support women entering the labour market after periods of i.e. family work. This program on local level is funded by the state of Lower Saxony and started in 2017 with an additional focus on migrant women.

Few organisations supporting women migrant in starting a business are founded by migrant women themselves. One example is petekweb (<http://www.petekweb.de/>), a business network for migrant woman which was founded by Turkish women.

There are different possibilities in Germany to get public funds for starting a business. Migrants have the same right as Germans to apply for this support. As the application has to be in German language, there are disadvantages and challenges for non-native speakers.

3. Preconditions for business establishments for migrants

There are several factors influencing the opportunities for migrants to successfully setting up a business in Germany:

- The residence status,
- the kind of profession you want to work in and
- necessary permissions and registrations.

The residence status

The residence status is the most important precondition before you can start a business in Germany. This legal area is very complicated and depends on different factors. Do you live in Germany or abroad? Do you come from the EU or are you a third country national? If you live in Germany, what kind of status do you currently have? Not every legal status as a migrant in Germany gives automatically the permission to start a business. One needs a “Aufenthaltserlaubnis zum Zweck der selbständigen Tätigkeit“ (a residence permission for self-employed profession) if one is not an EU, EWR or Swiss citizen. This permission is granted

depending on the economic interests and the regional needs. An overview in several languages can be found here www.wir-gruenden-in-deutschland.de/informationen/.

The profession

There are different kinds of professions in Germany: regulated and non-regulated professions. Regulated professions are subject to specific regulations, detailing which qualifications you need in order to practise the profession in question. You must be able to prove that you hold the relevant qualification, e.g. an exam. Examples of regulated professions include many medical professions, teachers in state schools etc.

Non-regulated professions are often occupations requiring training, such as a butcher or hairdresser. Commercial professions are professions for which you are self-employed. Most of these will involve registering a trade. There is a list containing the commercial professions. It includes professions from trade, industry, commerce or straightforward services.

There are also freelance professions, which differ from commercial professions. Freelancers are generally university graduates. There is a list of all freelance professions. The registration procedure is different for each. Freelancers do not have to register their company as a business operator. Freelancers do not pay commercial Tax.

Apart from these legal forms, fictitious self-employment (Scheinselbständigkeit) refers to the practice of acting as though one is self-employed when in reality one isn't. In this case, not all of the criteria for self-employment are met. Fictitious self-employment may refer to just working for one client. Typical branches are freight forwarders or construction industry. Fictitious self-employment is forbidden in Germany and is prosecuted as a criminal offence.

Permissions and registrations

There are several legal forms of registering a business: Freelance, part time, full time, GmbH, GbR, franchise, small trade businesses, ... Depending on the type of business there are different regulations concerning taxes, insurances, liability and social insurance. So before starting a business it makes sense to contact one of the above counseling services.

In Germany regulations concerning trade are in the responsibility of the 16 federal states. In Lower Saxony this responsibility is mainly delegated to the municipalities. There are 38 municipalities in Lower Saxony. These are the first contact points for potential entrepreneurs.

For the food related business sector, certain legal conditions apply. There are special rules i.e. for selling and serving alcohol. Important is food hygiene which has to be taken into account. The regulations differ depending on whether one is active in food processing, food retail, restaurant/snacks or food or snack sales carts. There are rules concerning trades which are dealing with meat, minced meat or sprouts. People who work in the respective fields have to have special training before they start. Responsible is the respective regional public health office.

The chamber for industry and commerce in Bavaria has developed an online tool (www.onlinehilfe-lebensmittelhygiene.de) for food hygiene with detailed information concerning enterprise, production, staff and supervision. One can click through a menu which gives i.e. the temperature for chicken eggs (older than 18 days) for the cool place to be documented for official checks, within seconds.

Summary:

The business climate for female migrant entrepreneurs is deeply influenced by the German labour market. The unemployment rate is rather low and there is a shortage of skilled labour. That has led to a policy that wants to activate the hidden reserves of the labour market such as woman, migrants and migrant woman. Because of that, the obstacles to enter the German labour market have been decisively reduced by the expansion of working permits and the simplification of the recognition of foreign acquired educational attainments.

That might have different consequences for founding conditions. On one hand the access for migrants and therefore also migrant women has improved. On the other hand the high demand for employees might lead to lower rate of start-ups as migrants or founder in general prefer safe employment to risky start-ups. One possibility to combine both is a part-time business. It combines the advantages of being employed (health insurance, social insurance) with free entrepreneurship.

Food - related businesses are on one hand a chance for migrant women. The branch is not very restricted like i.e. the medical sector concerning access. On the other hand is it subject to a lot of regulations which has to do with public health, i.e. food hygiene which sets a rather high standard, if one wants to do it officially which is highly recommended.

4. Best practice examples

The collection of data about best practise has to take into account data privacy regulations. Therefore only publicly available data has been used, which doesn't have to be approved by the described person or enterprise.

Title of the project / Name of the woman entrepreneur	Eghlima Kiaei /mundus	1
Lead Body	See above	
Place	Hannover. Hannover is the capital of lower Saxony with around 550.000 inhabitants.	
Picture	See website	
Description of the activities	mundus is an enterprise which produces pastries on a high level as confectionary art for special occasions such as weddings. It was funded as a part-time start up and because of the success transferred into a full-time profession. Meanwhile part-time help is employed (4). The owner formerly studied biomedicine and worked in this field before starting her business. For opening up her enterprise she had to do an exceptional test to be freed from the examination for master craftsman. The Master in biomedicine made this possible. The exam for master craftsman is a condition for production of off-trade sale of pastries.	
Innovative aspect	Mundus is selling an innovative food product. It is a niche product which is consciously chosen by the entrepreneur. It aims at an upscale segment, where customers are willing to buy and pay manufactured pastries for special occasions.	
Duration	The enterprise was founded 2015 and is still running	
Involved actors	GründerInterkulturell gave advice and support for the start up	
Funding	Unknown	
Links and documents	http://www.mundus-hannover.de/	

Title of the project / Name of the woman entrepreneur	Njeri Kinyanjui / hottpott	2
Lead Body	See above	
Place	Walddorfhäslach . Walddorfhäslach is a small village with 5000 inhabitants located in Baden-Wurttemberg	
Picture	See website	
Description of the activities	<p>Hottpott is producing spicy sauces, chutneys and pestos. They are based on recipes from Kenia, the country of origin of the founder. They are individually hand-made. The products are distributed online, with an internet shop. Besides the online- shop they offer cooking courses for African food, have a small local store and are attending market events to promote their products.</p> <p>The owner studied national economics in Germany, had a longer family time, worked in her profession and then started her business.</p>	
Innovative aspect	Hottpott is interesting, because Mrs. Kinyanjui uses her migration background to establish an unique characteristic for her product. She uses the internet as a mayor way of marketing and can thus run her business from a village and reach a wide range of customers	
Duration	The enterprise was founded 2009 and is still running	
Involved actors	unknown	
Funding	unknown	
Links and documents	https://hottpott.de on facebook: hottpott saucen manufaktur	

Title of the project / Name of the woman entrepreneur	Jasmin Arabian-Vogel / Interkultureller Sozialdienst	3
Lead Body	See above	
Place	Hannover. Hannover is the capital of lower Saxony with around 550.000 inhabitants.	
Picture	See website	
Description of the activities	<p>The interkultureller Sozialdienst is offering ambulant nursing and elderly care. They are specialised on migrants as a target group and are offering nurses with non-german mother tongue such as Turkish, Russian or Farsi. They have an intercultural approach of nursing and have been working successfully for more than 20 years.</p> <p>They have about 100 employees, the legal body is an GmbH. Mrs. Arabian-Vogel has won several prizes.</p>	
Innovative aspect	The Interkultureller Sozialdienst is innovative, because migration as an obstacle has been turned into a unique characteristic for founding an enterprise 20 years ago. The intercultural approach uses i.e. the mother languages of the employees to establishment workplaces especially for migrants. Thus the participation of migrants in the society is promoted.	
Duration	The enterprise was founded 1996 and is still running	
Involved actors	unknown	
Funding	unknown	
Links and documents	http://www.iks-hannover.de/ , Portrait: https://www.youtube.com/watch?v=EzQtHIutdI&feature=youtu.be	

5. Focus group findings

The focus groups bring together stakeholders in the county of Nienburg, surrounding counties and Lower Saxony. For the data collection one discussion concerning the needs of migrant women was initiated with the KMN Diepholz / Nienburg, a regional group of the cooperative migration work of Lower Saxony (KMN). The KMN is a state-wide network of 10 local networks bringing together all the counseling services working with migrants in a certain region. It is coordinated by the Ministry of Social Affairs, Health and Equality of Lower Saxony. The VNB is the lead body for the region Diepholz / Nienburg, organizing 4 meetings per year for the local network and representing it on state level within the meetings of the social ministry.

The second round of interviews was conducted with the stakeholders who are or will be directly involved with the local training of migrant women. Half of these persons have a "migration background". Participating was the "Fachdienst Migration und Teilhabe" (Department for migration and participation) of the County of Nienburg, the "Koordinierungsstelle Frau und Wirtschaft" (coordination office for women and business) in Nienburg, with their special counselling service for migrant women, the "Wirtschaftsförderung" (agency for business promotion) of the county of Nienburg and lead body of the KMN local network. The members of the focus group are involved in different ways with the project: they are counselling the target group, they have experiences in qualification of future female entrepreneurs, they are in charge of the integration strategy of the county of Nienburg and they are responsible for the economic promotion of the county of Nienburg, which includes advice, guidance and funding of local entrepreneurs.

The focus groups discussed the needs of the future participants. This included a definition of the target group. The seminars will be directed at migrant women in Germany. This includes females with a migration background, female refugees, migrant women from EU and third countries.

The needs of migrant women who want to start a business were discussed in a rather general way. Especially the learning needs depend a lot on the personal experience of the participating women. Once the participants are known, the program of the qualification will have to be adapted according to the actual needs of each participating woman.

5.1. Social needs

As mentioned earlier, migrant women face multiple obstacles in the German society.

Very important is the compatibility of family and career. Women who start a business face the same challenges as employed women, if they want to combine i.e. raising children and gainful work. Time becomes an important topic.

For some women starting a business is a way to create the "ideal working place". They can combine i.e. working as a freelancer at home with taking care of kids in exactly the way they want. But most women struggle with the time and the risk it means to start a business. A possibility for this group is sideline start up and team start up.

Sideline start up means, that one does not start a business full time, but part time. This reduces the risk, because one can stay employed, which means save income. Further advantages are, that the financial demand is smaller and that one can test, if the business idea is working or not. Furthermore flexible time management is facilitated.

A team start up means, that not one woman, but a several women as a team are starting a business. This also reduces financial risks and time required. It can make childcare easier and facilitate the collection of different qualifications. Essential is to find the right partner and to have clear agreements i.e. concerning task and risk division.

Both models have framework conditions, which should be included into the curriculum of then local activity. These are questions like: Do I need permission from my employer if a start a business part time? How many hours per week can I work for my business, without losing alimentation?

Time management of the migrant women has to be considered when planning the local activities. Probably weekend seminars or workshops in the evening will be a appropriate to meet the needs of the participants.

5.2. Economic needs

In Germany, everybody has access to public social support, if he or she cannot earn a living. This also applies to migrant and refugees. Everybody gets a certain amount of money every month, health and social insurance. This public alimentation is deduced or cancelled according to the income of a person. This has to be taken into account if one starts a business. Especially health insurance can be a problem, as regular access to public h insurance is only for employees. Others have to join private health insurance, which is in general more expensive.

As mentioned before there are different possibilities in Germany to get public funds for starting a business. Migrants have the same right as Germans to apply for this support. There are i.e. programs for starting a business out of unemployment or special funding opportunities for women. A woman can get public alimentation and start a business, but as soon as she is generating an income, she has to declare it to the administration in charge. They will decide to what extent subsidies are granted.

5.3. Learning needs

The learning needs can be divided into subjects everybody requires to open up a business and needs which are special. These special needs can be due to the fact, that the target group are migrant women. Also to start a business in the food sector leads to special learning needs.

As mentioned before, small trade is a way of starting a business which is suitable for quite a lot of migrant women. Here is a range of the teaching needs for small trade, such as:

- personal preconditions
- time management
- qualification
- business idea and registration
- business plan and financing
- personal safeguarding (insurances etc.)
- marketing
- networking and cooperation
- Internet and e-business

For the local activities these themes have to be focussed in order to meet the needs of the learning group once it is fixed. Some may need an input on all the topics, some only on some due to earlier qualification.

The conditions concerning the residence permit and the acknowledgement of qualification should be mainly dealt with by counseling and coaching, because they are depending very much on the individual situation of a woman. Broad statements do not meet the needs of women in this area and there is an existing support system of experts to which the participants can be transferred.

Language can also be a challenge for migrant women. There are different kinds of language courses in Lower Saxony. Some are compulsory for newly arrived migrants; some are voluntary on different levels from illiterates to university level. So language training will not be part of the local activities, but participants who are interested will be transferred to the organisations in charge. The seminars for the migrant women will be in German language. Language skills are important for starting the business, because it requires a lot of communication with authorities. But afterwards, the situation might be different if one focuses for example stores or restaurants orientated towards the own community.

As mentioned before, there are a lot of regulations if one handles food on a professional level and they go very much into details. The rules differ depending on what kind of business or trade is planned. For that reason this information will be collected from the participants and then the necessary teaching module will be designed.

6. Conclusions

The economic situation in Germany as well as the forecasts for the future population development makes it clear that a high degree of immigration is essential for the maintenance of economic prosperity and the financing of social security systems. Apart from dependent employment, this also includes self-employed entrepreneurs. Migrant women are still underrepresented in the labor markets and need targeted support in the development of labor market-related and entrepreneurial knowledge and skills. Specially trained staff with intercultural expertise is needed in business promotion services, and the integration of migrant women into existing support systems must be promoted through appropriate multipliers. Successful female migrant entrepreneurs can be serving as mentors, showing up pathways to self-employment and sharing experiences i.e. how to deal with obstacles and challenges in business processes.

In Germany, a lot of local, regional and national support structures for entrepreneurs do already exist, independently from gender and origin. For a specific support of migrant women, the coordination offices for women and enterprise in Lower Saxony with their new specific focus on migrant women are a promising example for such a multiplier function. These business coaches are necessary to guide the migrant women through the jungle of administrative requirements, giving individual support where needed and leading potential female migrant entrepreneurs to the appropriate support instruments and structures.

On the local level, the networking of migrant women can as well a crucial factor for a successful business start-up. The locally organized training activities in the framework of the ARISE project will serve as such a network, giving opportunities to migrant women to exchange ideas on possible businesses, forming cooperatives for shared business activities, or fostering the self-consciousness of migrant women needed for successful entrepreneurship through mutual support and understanding.

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