PLOUTOS

Cooperation for achieving third country nationals' financial independencethrough financial literacy tools and entrepreneurship bootcamps
Project ID: 101038463

Work package 6:

(Dissemination, Communication and Sustainability)

Deliverables D6.25

Impact Assessment

English

Table of Contents

List of names

Partner_1	Sofia Development Association (SDA), Bulgaria
Partner_2	Udruga Za Rad S Mladima Breza, Croatia
Partner_3	Aristotle University of Thessaloniki, Greece
Partner_4	Innovation Hive, Greece
Partner_5	Future Needs, Greece
Partner_6	CESIE, Italy
Partner_7	ABILab, Italy
Partner_8	Halmstad University, Sweden
Partner_9	European Microfinance Network (EMN), Belgium
Partner_10	Squaredev, Belgium, Greece
Partner_11	Center for Peace, Non-Violence and Human Rights (CPO), Croatia
Participant_1	TCN supported by EMN, Belgium
Participant_2	TCN supported by EMN, Belgium
Participant_3	TCN supported by EMN, Belgium
Participant_4	TCN supported by EMN, Belgium
Participant_5	TCN supported by SDA, Bulgaria
Participant_6	TCN supported by SDA, Bulgaria
Participant_7	TCN supported by Innovation Hive, Greece
Participant_8	TCN supported by Innovation Hive, Greece
Participant_9	TCN supported by Innovation Hive, Greece
Participant_10	TCN supported by Innovation Hive, Greece
Participant_11	TCN supported by Aristotle University of Thessaloniki, Greece
Participant_12	TCN supported by Aristotle University of Thessaloniki, Greece
Participant_13	TCN supported by Aristotle University of Thessaloniki, Greece
Participant_14	TCN supported by Aristotle University of Thessaloniki, Greece
Participant_15	TCN supported by CPO, Croatia
Participant_16	TCN supported by CPO, Croatia
Participant_17	TCN supported by CPO, Croatia
Participant_18	TCN supported by CPO, Croatia
Participant_19	TCN supported by CPO, Croatia
Participant_20	TCN supported by Halmstad University, Sweden
Participant_21	TCN supported by Halmstad University, Sweden
Participant_22	TCN supported by SDA, Bulgaria
Participant_23	TCN supported by CESIE, Italy
Participant_24	TCN supported by CESIE, Italy

Participant_25	TCN supported by CESIE, Italy
Participant_26	TCN supported by CESIE, Italy
Participant_27	TCN supported by CESIE, Italy
Participant_28	TCN supported by CESIE, Italy

List of abbreviations

TCN	Third-country national
ESO	Entrepreneurship support organisation
IPA	Interpretative Phenomenological Analysis
WP2	Financial literacy and business language curriculum
WP3	Community Interpretation service
WP4	Digital tools
WP5	Business acceleration curriculum
IA	Impact assessment

1 Introduction

Scope of the PLOUTOS project

The PLOUTOS project aimed to promote the economic and social inclusion of third-country nationals (TCNs) by supporting their integration into host countries.The project consortium identified several unmet needs, highlighting the challenges of integration not only for TCNs striving to rebuild their lives but also for local communities and authorities working towards peaceful coexistence and a prosperous life for all residents.The influx of migrants has significantly increased the demand for linguistic and cultural mediation in both receiving countries and transit regions. However, these needs have often been unmet due to limited experience, insufficient infrastructure, and a lack of political will, leaving host countries ill-prepared to address the communication barriers effectively.In response, the PLOUTOS project focused on enhancing TCNs' access to financial services through targeted interventions, including:

- Financial literacy and sustainability training, supported by relevant language courses;
- Community interpreting training for individuals already providing these services without formal qualifications;
- A practical business programme to help TCNs apply financial literacy skills in real workplace settings;
- Multilingual technical tools offering business training and access to microfinance across EU countries.
- The impact assessment process aimed to evaluate the project's original objectives and explore its implementation in six pilot countries.

This process entailed the examination of effective practices, the identification of areas requiring enhancement, and the extraction of key learnings to inform future initiatives.Recognising the PLOUTOS project as a cross-country learning opportunity, the diverse range of organisations constituting the partnership adapted to local contexts and leveraged each other's expertise to maximise the support provided to TCNs. Furthermore, partners sought to transition from merely addressing perceived deficiencies to engaging participants in realising their long-term aspirations and exploring how different support organisations can contribute towards the social and economic integration of TCNs.

1.1 National contexts

The social, cultural and economic diversity of the European continent is well known and this status is a direct result of historical and contemporary factors, including the shifting trends of migration. The countries of South-Eastern Europe (S-E- Europe) have, even in recent history, been prone to emigration or have acted as transit routes to North-Western Europe (N-W Europe). On the other hand, N-W European countries have traditionally been recognised as host countries, with national migration policies since the mid-1960s following the need of the labour market. Some countries went beyond labour market integration policies and established social integration policies, e.g. learning the language of the host country and activities related to familiarising migrants with the local culture (Petrovic, 2012; Hohne, 2013; European Comission, 2024).
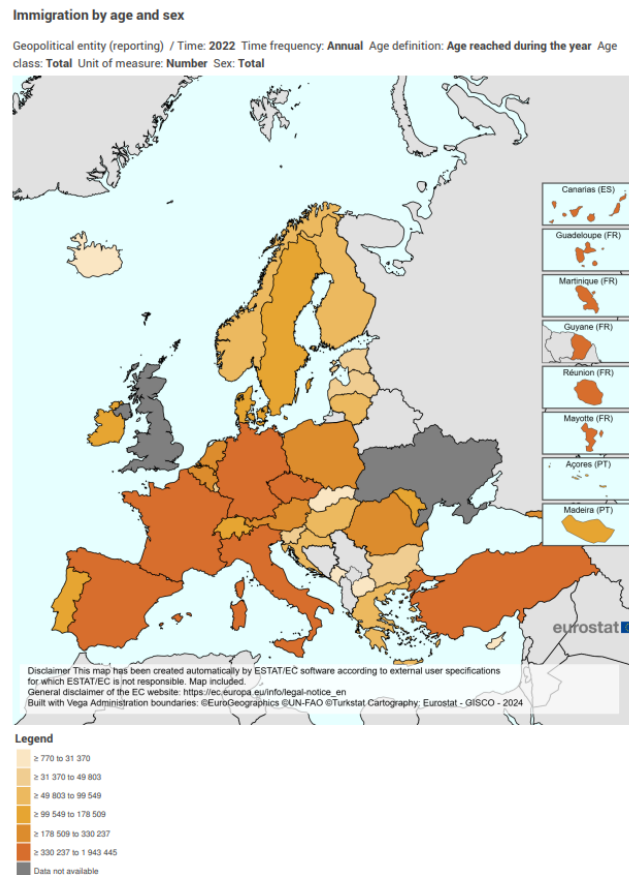
Source: Eurostat (2022)

Recent large-scale migratory movements have been driven by a combination of factors, including poverty, hunger, climate change-induced scarcity, and long-term unrest and conflict. These movements have resulted in a more balanced interest among migrants and refugees in seeking employment and safety in a wider range of European countries. Consequently, South-

East European countries have emerged as destinations of choice, not merely as transit points. The PLOUTOS project has revealed this transition in countries such as Bulgaria, Croatia, Greece and Italy, which were formerly recognized as transit countries but are now undergoing a gradual transformation into destinations for migration.

While the general perception of migration is that it exerts a significant and impactful influence, primarily due to its pervasiveness in mass media and public discourse, it is important to note that, as of the 1st of January 2023, of the 448 million population of the European Union that 27.3 million individuals residing within its borders are not citizens of EU member states. This demographic, constituting approximately 6.1% of the total European population, is dispersed across the entire continent, with a notable concentration in Germany, Spain, France, and Italy, accounting for three-quarters of this group.

An examination of the contexts in the six PLOUTOS project implementation countries reveals that the non-EU population percentage is even lower, even in countries with a long-standing practice of long-term immigration, such as Belgium and Sweden. Greece is the only PLOUTOS project country that approaches the European average. Germany, a country with long-term migration policies, is above the average, with 6.68% of the population from a non-EU country.

Country	Number of TCNs	Population	%
Belgium	465,778	11,600,000	4.02
Bulgaria	172,536	6,500,000	2.65
Croatia	33,452	3,861,000	0.87
Greece	524,425	10,360,000	5.06
Italy	2,873,466	58,760,000	4.89
Sweden	477,920	10,540,000	4.53
Total	**20,506,317**	450,000,000	4.56

Source: Eurostat (2023)

Literature analysing social and economic integration of TCNs emphasises the importance of TCNs in generating communities' resilience, especially in the context of an ageing Europe. Achieving successful integration, it is asserted, is contingent on the implementation of long-term,

proactive policies (UNHCR, 2019). Furthermore, national and local programmes that evaluate success and adapt to changing realities have been shown to lead towards meaningful and successful social and economic integration (European Commission, 2024). Conversely, extreme discourses have been identified as having a presence in regions where integration programmes are incipient, partial or inconsistent, resulting in a lack of support and slow social and economic integration (European Commission, 2017).

The OECD & European Commission (2023) highlight the increased attention at the European level to develop policies for economic integration, including entrepreneurship, for people with a migrant background. However, there are still many factors that create a delay in realising the full potential of migrant entrepreneurs. This lag partly follows historical migration patterns in Europe, when South-Eastern European countries were mainly faced with emigration trends and Northern and Western countries were mainly the destination countries.

Immigration has become an increasingly prominent issue in the public sphere throughout Europe. The issue has been brought to the fore by significant events in recent history. The influx of immigrants to European countries, particularly during the years 2015-2016 and 2022-2023, has given rise to political and social responses that have employed oversimplified and extreme portrayals of immigrants, thereby polarising public opinion on third-country nationals (Moritz Eberl, 2018). However, migration is not merely a reactive phenomenon; it is a natural process that can offer numerous benefits, including the potential to revitalise an ageing European demographic.

Chiaramello et al. (2024) present a comprehensive overview of the motivations behind immigration decisions, and the distribution of migrants across different countries according to their motivations for migration. In 2023, the residence permits issued in Belgium consist of 7% work permits, 45% family reunion, 13% education and 30% other. In Bulgaria, the distribution is 33% work permits, 32% family reunion, 12% education and 23% other. Croatia has the highest percentage of work permits issued – 95%, with the remaining 5% distributed across the other residence categories. In Greece, the breakdown of residence permits is 17% for work, 24% for family reunion, and 58% for other reasons. Italy has issued approximately 10% work permits, 35% family reunion, 7% education and 48% other reasons, exhibiting a comparable structure. Sweden has issued 25% work permits, 46% family reunion, 15% education and 14% other reasons. The analysis of motivations for residency permits indicates a more balanced

distribution of permits in Nordic and Baltic countries, with Eastern countries issuing more work permits and Southern countries prioritising family reunion and other permits.

A significant shift in the European context since the inception of the PLOUTOS project can be attributed to the Russian aggression in Ukraine. This phenomenon has resulted in significant displacement of populations and subsequent migration to European countries. While the initial reaction of European countries to assist refugees may be regarded as a strain on their financial resources, in the mid and long term, the repercussions could be favourable. The geographic and cultural proximity, along with the assistance of the Ukrainian diaspora, can facilitate more seamless integration into local labour markets. (Pogarska et al., 2023). Eurostat data from March 2024 reveals that in countries such as Belgium, the percentage of immigrants of Ukrainian origin constituted 7% of the total immigrant population; in Bulgaria, Ukrainians constituted almost 10%; and in Italy, close to 5%. In Croatia, the percentage of Ukrainian immigrants out of the total immigrant population was almost 19%.

1.2   Relevance of integration policies

The initial steps in the process of integration are often determined by the national programmes of the host countries, which are designed to attract and provide support to migrants. Hajdukovic (2023) identifies four categories of integration: foundational (access to rights, and citizenship); functional (access to housing, health, social security, decent work, financial services and education), social (social bridges, networks, social links) and facilitation (language, training, counselling, cultural knowledge, safety, and stability).

Across Europe, historically, countries have followed diverse approaches in terms of implementing proactive, adapted and effective policies, evolving over time as immigration patterns have changed, covering to different degrees the four categories (see a more detailed PLOUTOS project countries analysis on history of migration in Annex 1). Examining these countries' practices, Belgium and Sweden, in conjunction with other Nordic and Western European countries, were among the first to develop policies and to implement national or regional integration plans, commencing as early as the 1960s. The programmes encompassed measures such as naturalisation support, language courses, professional training, on-the-job training support, and cultural and social support, thereby covering the four levels of integration as outlined by Hajdukovic (2023) to varying extents. These programmes were implemented by national and regional institutions, as well as universities, learning centres and civil society

entities, including migrant organisations. The implementation of these policies has been shown to foster the establishment of migrant communities that are more integrated, diverse and thriving. The integration efforts included also bilateral agreements with some of the countries dispatching labour migrants, coordination between state institutions' programs and ethnic groups associations and, in some cases, longitudinal evaluation and adjustment processes, to assure viable integration. (Petrovic, 2012)

Legrain & Fitzgerald (2022) demonstrate that nations such as Belgium and Sweden, in conjunction with other Nordic and Baltic European countries, promote a diverse array of commercial enterprises among the entrepreneurial population that identifies as having a migrant background. This encompasses high-value businesses, including those in the technology and business services sectors. Conversely, in countries with limited, inconsistent or nascent integration strategies, migrant entrepreneurs tend to opt for ventures requiring less capital and lower professional qualifications.

European Commission (2024) indicates that S-E countries involved in the PLOUTOS project (Bulgaria, Croatia, Greece and Italy) show a much recent interest in implementing more cohesive, national or local initiatives. Due to the historical background and the size of immigration, the needs and opportunities brought by immigration have not been addressed systemically. However, the European Commission (2024) shows, these countries start to create more cohesive strategies, aimed to support immigrants, with the contribution of national and local institution, e.g. Ministry of Education, job centres, but also with the support of local, national and international organisations (e.g. the UNHCR) from public and private sector (e.g. universities, vocational training centres, entrepreneurship support organisations). Partnerships between the public and private sector base their initiatives on local understanding of the context and knowledge and adapt external experience and know-how. Yet, as these policies are in the development stages, many of them leave room for growth and further development.

1.3   Relevance of language learning support for social and economic integration

The absence of language proficiency engenders feelings of isolation and vulnerability among migrants. This is due to their inability to access fundamental services, their difficulty in informing on rights and responsibilities, and their limited capacity to communicate with support entities.

Language is the primary conduit for achieving integration, whether in the context of social or economic integration. It facilitates access to fundamental amenities, including humanitarian

assistance, information regarding local regulations, rights, and obligations. It is instrumental in facilitating communication, mutual understanding and the acquisition of knowledge. Examining exploitative practices, it is evident that a lack of understanding of contracts, written in languages that migrants do not comprehend, is a primary cause of risk of abuse. The inability to communicate with migrants who possess limited or no language skills renders them vulnerable to undeclared and potentially exploitative employment. In order to combat such practices, integration policies in Western countries have acknowledged the pivotal role of language, as evidenced by the early adoption of language requirements in the 1960s (Hohne, 2013). Prominent examples of this include policies in countries such as Sweden, France and Belgium.

Belgium and Sweden have been implementing language courses since the 1960s. From 1996, integration processes included not only Swedish but also French, and subsequently Flemish. Conversely, Bulgaria and Croatia have not formulated national integration strategies for TCNs. However, governmental decrees stipulate that the coordination of protection and integration support is the responsibility of municipalities, and migrants have access to integration support, which includes Bulgarian language courses.

A comparison of the integration policies of Greece and Italy reveals certain similarities, given that both countries represent significant entry points for non-EU migrants. The Greek government has initiated an integration strategy with effect from 2019, and the authorities have implemented social integration services, including language courses. The government has established partnerships with local municipalities, private sector organisations, and universities. In Italy, since 2012, newly arrived migrants have been obliged to participate in integration programmes, which include language courses.

All six countries involved in the PLOUTOS project currently have in place language integration services, with voluntary or mandatory participation, run by state or civil society and academic institutions. While these programmes do not necessarily focus on economic and business literacy, it can be argued that there is a need for basic skills to ensure minimal social integration and security, as well as further development for labour market and economic integration.

1.4 Economic integration of third country nationals

The integration of individuals from migrant backgrounds into the labour market, whether in the context of traditional employment or self-employment, is closely associated with the efficacy of

prevailing integration policies (Coninck & Solano, 2023). The implementation of such policies encompasses various factors, including the facilitation of access to residence and work permits, the promotion of language proficiency, and the dissemination of knowledge regarding local employment and business regulations. However, these tangible factors are intricately interwoven with more nuanced elements, such as cultural integration and social capital. The accompanying graphic illustrates that third-country nationals typically possess diminished access to the labour market, consequently rendering the entrepreneurial path more readily available to them.

Labour force participation rate, persons aged 20–64 years, by citizenship, 2023
(%)
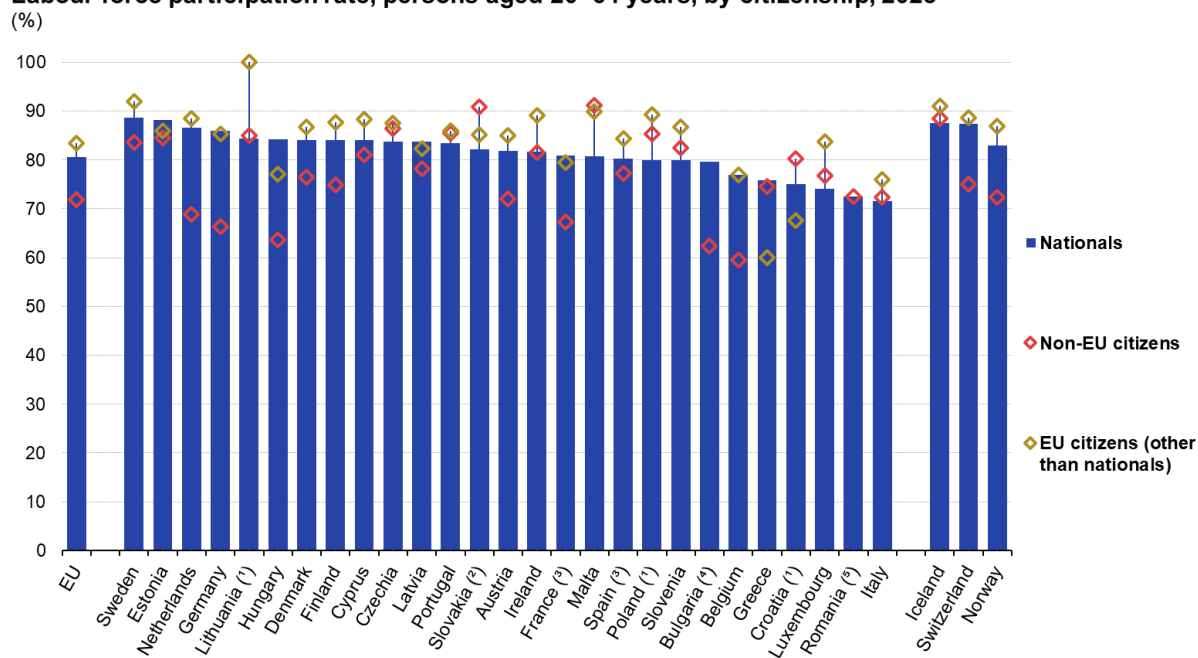
(¹) EU citizens: low reliability.
(²) EU citizens and non-EU citizens: low reliability.
(³) Definition differs for nationals, EU citizens and non-EU citizens.
(⁴) EU citizens: not available. Non-EU citizens: low reliability.
(⁵) EU citizens: not available.
Source: Eurostat (online data code: lfsa_argan)

eurostat

Source: Eurostat (2023)

An examination of the annual trends in labour market access and self-employment reveals that Northern countries, such as Sweden, exhibit high employment rates, including for third country nationals, though these rates remain below the national employment rate. A similar pattern is observed in western countries, such as Belgium, where the employment rate of third-country nationals is relatively high, though it remains below the national rate of employment.

14

Conversely, the Southern European countries exhibit a comparatively lower rate of long-term settled migrants, consequently resulting in a smaller number of migrants accessing the labour market and self-employment within the country. However, the available data reveal that third-country nationals in countries such as Greece, Italy or Bulgaria exhibit a lower employment rate, with a notable exception observed in Croatia.

Share of self-employed in total employment, persons aged 20–64 years, by citizenship, 2023
(%)
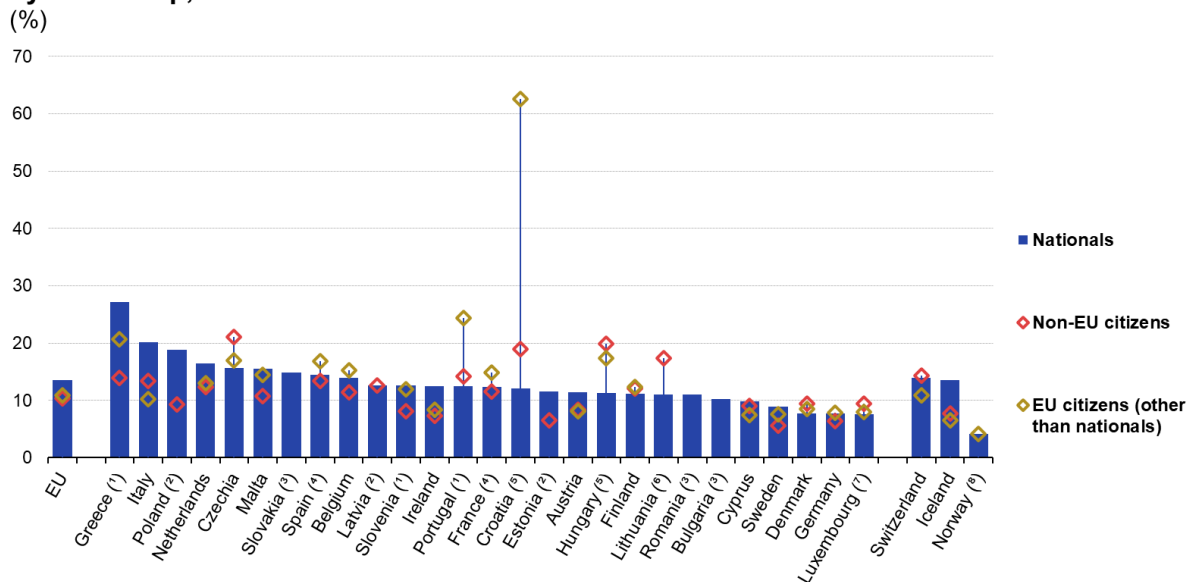
(¹) EU citizens: low reliability.
(²) EU citizens: not available.
(³) EU citizens and non-EU citizens: not available.
(⁴) Definition differs.
(⁵) EU citizens and non-EU citizens: low reliability.
(⁶) EU citizens: not available. Non-EU citizens: low reliability.
(⁷) Non-EU citizens: low reliability. Non-EU citizens: not available.
(⁸) EU citizens: low reliability. Non-EU citizens: not available.
Source: Eurostat (online data code: lfsa_esgan)

eurostat

Source: Eurostat (2023)

Despite encountering ongoing challenges related to self-employment, the number of immigrant entrepreneurs has increased substantially over the past decade (Legrain and Fitzgerald, (2022). Initially, immigrant entrepreneurship was associated with limited access to employment opportunities, but over time, the propensity to pursue entrepreneurship has emerged as a significant economic catalyst in the respective countries, contributing to employment opportunities and recognised as a source of innovation, even in contexts where support is limited.(OECD, 2023) The EU Blue Card, along with start-up and talent visas, are a few

examples of initiatives that seek to attract highly qualified third-country nationals, particularly to roles experiencing significant skills shortages and other skilled non-EU citizens.

The process of labour market integration for Ukrainian refugees, predominantly women with children and the elderly, is characterised by a series of specific challenges. However, in an interview for Gatskova (IAB Forum, 2024), asserts that „in the fourth quarter of 2022, more than 50 percent of Ukrainian refugees were employed in countries like the United Kingdom, the Netherlands and Lithuania. In other countries such as Norway, Romania, Switzerland and Spain, less than 15 percent were employed."

Kosyakova et al. (2024) identified the key factors influencing the integration of refugees into the labour market. These factors encompass the demographic composition of the refugee population, the labour market situation in the host country, the social infrastructure, access to social networks and a welcoming culture, the presence of language barriers, and the existence of integration policies.

Regardless of whether the focus is on standard mobility trends or large-scale population displacement triggered by events, access to economic integration is found to be contingent on the development of integration policies. These policies should encompass access to language courses, basic support services such as housing, social and health services, social networks, welcoming local cultures, and a comprehensive understanding of the host country's legal framework concerning the labour market and entrepreneurship. The policies under discussion can be derived from the European Pillar of Social Rights, the purpose of which is to provide a framework for fundamental policies that shape and inform policy instruments throughout Europe.

2   Literature review

The support for nascent and early-stage entrepreneurs can be seen as a valuable support mechanism enabling migrants, refugees, and third-country nationals (TCNs) engaging with the labour market in their host countries (OECD, 2015; 2017; 2021; 2023). For first-generation TCNs, self-employment is widely regarded as the most promising route into the labour market. By contrast, second-generation TCNs tend to have a more varied range of options when it comes to choosing between traditional and self-employment. In this context, the promotion of entrepreneurship should be recognised as "*active support to employment*" (E.C., 2023) that constitutes one of the principles of the European Pillar of Social Rights. For the purpose of this impact assessment, this is pertinent, as the national context in terms of support demonstrates varying degrees of experience, as well as divergent policies related to entrepreneurship support. Therefore, it seems relevant to analyse and discuss the findings against different contexts and levels of experience.

Recent studies have indicated a notable increase in the number of businesses led by migrant entrepreneurs across the European Union, with a reported rise from 7% to 12% (OECD, 2023). Furthermore, there has been a significant increase in the number of minority entrepreneurs born outside the EU, rising from 4% in 2010 to 7.6% in 2019. Belgium has been identified as a notable case study in this regard, with a reported 9.7% of all businesses being owned by minority entrepreneurs (Legrain & Fitzgerald, 2022). The presence of minority communities with a higher concentration of minority-owned businesses has been observed in high-value-added sectors, particularly in countries such as Belgium and France, which have well-established minority communities. In contrast, countries with less developed minority communities, such as Italy, have shown a different pattern. One interpretation suggests that social capital and social integration play a crucial role in economic integration and development. The context of entrepreneurial activity is therefore pivotal in shaping the nature of the resulting businesses. The prevailing narrative of migrant entrepreneurship being driven by necessity rather than opportunity should be interrogated, as it appears to be more influenced by the geographical and socio-economic context. Consequently, it appears rational to devise entrepreneurship support instruments that are tailored to the degree of minority communities' development and needs, as opposed to a universal approach.

Entrepreneurship support can be categorised into two main categories. On one side of the spectrum, there is a focus on conventional business planning, financial literacy, and the

formulation of business plans. This approach is rooted in a multitude of reasons. In several EU member states, for instance, the provision of a business plan that is deemed to be viable is a prerequisite for accessing public start-up grants, as well as traditional or micro loans. Moreover, the act of business plan writing functions as a filter, serving to identify entrepreneurs who are highly motivated and determined, thus ensuring that public expenditure is justified. Conversely, the focus on lean start-ups, as advocated by Dobson et al. (2021), Blank and Dorf (2012), and Sarasvathy (2001; 2008), emphasises a different approach. This approach encourages entrepreneurs to develop their business model with a minimum investment of time and money, for example by developing a minimal viable product (Blank and Dorf, 2012) within a few days, e.g. Dobson, in the context of low-income communities, suggests working on a business idea for two hours over a period of five days to get an early market response and buy-in from potential customers. This diversity of opinion underscores the significance of context, particularly in relation to the criteria for accessing grants or loans. It is noteworthy that business planning and lean start-up methodologies do not exclude each other. However, it appears reasonable to encourage nascent entrepreneurs to obtain early feedback from market segments they can reach and access, and to develop their business models accordingly. Subsequently, business plans can be formulated based on this experience.

Entrepreneurship is typically supported through a range of different interventions, including teaching, coaching and mentoring. A combination of teaching, coaching, and mentoring is considered to be more effective than teaching-only programmes (OECD, 223). The OECD (2015: 108) differentiates between coaching and mentoring, suggesting that coaching "[…] *aims to develop the skills of an entrepreneur* […]" and is a rather "*short-term relationship*", whereas mentoring is a rather *"long-term relationship"* which focuses on "*developing skills and knowledge*". Both, coaching and mentoring, are positioned as "advisory relationships" (OECD, 2015: 108). This position has remained relatively constant over time (OECD, 2023), with mentoring and coaching continuing to be associated with the development of skills. However, a more nuanced perspective is offered by Stokes et al. (2021: 143) who include four dimensions:

– The "learning context" in which the "objectives" of coaching tend to be more "performance oriented" and more "growth/learning oriented" in mentoring,
– The "economic context", in which the "nature" of coaching tends to be more "formal" and more "informal" oriented in mentoring,

- The "temporal context", in which the "time frame" of coaching tends to be more "high time pressure" and more "low time pressure" in mentoring, and the
- The "sociocultural context" in which the "skill sets" of coaching tends to be more based on "expertise" and more on "industry/job experience" in mentoring.

Coaching and mentoring practices can be positioned as learning activities (Gray et al., 2016; Law, 2013). A further point of convergence between the two activities is in the processes and techniques utilised (Gray et al., 2016; Garvey, 2011). The four dimensions provide a nuanced perspective on coaching and mentoring, with performance improvement typically associated with coaching (Garvey and Stokes, 2022; Western, 2012) and mentoring more associated with development and learning (Stokes et al., 2020; Garvey, 2011). However, issues can emerge in relation to the learning context dimension, which relates to questions such as the establishment of the learning agenda and the relevant authorities (Garvey and Stokes, 2022). This argument can be extended to training as well. This issue has been discussed critically in the coaching and mentoring literature and can be extended to teaching programmes as well.

Louis and Fatien (2019) have identified a number of potential critical situation related to multiple agendas, cultural issues, or power differentials, that could negatively impact outcomes. Garvey and Stokes (2022) argue that coachees and mentees should have the power to influence the agenda. Therefore, the learning context dimension needs to be considered carefully as a relevant element in programme design with a view towards defining the purpose of such programmes. Such situations may emerge in mentoring scenarios where personal growth and learning are integral components of the programme, in addition to acquiring pertinent skills, such as those related to entrepreneurship, including product development or financial management. While such competencies can be considered to be highly relevant for entrepreneurs, their willingness to learn (Knowles et al., 2020) can be a critical factor that determines the quality of the learning outcome.

Cooney (2009) identifies several barriers for minority entrepreneurs on a personal level, such as low self-esteem, low levels of education, family responsibilities, and limited entrepreneurial experience. These factors then informed the design of the support programme. During the programme, participants encountered challenges in altering their personal beliefs. They expressed a desire to engage in "*something that was practical at all times*" (Cooney, 2009: 144), yet refrained from addressing more personal concerns within group settings. This example

illustrates the complexity of inclusive entrepreneurship programmes and the need for complementary services. This case highlights the intricacies of adult learning theory (Garvey and Westlander, 2013; Cox et al., 2024; Knowles et al., 2020). According to Knowles et al. (2020: 44), adult learners often exhibit resentment and resistance towards situations in which they perceive an imposition of will from others, e.g. in learning situations where others set the agenda.

Cox et al. (2024) propose that three adult learning theories underpin coaching: andragogy (Knowles et al., 2020), experiential learning (Kolb, 1984; Johns, 2022), and transformational learning (Mezirow, 2018, 1981). Given the association between mentoring and learning and development, the argument proposed by Cox et al. (2024) can be extended to the context of mentoring. In the context of designing mentoring programmes, the principles of adult learning theory can provide a framework to consider the preferred learning methods of nascent entrepreneurs within the broader context of the learning process, taking into account the temporal and sociocultural factors that influence learning. As illustrated by Cooney (2009) this is pertinent for teaching formats as well.

Gray et al. (2016) argue that the perspective of different actors and stakeholders is concerned with factors that influence the programme design and delivery. Different perspectives might exist about the purpose of entrepreneurship support programmes, e.g. a focus on development versus a focus on performance, or what topics should be covered. Additionally, the available time and funding can determine the learning format, where teaching is considered to be cheaper and coaching more expensive. In the context of inclusive entrepreneurship, the OECD (2023) defines policies on self-employment as a means to tackle social and financial exclusion. However, a limiting factor seems to be the economic context. European funds, e.g. ESF+, require a co-financing of some 50% (Goodger, S. and Makay, M., European Parliament, 2024). ESF+ funding is only available for specific purposes, such as the promotion of inclusive entrepreneurship, if additional financial contributions are made by EU Member States or regions. The focus is on self-employment and therefore on the individual, whereas team entrepreneurship (Cooney, 2005) is still underdeveloped (Ben-Hafaïedh et al., 2024) and not included in ESF+ funding.

Knowles et al. (2020: 43–45) posit that adult learners "*need to know*" what and why they need to learn; what they need to learn has to be relevant for them to develop a "*readiness to learn*", and

they bring in their own experience, which can lead to the formation of "*mental habits, biases, and presuppositions*" that impede the development of new ideas and "*alternative ways of thinking*".. Jarvis et al. (2003) argue that experience and reflecting on experience does not necessarily lead to learning. Jarvis's position aligns with that of Knowles et al. (2020), in that learning must be aligned with a readiness to learn. This requires entrepreneurship support schemes to consider the '*temporal'* and '*sociocultural context'* (Stokes et al., 2016) when organising learning and developmental formats such as teaching, coaching, and mentoring.

Jarvis et al. (2003) propose that primary and secondary experience should be utilised for the purpose of learning. Primary experience is defined as situations encountered by the learner themselves, while secondary learning is defined as experience gained by other persons. Reflective practice on primary and secondary learning is typically used to facilitate learning (Cox et al., 2024; Johns, 2022; Garvey & Stokes, 2022). The utilisation of a thinking partner, coach, mentor, teacher or facilitator is often recommended, unless the learner has developed the capacity for independent reflective practice. It is imperative to acknowledge learning as a social practice (Garvey & Williamson, 2002; Shoukry & Cox, 2018) that occurs within a social context (Fatien & Shoukry, 2023). This approach encourages the development of diverse learning formats and settings, ranging from individual coaching and mentoring to group learning activities such as peer learning, group coaching, and mentoring, as well as teaching formats. To achieve the full potential outlined by the OECD (2023), a combination of teaching, coaching, and mentoring should be a fundamental component of an entrepreneurship support ecosystem. This ecosystem would empower the learner, TCNs in this context, to influence the agenda and utilise the diverse learning formats, considering the varying stages of development and optimising primary and secondary experience.

From the outset, minority entrepreneurs should be encouraged to gain primary experience in their host countries. This approach would empower minority entrepreneurs to assume responsibility for their own learning, enabling them to prioritise topics that are of particular relevance to their individual needs and objectives. It is acknowledged that teaching formats have their place in the pre-start-up phase, where topics that are relevant can be shared with a larger group of learners. Conversely, coaching should be regarded as a paid service, with a focus on addressing individual queries and personal topics. The most effective use of mentoring occurs in the post-start-up phase, where it can be used to draw on primary and secondary experience, and encourage reflective practice over a longer period of time, e.g. between six and 24 months.

3 Methodology

This chapter outlines the methodological framework of this Impact Assessment (IA). The IA aims to complement the evaluations carried out for Work Packages 2, 3, 4 and 5 (WP2, WP3, WP4 and WP5) by the respective WP Leaders. These evaluations used a combination of qualitative (e.g. WP2 and WP5) and quantitative methods (e.g. WP3 and WP4) and their results were documented and shared via the project's cloud repository on BOX. To enhance these assessments, an interpretative phenomenological analysis (IPA) was used, focusing specifically on the motivations and intentions of nascent entrepreneurs to assess and predict their behaviour.

Krueger et al. (2020: 411) argue that *"entrepreneurship is precisely the type of planned behaviour [...] for which intention models are ideally suited"*. Accordingly, this IA emphasises entrepreneurial intentions as a critical framework for understanding and analysing entrepreneurial behaviour.

3.1 IA Design

The design of this IA was informed by a case study research approach, which requires proximity to the object of study (Yin, 2018; Thomas, 2018; Creswell and Poth, 2025). This approach was complemented by Heidegger's (1962) philosophical stance, which emphasises that phenomena are subject to interpretation shaped by language, culture and historical context (Smith et al., 2022). A phenomenological research approach was therefore considered most appropriate, as it focuses on exploring participants' lived experiences and subjective interpretations.

Phenomenological research typically follows an inductive process aimed at understanding participants' opinions, narratives and interpretations (Gray, 2022). This approach fits well with the aim of exploring entrepreneurs' intentions, as intentions often provide insight into future behaviour and decision-making patterns.

Reliability and validity are nuanced concepts within case study research. Thomas (2021) suggests that these concepts may not be as strictly defined as in other methodologies. Creswell and Poth (2025) associate validity with a post-positivist stance, reflecting different interpretations of 'truth' (Garvey and Stokes, 2022). Darwin (2010) highlights two perspectives on truth: the 'correspondence theory of truth', which emphasises methodological rigour and validity, and the 'consensus theory of truth', which prioritises phenomenological and hermeneutic insights.

Data were collected through semi-structured in-depth interviews. These interviews took the form of either one-to-one interviews or focus groups, and lasted between 45 and 90 minutes each. To ensure confidentiality, all interviews were audio-recorded, transcribed verbatim and then anonymised, with references to individuals or organisations replaced with generic labels (e.g. partner_n). Audio recordings were deleted immediately after transcription. In total, 29 third-country nationals (TCNs) and 10 representatives of project partners, including one consultant, participated in this IA.

3.1.1 Sample

Phenomenological research prioritises depth and richness of data over sample size (Rajasinghe, 2020). As Thomas (2021: 8) notes, *"quantification is not a priority"*. Instead, purposive sampling was used to ensure the inclusion of participants with the potential to provide meaningful insights (Gray, 2022). This approach is consistent with the aim of the IA: to understand entrepreneurial intentions in different contexts. Participants were selected based on their ability to provide unique perspectives on emerging entrepreneurial behaviours and motivations.

3.1.2 Ethics

Ethical considerations were a critical component of this IA. Flick (2023) highlights two key principles in ethical research: informed consent and voluntary participation. Participants were fully informed of the purpose, potential risks and benefits of the research (Yin, 2018; Thomas, 2018). They had the right to withdraw from the study at any time without consequence (Creswell and Poth, 2025). Anonymity and confidentiality were strictly maintained throughout the research process to ensure ethical compliance and participant trust.

3.1.3 Data collection and analysis

The primary data for this IA was collected through semi-structured interviews, a method well suited to phenomenological research. These interviews allowed participants to articulate their lived experiences and intentions through narratives and stories (Flick, 2023). The use of interpretative phenomenological analysis (IPA) provided a framework for examining and interpreting the data, with a focus on participants' motivations and intentions (Rajasinghe, 2020).

In order to elicit rich and detailed responses, interviews were concluded with reflective, open-ended questions that encouraged participants to delve deeper into their experiences and

perspectives (Gray, 2022). Callary et al. (2015) emphasise the importance of providing interviewees with sufficient time and space to share their experiences in detail, a principle adhered to in this IA.

3.1.4   Considerations

Selecting an appropriate sample is critical to the success of qualitative research (Yin, 2018; Thomas, 2018; Smith et al., 2022; Creswell and Poth, 2025). While proximity between researchers and participants can provide valuable contextual insights, it also introduces the risk of bias in data interpretation (Dwyer and Buckle, 2009). This risk was mitigated through triangulation, whereby findings were cross-checked against multiple data sources (Flick, 2022; Gray, 2022).

Although the inclusion of additional cases could have increased generalisability, a single-case approach was adopted to focus on contextually rich findings. The analysis applied hermeneutic principles of empathy and critical questioning to further ensure validity and interpretive depth. Participants from different national contexts were included to reflect a wide range of perspectives, enriching the analysis of entrepreneurial intentions.

By adopting a phenomenological approach and emphasising entrepreneurial intentions, this IA aims to provide a nuanced understanding of the motivations and behaviours of emerging entrepreneurs. This methodology complements the broader project evaluations and contributes insights to the field of entrepreneurship studies.

4 ANALYSIS

4.1 Belgium

The EMN entered into a partnership with a local organisation to pilot the curricula developed within the scope of the PLOUTOS project, with the purpose of receiving early feedback from the sector to adapt and improve the approach to foster entrepreneurial activities of TCNs. As the EMN bears responsibility for the impact assessment, the report is based on interviews with representatives from the local partner and consultants involved in the project.

4.1.1 National Context as experienced by ESO

The interviewees identified the challenges encountered by third-country nationals (TCNs) in Belgium, particularly in relation to administrative and bureaucratic barriers. These included difficulties in understanding local processes such as taxation, business registration, and navigating formal employment and entrepreneurship systems. The lack of resources tailored to the needs of migrants and the necessity of addressing intercultural differences, such as adapting to formalised and written methodologies in Belgium, emerged as significant motivators for the creation of accessible training programmes. The programme aimed to bridge these gaps by equipping TCNs with foundational knowledge of the local systems. This point was raised by Consultant_1 arguing that "*you may have the mindset of an entrepreneur, but you don't have the mindset of working in Belgium. So it's not the same thing. And sometimes it's just explaining them, okay, this is Belgium, this is how it's working, this is where you need to pay attention.*"

4.1.2 Organisational Context of ESO

From an organisational perspective, the value of having both language support and financial literacy training was expressed. However, the interviewees observed that the language courses were overly comprehensive, encompassing a diverse array of subjects, including job search strategies, entrepreneurship, and the utilisation of government resources. This extensive approach has been observed to result in the programme's effectiveness in addressing specific entrepreneurial needs being diluted, as participants have been found to possess an increased awareness of their existing vocabulary and the ability to access more in-depth information on certain topics. However, they have also been found to rely on the training as a means to access and locate further information independently. Conversely, the financial literacy component was characterised by a more focused approach, imparting technical knowledge and practical skills that were aligned with the organisation's area of expertise in supporting entrepreneurs.

Consultant_1 further elaborates on this sentiment, stating, "*In my experience, individuals who partake in such training programmes tend to be more motivated to establish a business following the completion of the programme.*" The organisational motivations also included the refinement of delivery methods and the assurance of inclusivity through the targeting of participants across the full spectrum of entrepreneurial stages, from the initial generation of ideas to the active development of projects.

4.2   Changes and Outcomes for ESO

From an organisational perspective, the project facilitated learning, as the financial literacy training was effective in providing participants with practical knowledge regarding financial planning, business plan creation, and an understanding of entrepreneurship. Conversely, the programme exhibited a deficiency in customising programme components to align with the specific requirements of individual participants. Furthermore, interviewees acknowledged the necessity of integrating training and business acceleration programmes to guarantee a seamless continuum of support, extending from the conceptualisation of ideas to the active pursuit of entrepreneurship.

The project demonstrated the value of integrating group learning with individualised coaching and mentoring formats. Consultant_1 observed that one-to-one sessions were particularly useful for TCNs who " *were more involved in the project and wanted more to advance on the project.*" Furthermore, the process highlighted the necessity of addressing intercultural and administrative barriers in order to more effectively serve third-country nationals (TCNs).

4.2.1   Changes and Outcomes for TCNs: Perspective of coaches, mentors, trainers

Involved ESOs reported that on top of the theoretical information and access to knowledge acquisition, participants (TCNs) had acquired practical skills and confidence, which were key in facilitating progress in their entrepreneurial endeavours. The financial literacy training imparted knowledge regarding budgeting, financial management, and the comprehension of formal business requirements, which, as expressed by Consultant_1 arguing that "*it was enough to give them autonomy in working on something*". As expressed by Consultant_1, participants were able to successfully alter the focus of their business venture following the technical and individualised assistance and gain autonomy in growing their business. Consultant_1 provided an example of a TCN: *"She was afraid of launching something and she feels that she needs to know everything, launching everything. And now she has a website, she has a pitch, she*

developed a survey too, and she's working also. So now she's taking steps seriously and she's evolving in her project".

The programme's approach, particularly through one-to-one mentoring that followed training sessions, enabled participants to receive advice and guidance that was tailored to their specific needs. This enabled them to overcome specific, more individual challenges, such as the formulation of financial plans, the refinement of communication strategies, or the navigation of administrative processes. It was observed that the group sessions fostered a sense of community and provided opportunities for peer-to-peer learning, which served to enhance confidence and facilitate collaboration. Consultant_1 exemplified that some participants "*… didn't know how to do their own financial plan or they didn't know how to do a communication strategy, so they needed technical assistance. And I think also self-confidence were not there at the beginning of the process. So they needed someone to say, okay, you can do it."*

For individuals at different stages of entrepreneurial development, the project facilitated the clarification of their goals and needs. Some participants who initially exhibited doubt regarding their capacity to pursue entrepreneurship subsequently acquired the confidence and knowledge necessary to move forward. Others were able to produce tangible outputs, such as websites, pitches, and business plans, while simultaneously enhancing their comprehension of the local administrative and bureaucratic requirements.

4.2.2   Knowledge and Skills Gained by TCNs as described by ESO

The project enabled participants to gain a range of skills and knowledge, including:

1. The acquisition of knowledge pertaining to the principles of budgeting, financial planning and business financing.
2. The development of business plans, the refinement of communication strategies and the navigation of bureaucratic processes.
3. The acquisition of knowledge regarding the local administrative systems, including the intricacies of taxation, the legal requirements, and the procedures for making VAT declarations.
4. The application of theoretical concepts in real-life scenarios, such as the creation of pitches and the development of marketing strategies, is also a key aspect of this process.

5. The objective of this module is to instil confidence in the participants. The overcoming of self-doubt and the acquisition of the confidence required to take steps towards launching or growing a business.
6. The formation of relationships with participants (networking and collaboration) and the acquisition of collaborative learning skills.

In general, both organisations and individuals indicated that meaningful progress had been made, with participants advancing their entrepreneurial projects and organisations refining their approaches to supporting diverse TCNs.

4.2.3   ESO's Intentions and Plans for the Future

The following section outlines the intentions and plans for the future of the organisation. The intention is to adapt existing resources. ESOs intend to refine the materials used in their programmes to better address the needs of participants at different stages of their entrepreneurial development. This entails a narrowing of the scope of language courses, with a focus on specific, practical topics as opposed to broad overviews. Furthermore, it ensures that all materials are practical and accessible.

The intention is to extend existing collaborative relationships. Plans include the establishment of more robust collaborative relationships with local administrative agencies and community organisations. This will facilitate the identification and resolution of systemic barriers faced by TCNs, including the navigation of bureaucratic processes and the comprehension of local cultural norms in business.

Further investigation will be conducted to gain a deeper understanding of the challenges and needs of TCNs at different stages of their entrepreneurial journey, from those who have business ideas to those who are already active entrepreneurs. This would facilitate the development of more targeted and effective support systems.

It is of importance to guarantee that the programme remains inclusive, thereby enabling a diverse range of participants, including those at the nascent stage of entrepreneurship, to benefit from foundational knowledge and develop confidence.

4.2.4 TCN's Personal Context

TCNs engaged in the programme with the objective of acquiring skills that would facilitate the advancement of their business ideas or entrepreneurial aspirations. Participant_1 joined the programme as they were already planning to develop their psychotherapy practice online as they "*thought maybe it would help them.*" Some sought to gain a deeper understanding of the entrepreneurial process and to receive the technical and psychological support needed to take the first steps in their projects. The participants expressed a desire to overcome self-doubt, learn practical business strategies and acquire the confidence to engage with formal systems, such as financial planning and communication strategies. Mentoring and one-to-one sessions were identified as particularly valuable for fostering motivation and providing personalised guidance. Participant_4 described the most relevant topics for them were around *"becoming aware of financial risks, becoming familiar with savings, making investments that are compatible with the limits of one's budget or expectations, getting to know financial services through the Internet (role of insurance, bank credit), entrepreneurial spirit and skills, calculating and paying taxes, etc."* Additionally they linked the relevance of these topics to their previous experience, in their home country, but their desire was to see how they can relate the information to the host country context. On a personal level, empathy and the desire to give back to community and people in need was also one of the motivations who generated the respondent's intentions to join – "*At a certain point in life I thought that I was lucky for what my parents gave me, and what my teachers gave me, and I wanted to give something back."* Participant_14

In summary, the motivations observed across these contexts illustrate an interplay between addressing systemic challenges, enhancing organisational delivery mechanisms, and fulfilling personal growth and entrepreneurial ambitions.

4.2.5 TCN's Intentions and Concrete Plans for the Future

TCN's Entrepreneurial Intentions

The Adaptation and Application of Financial Education:

Participant_4 articulated a distinct intention to establish themselves as a self-employed professional. The intention is to apply the financial management concepts acquired during the programme to the effective maintenance of personal financial records, including the preparation of business accounts and budgets. These abilities are regarded as instrumental in guaranteeing financial autonomy.

Seeking Further Support and Collaboration

Participant_2 intends to maintain a collaborative relationship with PLOUTOS, seeking both financial and advisory support. They emphasised the value of the resources received and expressed a desire to access similar support to enhance their entrepreneurial endeavours.

Expanding Service Offerings of Participants

Participant_1 intends to develop training programmes on burnout prevention and recovery, with the objective of offering these services to companies. The plans include both curative and preventative components, as well as strategies to support employees returning to work after burnout. Additionally, the potential for collaborations with innovative tools, such as virtual reality solutions for burnout recovery, was discussed as a possible avenue for expanding the scope of their services.

Enhanced Professional Visibility of Participants

Participant_1 is pursuing the enhancement of their online presence through the redesign of their website, incorporating emotionally resonant storytelling. The objective of this endeavour is to attract the appropriate demographic and streamline the procedure for prospective clients to establish contact with the services on offer.

TCN's Ongoing Skills Development

Ongoing skills development is a key aspect of professional growth. Both participants highlighted the significance of ongoing learning. For Participant_2, this entails the refinement of financial tracking tools and a commitment to staying informed about local economic practices, with the objective of furthering their self-employment goals. Participant_1 is investigating additional training opportunities with a view to enhancing their service offerings and expanding their professional networks.

4.2.6   Recommendations for Enhancing the Programme

Based on the input of both support structures and TCNs, the following recommendations have been developed:

Among the recommendations shared both by consultant and the participants is the importance of adapting the programme design on segments, to assure a better fit of the information and working methodologies to the stages of development of the participants. Both the consultant and

the participants stressed that the learning formats did not fit all participants capacities and interests. Participant_1 also mentioned the importance of involving TCNs in the shaping of the program design, so that the proposed interventions align with the participants' needs and expectations.

An unique suggestion offered by the consultant referred to maintaining inclusivity principle in the entering process in the program. As suggested, if inclusivity is not taken into consideration, two factors may exclude the entrepreneurs who need the support the most: a) competition attracts entrepreneurs with already solidified ideas, living out those at the beginning of their journey and b) the people who would be tempted to explore entrepreneurship may lack confidence thus will not attempt to access support if the access is not inclusive.

Another recommendation issued both by the consultant and the participants refers to the used methodology. Both perspectives encourage the use of mentoring and support on specific needs of the participants to ensure significant progress.

Participants also mentioned the need for early onboarding of participants in the design of the interventions, to ensure participant-driven content. Thus, interventions focus on the specific gaps identified by participants, leading to more commitment and motivation of participants to follow through the process. This position aligns with Knowles et al. (2020) who argue that adult learners need to be involved in setting the agenda.

It is recommended that the programme be enhanced by incorporating input from TCNs. Participant_1 emphasised the value of bespoke, participant-driven content, and emphasized that TCNs should be more closely involved in the programme's design, with the aim of ensuring that the training addresses practical challenges and reflects the participants' lived experiences and needs. Among the variables important to TCNs are: content adaptation, balance between theoretical and practical approaches, attention to delivery channels (on-line and face-to-face events, duration of processes, access to personalized support).

The programme could be divided into distinct segments. It was proposed that a more structured approach be adopted, comprising distinct tracks for participants at different stages of entrepreneurial development. For instance, the programme could comprise intensive modules

for participants at the early stages of their entrepreneurial journey, while more advanced entrepreneurs could engage with flexible, topic-specific modules.

It is essential to ensure to apply to a deeper extent the principles of adult learning theory, such as focus of learning on topics relevant to the participants. Thus, the processes may benefit of more engagement and commitment. Participant_1 proposed enhancements to the selection process for participants, with the objective of ensuring high levels of motivation and commitment. It was emphasised that active participation is crucial to optimise the value and outcomes of the programme.

These intentions and recommendations demonstrate a clear focus on enhancing the programme's inclusivity, practical application and adaptability in order to meet the diverse needs of TCNs, while ensuring its sustainability and long-term relevance. Additionally, the participants demonstrate a clear emphasis on utilising the knowledge and competencies acquired through the programme to facilitate both entrepreneurial and personal growth.

4.3 Bulgaria

Motivations and Intentions to Join the Programme:

4.3.1 National Context as experienced by ESO

The interviewees indicated that their participation was driven by the evolving migration trends in Bulgaria and the broader region. Partner_1 describes that "*the first wave of migrants and refugees came to Bulgaria, starting in 2015, and then with the war in Ukraine*" when Bulgaria was primarily a transit country for migrants. However, over time, it became *"more and more a destination country for third country nationals and refugees. It is still primarily a transition place, but in recent years, more people are realising that the support that they can get in Bulgaria is probably comparable to what they can get in other Western countries for various reasons when you start to compare wages and conditions of life and cost of life".* This shift underscored the necessity for the development of comprehensive integration policies and support frameworks, which were largely underdeveloped. Partner_1 however mentions that *"even though in there is a strategy for integration, and annually there is an action plan on integration that's developed, but very few of those are measures included or successfully implemented, mainly because of lack of funding, adequate funding, but also in the past four years, because of political instability",* which resulted in the emergence of gaps that the programme sought to address. The intention to join was driven by the desire to address these gaps and provide support at the national level. This was to be achieved by enhancing local initiatives and addressing the fragmentation of policy.

4.3.2 Organisational Context of ESO

From an organisational perspective, the motivation to engage in the programme was underpinned by Partner_1's existing proficiency in the realm of integration initiatives. The Partner_1's inaugural migration-focused project, initiated in 2017, marked the beginning of their development of expertise and the formation of partnerships across Europe. The decision to participate in the programme was consistent with their objective of advocating for integration strategies and providing practical support to third-country nationals (TCNs). Their involvement enabled them to reinforce their network with local NGOs, city authorities, and international organisations, and to promote initiatives such as the Bureau for Information and Consultations, which provided direct services to migrants.

The organisation's dual role – as a foundation with links to Sofia's local authorities and as an NGO working with grassroots organisations – motivated them to leverage this position in order to push for policy improvements. The objective was to establish operational frameworks for

integration and to develop instruments that could be adopted by other municipalities in Bulgaria and beyond.

In terms of policy and programme development, Partner_1 described how the organisation played a pivotal role *"to advocate to the municipal council to include in two of its grant-making programmes, priorities linked to integration. And they also made it possible for migrant led organisations to apply for funding."* This approach offers the migrant organisations the chance to root their activities in the local context and serve first hand the needs of TCNs.

4.3.3   Changes and Outcomes for ESO

Alongside integration of financial literacy and business language courses tailored to migrants, as demonstrated by Partner_1's efforts, has been shown to have a significant impact. These initiatives addressed the dearth of cultural and procedural knowledge among employers and employees. Partner_1 argues that there is still little effort in terms of policy implementation from state governed institutions for migrant integration: "*Bulgarian authorities don't offer enough Bulgarian language courses. Everything is done by non-governmental organisations. So this was quite helpful also the courses on financial services because even until now it's very difficult for people coming from the Middle East, but also people from neighbouring countries*". Partner_1 thus migrants rely on the support offered by private sector (e.g: NGOs) is critical. Partner_1 details that attention to migrants' integration *has changed a little bit for the people from Ukraine, but still this is a huge issue. I don't mean to say that Plutos has helped change that […], but nevertheless, being more financially literate definitely helps people to find their way around the country.*

One outcome of the PLOUTOS project was the growth of the organisation's national network, as it
"established more contacts with migrant led organisations. Some of them are for Ukrainian refugees." The formation of collaborative relationships with Euro Cities and other networks facilitated the implementation of peer review processes and cross-country knowledge exchange, thereby enhancing the integration strategies of Sofia.

The project helped in the development of orientation programmes for large employers, with a particular focus on cultural acceptance and workplace integration. This highlighted gaps in knowledge about employment traditions among both the local population and newcomers to the

country Partner_1 describes that *"On the one hand, employers don't know much about the people that they're recruiting and hiring. Their local employees don't know much about the newcomers, and the newcomers don't know much, if anything, about the local culture of employment traditions"*.

4.3.4 Knowledge and Skills Gained by TCNs as described by ESO

From the organisation's perspective, TCNs participating in the project benefited from courses on business language and financial literacy, which provided the essential skills required for economic integration. The aforementioned resources were adapted to align with the specific needs of the participants, thereby facilitating their navigation of Bulgaria's intricate bureaucratic and business landscapes.

As a result of the project, migrants were able to develop entrepreneurial skills and gain access to resources that enabled them to establish businesses. Furthermore, the programme facilitated the establishment of a "business leaders club" for migrant entrepreneurs, thereby fostering peer collaboration and networking opportunities.

The social and cultural integration of the participants was facilitated by the provision of courses on the Bulgarian language and culture, which enabled them to gain a deeper understanding of the country's history, traditions and values.

The implementation of orientation programmes for both employers and employees facilitated the creation of an environment of mutual understanding, thereby facilitating the integration process for third-country nationals in the workplace. These initiatives sought to address the obstacles posed by cultural misunderstandings and language barriers.
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4.3.5 ESO's Intentions and Plans for the Future

A recurring intention of the ESO in the PLOUTOS project refers to the adaptation of the existing resources generated in the project. The partners identified the value of the resources and want to continue using them. Partner_1 expressed the intention as well to use the generated resources, which are seen as "*a good legacy of the project*" and a success, with the same target group but also with other vulnerable groups as well. One direction for further development included the development of a website for migrants to find job vacancies, initiative developed in partnership with one its main partners, the Municipality of Sofia.

Partner_1 also intends to continue the operation and improvement of the Bureau for Information and Consultations, which provides essential services to third-country nationals (TCNs) in a number of key areas, including legal, employment, healthcare and educational support. The objective is to extend the lease of the Bureau and to enhance the services it provides, thereby ensuring that it remains a central resource for TCNs. Furthermore, Partner_1 aspires to collaborate more closely with the City of Sofia, with the objective of aligning integration initiatives with municipal priorities, as outlined in the annual activity reports.

Collaboration is seen as a key element in the organisation's approach to serving TCNs. Existing partnerships are maintained and grown, whether we talk about employers, NGOs, international networks or local partners. Partner_1 seeks to bridge the cultural and administrative gaps that exist in the labour market and other areas of social integration of TCNs.

As an example, Partner_1 is seeking to establish a "business leaders club" with the objective of facilitating connections between migrant entrepreneurs and local employers, thereby fostering integration within the business community.

Another example is the creation of orientation programmes for major employers, intended to facilitate cultural integration for both local employees and new migrant workers. As described by Partner_1 the role of the orientation programmes is *"helping them developing something like orientation programmes."*

Among the recurrent intentions of the PLOUTOS project partners, is to seek additional funding and partnerships with a view to sustaining and expanding existing projects beyond their current timelines. Partner_1, as one of the organisations who expressed this intention, mentioned the importance to explore potential avenues for enhancing access to the labour market for TCNs, in addition to the assurance of the ongoing evolution of integration strategies.

4.3.6   TCN's Personal Context

At the individual level, the personal motivations of participants in the programme were shaped by their need for integration and economic opportunity. Migrants and refugees, despite their relatively uncertain status, had strong motivation obtain the support and resources to navigate the local systems, gain access to employment, and establish sustainable livelihoods. Participant_ 5 said that for them *"the most valuable aspect of the PLOUTOS business program*

was meeting incredibly strong people, who have fled the war in Ukraine and were determined to build a new life for themselves and their families."

The programme provided a valuable opportunity for participants to develop essential skills such as language proficiency, financial literacy and cultural orientation, which are crucial for their social and economic integration. Furthermore, their involvement reflected a desire to participate in the shaping of local integration initiatives and contribute to the creation of a more inclusive environment.

The convergence of these motivations at the national, organisational and personal levels highlights a shared recognition of the significance of integration initiatives and the potential of the programme to address systemic challenges.

4.3.7 TCN's Intentions and Concrete Plans for the Future

TCNs entrepreneurial intentions

Individual participants articulated aspirations to secure more stable employment or to expand their entrepreneurial activities. Access to bespoke training programmes and financial literacy resources is regarded as a pivotal factor in enabling the achievement of these objectives.

TCN's Intentions on Social Integration

Social integration was also identified as a key objective. It was reported by TCNs that they intend to become more actively involved in their local communities. They intend to leverage the cultural and administrative knowledge gained during the project to build stronger networks and adapt to their new environments. Cultural competency was a key area of development, where TCNs and local employers benefited from insights into workplace norms, cultural differences, and strategies for fostering inclusive environments.

"The cultural exchange aspect of the programme was wonderful. I loved sharing my Ukrainian culinary traditions with others and learning about their backgrounds as well. It was a very enriching experience." Participant_6

TCN's Ongoing Skills Development

Those participating in the project as TCNs benefited from courses on business language and financial literacy, which provided the essential skills required for economic integration. The methodologies generated in the project were adapted to align with the specific needs of the participants, thereby facilitating their navigation of Bulgaria's intricate bureaucratic and business

landscapes. *"I am interested in learning more about employing refugees and the tax system, and providing employment"* Participant_22 . As part of these trainings, the participants developed competencies in the management of personal and business finances, which proved instrumental in the initiation or enhancement of their entrepreneurial endeavours. During the Business Language trainings TCNs acquired industry-specific terminology and communication techniques, which enabled more seamless interactions in professional contexts. But, more than the technical information, participants found that the community support was the most valuable aspect of the program. Participant_6 describes that *"the most valuable aspect of the PLOUTOS business program was the network of support it provided. From experienced mentors to fellow entrepreneurs, I found a community that was incredibly supportive and encouraging."* Additionally, Participant_6 explains that they *"enjoyed most the hands-on workshops and practical sessions, especially meeting fellow refugees who had already established their business"*

As a result of the project, TCNs were able to develop entrepreneurial skills and gain access to resources that enabled them to establish businesses. Furthermore, the programme facilitated the establishment of a "business leaders club" for immigrant entrepreneurs, thereby fostering peer collaboration and networking opportunities.

The social and cultural integration of the participants was facilitated by the provision of courses on the Bulgarian language and culture, which enabled them to gain a deeper understanding of the country's history, traditions and values.

The implementation of orientation programmes for both employers and employees facilitated the creation of an environment of mutual understanding and important networks, thereby facilitating the integration process for third-country nationals in the workplace. These initiatives sought to address the obstacles posed by cultural misunderstandings and language barriers. Participant_5 *said: "I strongly believe that you can do anything if you have people who believe in you and are there to lend you a helping hand when you need it. And I appreciate opportunities such as PLOUTOS as they strive to do just that."*

4.3.8   Recommendations for Enhancing the Programme

Among the valuable aspects of the project described by Partner_1 is the transferability of knowledge generated in the project to support other vulnerable groups such as unemployed

people, seniors, women etc. It is recommended that the programme be enhanced by incorporating TCN input. The interviewees proposed that TCNs should be more closely involved in the design and implementation of programmes, with the objective of ensuring that the resources allocated are aligned with the challenges and needs identified in the real world. For example, rightfully so, TCNs could not finish the projected activities, as personal lives mixed with the itineraries of the project, and you can't always align them.

The necessity for tailored approaches was also emphasised, including a good timing of interventions. It was proposed that differentiated programme tracks be made available for early-stage migrants versus more established entrepreneurs or workers, as a means of addressing the diverse needs of the target group effectively. To a wider perspective, Partner_1 mentioned the relevance of adapting the intervention approach to each country context as well, taking into consideration the specific profiles and needs of the TCNs, the pre-existing services within the country or served communities, and the national support systems.

Additionally, participants stressed out that beyond the content of the trainings, the most relevant aspects were related to the practical aspects of the methodologies and the crucial role of the networks for their current and future development.

To ensure long-term impact, participants emphasised the importance of securing funding for follow-up initiatives, integrating projects into municipal strategies, and creating pathways for ongoing mentorship and support. These reported intentions and recommendations serve to underscore a commitment to addressing the systemic challenges associated with integration and to the construction of sustainable, inclusive support structures for TCNs in Sofia and beyond.

4.4 Croatia

4.4.1 National Context as experienced by ESO

The interviewees emphasised Croatia's evolving role in migration patterns, noting a transition from a country primarily acting as a transit point to one that is increasingly hosting specific third-country nationals (TCNs). Historically, Croatia was not a country of choice for asylum seekers or migrants. Partner_2 *said "we don't have at national level any kind of strategy for foreign workers as migrants. Nobody is working with them. They are totally invisible"*. However, the war in Ukraine brought about significant changes, increasing the number of refugees and making the issue of integration a more immediate and pressing concern.

In light of these developments, the organisation perceived the programme as a means of enhancing Croatia's capacity to support TCNs, particularly in domains where national policies and strategies were deficient, such as migration and diploma recognition. The organisation observed that the programme permitted the identification and subsequent addressing of deficiencies in the integration process for both refugees and economic migrants. It was emphasised that the context of Croatia necessitated the implementation of innovative approaches due to the absence of a unified national strategy for the integration of third-country nationals (TCNs).

4.4.2 Organisational Context of ESO

The organisation's primary motivation for joining the programme was its expertise in language education and its previous experience of working with young migrants and third-country nationals (TCNs). Partner_2 noted that the project was consistent with the organisation's existing focus on integration and social support, as it was also an opportunity to build upon existing knowledge and expand capabilities. The programme represented an opportunity to develop resources such as business language and financial literacy courses, which had not previously been tested within the framework.

The organisation considered it an invaluable opportunity to refine its own methodology and approach to the TCNs needs and adapt them to the specific needs of Croatia, including the localisation of curricula and the creation of resources such as online dictionaries and guides for contracts *"to explain them how the work contract looks like in our country, what they have to take attention to"* (Partner_2). Furthermore, the project constituted an opportunity for collaboration

with other NGOs and local authorities, which were already part of their network, thereby reinforcing these relationships.

4.4.3   Personal Context of ESO

The impetus behind the organisation's actions was firmly anchored in the lived experiences of its team members. To illustrate, one team member recounted their personal experience as a refugee during Croatia's war 30 years ago, which fostered a sense of empathy and commitment to supporting displaced individuals. This personal connection to the challenges faced by refugees motivated the organisation to ensure that their services were meaningful and impactful for TCNs. Furthermore, the organisation sought to assist participants in overcoming the challenges associated with integration, including language barriers and cultural adjustments, drawing upon their personal insights and experiences.

"30 years ago Croatia was also attacked by and had had wars. I'm coming from the city directly attacked by Serbian army. It was similar as Ukrainian going through this war crisis. I was personally refugee also with my family for almost one year. We know how is when you have to go somewhere and you are TCN because we were a TCN in this 30 years before. All those backgrounds, somehow we think that our compassion, our everything, what we can give to refugees to people who are newcomers or they are already living here for many years as something what is really honest from our experience unfortunately and we can share and empathise with them about it" (Partner_2).

4.4.4   Changes and Outcomes for ESO

From an organisational perspective, the development and adaptation of resources is a key area of focus. The project facilitated the creation and refinement of resources, including business language and financial literacy courses, which were tailored to the specific needs of third-country nationals (TCNs). These resources were adapted to the Croatian context, thereby ensuring their relevance and usability for local needs. To illustrate, the curriculum was modified to incorporate cultural and legal aspects, including work contracts and specific terminology, with the objective of assisting TCNs in navigating the Croatian system. Partner_2 expressed also the intention of the organization to share the resources with other partners interested in using the PLOUTOS resources in their own interventions.

As part of the program implementation Partner_2 took part in the development of the methodology and curricula. Based on the knowledge generated in this process, the organisation enhanced its capacity and skills, one of the most useful resource identified in the Croatian context being the online dictionaries for Ukrainian language translation and guidance on essential administrative processes. As a result of this work, now Partner_2 can provide effective support to one of the largest TCN communities in the region – Ukrainian refugees.

The organisation was able to address integration challenges in a more holistic manner as a result of enhanced collaboration with local NGOs, authorities, and the national employment service. They facilitated access to employment services, legal advice, and public spaces for activities that were beneficial to TCNs.

The organisation has demonstrated a commitment to sustainability and expansion of services. Following the formal conclusion of project-funded courses, the organisation continued to provide free follow-up language courses for TCNs, thereby demonstrating a commitment to long-term integration efforts. Furthermore, the organisation engaged TCNs in local community events, such as cultural festivals, with the objective of fostering social inclusion.

4.4.5   Knowledge and Skills Gained by TCNs as described by ESO

The development and adaptation of resources is a key area of focus. The project facilitated the creation and refinement of resources, including business language and financial literacy courses, which were tailored to the specific needs of third-country nationals (TCNs). These resources were adapted to the Croatian context, thereby ensuring their relevance and usability for local needs. To illustrate, the curriculum was modified to incorporate cultural and legal aspects, including work contracts and specific terminology, with the objective of assisting TCNs in navigating the Croatian system. The skills developed in the program proved valuable as described by Partner_2, since *"most of our participants are still living in our city, they're working, they opened their enterprises and they are TCNs of course and they passed our course."* The courses facilitated the integration of participants into the local community by enhancing their confidence and communication abilities.

Furthermore, their participation in cultural events and community initiatives, such as the preparation of traditional meals or the delivery of workshops, facilitated the consolidation of connections with the local population and the promotion of mutual understanding.

"We started to give them opportunity to be a part and find a role in our local community in organising some events or involve them in some bigger events where they for example, cooked traditional Ukrainian meals in the public. Lots of people came and they see them and talk to them, which is good, because now it's almost three years since they are here. Now people say: <Here are our friends from Ukraine> They try their meals, which is something what is usually very good for connection, and thus we involve them. For example, last month, we had our huge international family festival, called Land Without Borders. Of course, again, we brought our Ukrainian people and some them opened the enterprises and they have tattoo studio, And they worked with the children. They had the workshops, had a huge, nice presentation with henna tattoo for children" (Partner_2).

4.4.6 ESO's Intentions and Plans for the Future Organisational Intentions

The following section outlines the intentions and concrete plans for the future of the organisation. Similar to the Bulgarian partner, Partner_2 expressed the intention is to adapt existing resources and upgrade information and offer it free, online to other interested parties. One focuses area is the refinement on the business language and financial literacy courses. Such adjustments will incorporate new technologies and methodologies, as well as additional practical topics such as employment contracts and cultural integration, thereby ensuring alignment with national and local contexts.

The organisation has started before the project collaborations with entities who can help in supporting migrants integration. Among the partners included in the process were the local authorities, Centre for Peace. This process is a continuous effort, as the organisation aspires to enhance its collaborative relationships with local authorities, non-governmental organisations (NGOs), and public institutions with the objective of offering more comprehensive assistance to TCNs. These collaborations include the ongoing work with employment services, public universities, and community groups to enhance access to integration services and education.

Considering the growing number of migrants in search for work opportunities in Croatia, the organisation plans to reorient its attention towards this group, with the objective of addressing their specific needs in the areas of language training, legal guidance, and workplace support. Partner_2 acknowledges the fact that *"migrants who seek work opportunities in the country usually lack decent living and working conditions and need support in understanding and negotiating working contracts"* which respect their rights. This reflects an acknowledgement of

the absence of a national strategy for economic migrants and their relative invisibility in current integration efforts.

Furthermore, the organisation has identified a need to explore more effective methods of supporting economic migrants and refugees, particularly in relation to diploma recognition and integration into the labour market. It is anticipated that future projects will include the development of new tools or programmes designed to address the systemic barriers.

4.4.7 TCN's Personal Context

The participants indicated that their motivation for joining the PLOUTOS Programme was rooted in the opportunities to learn about operating a business in Croatia. This encompassed the processes of adapting to an alternative socio-economic environment and acquiring an understanding of the local legal, financial and business systems. For example, participants identified the distinctive challenges associated with establishing a business in a novel context and perceived the programme as a means of addressing deficiencies in their knowledge and competencies (as articulated by interview participants).

The programme was perceived as offering a valuable combination of practical structure and access to expert mentorship. The participants identified the value of being part of a structured environment that enabled them to gain practical business insights, establish networks with other entrepreneurs, and learn from local professionals. The programme's hands-on approach, which included mentorship and interactive exercises, was identified as a significant motivating factor for participation.

4.4.8 TCN's Intentions and Concrete Plans for the Future

TCN's Entrepreneurial Intentions

After participating in Financial and Business literacy trainings The participants were able to develop practical skills in the areas of budgeting, taxation, and financial management. For example, Participant_19 indicated that he had enhanced his comprehension of the Croatian tax system and payroll procedures, to the point of being able to manage them independently. But beyond the technical information, Participant_19 said that *"the program seemed like a safe space to make mistakes and ask questions. I knew I wouldn't be judged, and that was a relief. I also just wanted to be able to plan my future here, so this felt like the perfect place to start."*

Participant_18 and Participant_15 constructed their inaugural household budget and initiated the utilisation of software applications endorsed by their mentors to oversee expenditure and accumulate

capital for prospective entrepreneurial endeavours. They both emphasized that, beyond the information itself, they appreciated that *"this programme promised to teach us the specific skills we'd need in Croatia, and that made it feel very practical."*

The participants indicated that they intend to leverage the skills acquired through the programme to enhance their employment prospects or to launch new business ventures. *"I wanted to learn from people who really knew the system here. Starting a business anywhere is hard but doing it in a new country is something else entirely"* (Participant_19).

The focus put on experience of other entrepreneurs was highly appreciated as it made participants *"realize that running a business is about adapting to changes, not just following a fixed plan. Thus, that visit made the whole experience feel more 'real,' and it was such a confidence boost to talk to someone who had done it all"* (Participant_18).

A significant number of respondents indicated a preference for remaining in Croatia, citing factors such as perceived safety and the availability of opportunities for their families. Participant_15 mentioned the intentions to ground their entrepreneurial journey, with first steps residing in improving *their "credit score and trying to build good habits with saving".* Group entrepreneurship is also a solution explored by Participant_15 and Participant_18.

Working with a mentor is one of the intentions gravitating around entrepreneurial intentions. Participant_16 mentioned that one intention is *"to work with a mentor to keep building my skills and eventually start something on my own"* and another area is related to *"more community-focused work or even finding a part-time role to gain more experience in a Croatian business environment."*

TCN's Intentions on Social Integration

Social integration was a key area of interest, with participants keen to gain a deeper understanding of the social fabric of their new communities. It was indicated by TCNs that there was an intention to deepen their engagement with local communities through the organisation of events and the facilitation of cultural activities. It was emphasised that there is a desire to utilise the acquired skills and cultural backgrounds in a meaningful manner within the context of Croatian society. The exposure to Croatian workplace norms, legal frameworks and cultural practices facilitated the integration of participants into their new environment.

The project had a transformative impact on both organisational capacity and individual outcomes. It enabled the organisation to support TCNs more effectively while fostering meaningful integration into Croatian society.

4.4.9   Recommendations for Enhancing the Programme

Partner_2 placed considerable emphasis on the importance of maintaining existing integration services, including the free language courses and business training programmes. It was proposed that these services be extended beyond the conclusion of the project, with a view to supporting long-term integration and updating the information based on new developments withing the country.

Incorporating input from TCNs is recommended, to assure that people can fully make use of the content provided. It was recommended that future projects should involve TCNs in a more direct manner in the design of curricula and services, in order to ensure that these better reflect their lived experiences and practical needs.

Partner_2 suggested targeting of migrants with working permits should be offering them tailored services and advocating for their inclusion in national strategies. Though they are not typically seen as the migrants exposed to vulnerability when compared with asylum seekers for example, in fact they often times face precarious working and living conditions and with little knowledge of the host country labour regulations and rights. ESO should support this social category of migrants to ensure access to social and economic integration.

The importance of community and social integration has been mentioned both by participants and partners in Croatia, which emphasized the relevance of this topic. It was proposed that encouraging TCNs to participate in local events and initiatives, such as festivals and cultural exchanges, can be an effective means of promoting mutual understanding and integration.

On the other hand, participants also emphasized the importance of having access to long-term support in their efforts to initiate and grow businesses. Practical experience, connection with established entrepreneurs in the country and access to mentoring are some of the support they found valuable for their future development.

4.5 Greece

4.5.1 National Context as experienced by ESO

Partner_3 and Partner_4 emphasized that Greece has been confronted with considerable migration-related challenges since 2015, becoming a principal entry point for millions of migrants and asylum seekers. More so, Partner_3 stressed the change in public attitude toward migrants as years passed and migration society "*witnessed a very large wave of people against immigrants, and it has been, as in many other parts of Europe, especially southern Europe, it has been a major discourse in politics for the past decade. I would say maybe more than that with a lot of far-right parties getting into the parliament now and their discourse becoming dominant.*" Additionally, Partner_3 mentioned that at governmental level, with a view towards the topic of migrant integration, *"the present government, it's not something that they're concerned about".*

The influx of migrants generated a response from private sector entities, but also universities for the implementation of initiatives designed to facilitate social integration and the establishment of sustainable livelihoods. In this context, PLOUTOS partners in Greece decided they can bring their own contribution, both as academic institution and non-profit organization to improve the quality of support TCNs arriving in the country can access and become contributing individuals in their host country. In this context, he PLOUTOS project was perceived as a valuable opportunity to address critical gaps in existing services, particularly in the areas of entrepreneurial skills development and the provision of knowledge regarding national systems such as taxation, legal frameworks, and public administration. Additionally, the project was regarded as a means of addressing the shortcomings of existing integration programmes, which have primarily concentrated on emergency support rather than employment opportunities, of fostering entrepreneurial skills.

4.5.2 Organisational Context of ESO

From an organisational standpoint, the impetus to participate in the PLOUTOS initiative was driven by a commitment to innovate and address unmet needs within the migrant population. Specifically, Partner_4 aimed to develop educational materials that would empower third-country nationals (TCNs) to integrate more effectively into the Greek economy. Furthermore, the organisation aimed to utilise the project as a means of evaluating its methodologies through direct engagement with the target group. By participating in the programme, Partner_4 aimed to adapt its methods to better align them with the realities and needs of TCNs in Greece.

On the other hand, Partner_3 wanted to offer the academic support and infrastructure to improve the quality around community interpreting work, which often is practiced ad-hoc, on voluntary basis, with people who did not receive proper training, thus are exposed to the challenges and risks of the work.

Partner _5 works with vulnerable groups to offer them long-term support, based on innovation and sustainability. In this context, PLOUTOS project met the values and focus of the organisation and therefore contributed towards the implementation of the trainings.

The partners in Greece agreed that PLOUTOS project was conceived as a means of bridging the gaps in Greece's migration and integration framework. It sought to address both national challenges and organisational objectives, while also fostering a personal commitment to empowering TCNs through tailored and impactful solutions.

4.5.3   Changes and Outcomes for ESO

From an organisational perspective, the development of tailored materials is a crucial aspect of the process, but also the factors of practicality (e.g. business simulations, role-plays) and collaboration between the project partners that brought complementarity of expertise. Partner_5 emphasised that since *"every partner had their own expertise, the key factor for success was the collaboration. Even if partners focused on different work packages, the work was done in collaboration with one another, and it led to that huge success."*

Partner_4 mentioned that building trust with TCNs is relevant "*so they understand that we would like to support, they understand the objectives of the course, so they would like to continue*". But on the other hand, in the project design the partners *"didn't take under consideration the specific circumstances that the TCNs have"* which led to challenges in the first stages of the programme. Two main factors were overseen in the identification phase, as described by Partner_4. There *"was the accurate identification of the target group, largely due to the fluid nature of migration in Greece. Many TCNs intended to move to northern European countries, which led to a significant drop in the number of participants by the time the course cycles were implemented"*. Partner_4 reflected critically that, *"our course planning did not fully take into account the specific circumstances of our target group. In Greece, where agriculture and tourism dominate the economy, many TCNs work in these sectors, making it difficult for them to attend courses during peak seasons such as summer or harvest time."*

Partner_4 adapted "*the curriculum to better suit the Greek national context and the needs of TCNs (e.g. focusing more on the topics that TCNs had a strong interest in) has had a significant impact on this community".* This flexibility served to enhance the programme's relevance and impact.

One important change mentioned by Partner_3 relates to a better understanding of the needs of the target group, defined by such large diversity which may pose challenges but mainly is an opportunity to learn for the implementing partner as well. Additionally, the partner mentioned the need to learn how to adapt to the different levels of education of the target group represented a challenge but in a constructive manner as all the diversity actually led to a high level of bonding between participants and teachers as they "*learned so much from many of them, from all of them. I think it was fascinating because this team was so bonded".*

Among the changes mentioned was also the development of new partnerships, as a foundation for future collaboration was established. The scope of the partnership focused on identifying and involving TCNs but also disseminating the resources generated in the project. By fostering such partnerships the materials developed will be employed in future EU and local initiatives aimed at enhancing the entrepreneurial and business skills of TCNs.

4.5.4   Knowledge and Skills Gained by TCNs as described by ESO

The programme made a significant contribution to the broader ecosystem by equipping TCNs with the tools and resources necessary to integrate into local economies. The programme facilitated the development of confidence among participants, enabling them to pursue entrepreneurial opportunities and enhance their financial literacy. Partners saw valuable progress of participants throughout the different support components, whether we refer to financial education and business language training, the community interpreting, the online tool and the business acceleration components.

The courses equipped participants with the requisite tools to engage more effectively with Greek society and the economy, thereby empowering them to pursue self-employment or entrepreneurial ventures. These outcomes addressed a significant gap in the existing integration services, which have historically focused on employment opportunities rather than business development. Awareness of the tax obligations, legal contracts, and financial systems that are

prevalent in Greece were reported as relevant learning outcomes. Additionally, TCNs gained insights into the navigation of cultural and administrative challenges inherent to Greek society.

Partner_3 also underlined how important was to gain awareness on the whole aspects of community interpreting. In many cases, the process is intensive, emotional consuming and sensitive, with high level or responsibility especially when working in areas such as hospitals or people who suffered human trafficking. In this context, learning community interpreting and understanding all the aspects, such as risks, ethics and practical components are key for an impactful work.

4.5.5 ESO's Intentions and Plans for the Future Organisational Intentions

Partner_4 to continue the utilisation and refinement of the educational materials developed throughout the course of the project, including those pertaining to business language and financial literacy. The materials will be further adapted to align with the national context and address the specific needs of third-country nationals (TCNs), including the ability to navigate public administration and financial systems.

Partner_3 already started to implement a new format of the community interpreting course in Greek and intends to develop it through University Centre for Lifelong Learning. The programme should cover a one year period and should be adapted to the level of education of people with different academic backgrounds, thus creating a more inclusive programme. Alternatively, Partner_3 considers to "*organise a course with different modules in particular areas of community interpreting, like community interpreting for courts, for hospitals, or the healthcare sector for education*" which can accommodate people with different levels of education and also different interests in interpreting.

Partner_4 intends to investigate further avenues for enhancing the entrepreneurial abilities and economic integration of third-country nationals (TCNs). This encompasses an expansion of outreach to target groups and an investigation of novel methods for enhancing the accessibility of educational materials and programmes.

In terms of sustainability, Partner_4 is committed to utilising the materials in forthcoming programmes, thereby ensuring the continued accessibility of the knowledge and tools developed during the project to TCNs. Furthermore, they intend to address the challenges encountered,

such as seasonal work conflicts, by investigating the potential of asynchronous learning options and more flexible delivery formats.

4.5.6 TCN's Personal Context

The motivations of the interviewees to participate in the programme were shaped by the socio-economic challenges faced by TCNs Some of the recently arrived refugees, who are either continuing education in Greece and hoped that the programme would provide them with a foundation in business concepts and terminology, which would support her future studies. Participant_9 saw the mentoring aspect as opportunity to engage with peers were of particular interest to her.

Participant_10 comes from a background of entrepreneurs and learnt the importance of perseverance. The participant wanted to learn in advance management, to overcome the barriers faced by entrepreneurs The participants highlighted the necessity to gain insight into the local systems, including taxation, financial literacy, and business practices, to effectively navigate their new environment.

4.5.7 TCN's Intentions and Concrete Plans for the Future
TCN's Entrepreneurial Intentions

The participants indicated their intention to apply the skills and knowledge acquired through the programme to the establishment of businesses, the enhancement of financial independence, and the contribution to the local economy. These aspirations reflect the participants' overarching objective of attaining long-term stability and integration into Greek society.

Participant_10 expressed the intention to continue an educational path in business administration and through PLOUTOS intended to expand her knowledge of management. Thus, on the long run, the intention is to gather knowledge and skills to help overcome the barriers met by entrepreneurs.

Participant_7 sought to gain practical knowledge to be able to write a business plan and to gain confidence in financial management, with the intention of being able to establish his culinary business as a first step towards this goal.

The participants reported that they had acquired essential entrepreneurial skills, including the ability to plan a business, manage financial resources, and develop marketing strategies. To illustrate, Participant_8 acquired the ability to prepare a business plan and developed assurance in navigating the Greek administrative systems, which elucidated the procedures for setting up a restaurant.

Knowledge and skills acquired by TCNs

- Financial Literacy: budgeting, expense management and saving was emphasised. Participant_9 emphasised her enhanced capacity to plan finances and manage income, which she intends to deploy in order to support her university studies and future entrepreneurial endeavours.

- Business Management: The participants acquired an understanding of the fundamental principles of business management, including customer relations, supply chain management, and market analysis.

- Financial Tools: The participants developed proficiency in budgeting, expense tracking, and taxation.

- Entrepreneurial Strategies: The training programme included instruction in the preparation of business plans, the navigation of bureaucratic processes and the exploration of funding opportunities.

- Community interpreting: Some participants were practicing informal community interpreting but without professional training, thus having access to formal education on the topic allowed to settle they work. Participant_12 said that he *"didn't know what community interpreting was"* but during the training he *"learned so many things, like how to take notes, and so many skills, like listening skills."* Other participants had the opposite experience, as they had theoretical knowledge, but no practical skills, which were developed in the program.

Besides the technical and theoretical skills acquired, participants emphasized the importance of practical skills, networking, sharing experiences, constant work and mutual support.

TCN's Social Inclusion Intentions

The opportunity to connect with peers facing similar challenges was a valuable aspect of the programme, with participants noting the empowering sense of belonging to a group that encouraged collaboration and mutual support during the learning process.

The programme instilled confidence in future amongst participants such as Participant_!0, who were able to leverage the theoretical and practical knowledge gained during the programme to explore new business opportunities, including the potential for expansion into the catering sector.

4.5.8   Recommendations for Enhancing the Programme

One of the main findings during the implementation of the programme expressed by the partners is connected to the importance of flexibility of the programme structure, correlated to a good knowledge of the TCNs needs and patterns of living and working. Some of the main challenges of the project were directly related to the capacity of finding suitable participants, capable to participate in the program activities and in the given interaction formats. The partners had to adapt their approaches and relied on the support of other partners to reach the target groups. The incorporation of flexible learning formats is a crucial aspect of the programme.

The importance of flexibility in course delivery, such as asynchronous learning, was emphasised as a means of accommodating participants with varying schedules and commitments.

Adapting the content of training to the needs of the participants, as their knowledge and skills may vary significantly. Similar to other partner countries experiences, TCNs were differentiated and thus, the delivered information had different value to them. Alternatively, participants mentioned the importance of practice, sharing experiences, learning from real life experiences and having a safe space to experiment their business ideas and skills. The importance of networks and collaboration was expressed both by participants and partners, showing that people rely on teams, collaboration and community support.

4.6 Italy

4.6.1 National Context as experienced by ESO

Partner_6 emphasised that Sicily, and particularly Palermo, functions as a pivotal transit zone for migrants arriving by sea across the Mediterranean. A considerable number TCNs arrive with the intention of relocating to other European countries, yet "*they oftentimes get stuck for longer than they thought because it takes a long time with all the permits.*" The uncertain and extended nature of this transition period presents significant challenges for migrants in accessing stable employment, educational opportunities and integration resources. The programme was initiated in response to the need to address the systemic deficiencies that impede the ability of TCNs to navigate Sicily's constrained economic opportunities, which are primarily concentrated in the agricultural and tourism sectors, faced with "*a lot of illegal work in restaurants and in the tourism field (where) the salaries might be very low*" (Partner_6)*.*

4.6.2 Organisational Context of ESO

The rationale behind Partner_6's decision to participate in the programme was closely linked to its status as an NGO operating within a highly intricate socio-economic setting. The organisation has a long-standing presence in the region, which try to address the needs of incoming migrants. Thus, many *"social organisations work with migrants and offer different services, with the third sector trying to cover the gaps that might be left by the government."* Their approach was driven by a lack of stable funding, necessitating the formation of partnerships and the implementation of innovative strategies to optimise project impact. Partner_6 concentrated on providing bespoke learning pathways that were aligned with the requirements and availability of participants, thereby ensuring that their offerings were both pragmatic and accessible.

4.6.3 Changes and Outcomes for ESO

The programme has resulted in enhanced collaboration and networking. Partner_6's mentions a constant effort to increase and improve the networks and collaborative endeavours, both at the local and international levels. Among the mentioned partners Partner_6 mentioned educational institutions, adult education centres, and local businesses in Palermo, establishing a network to more effectively address integration challenges of refugees. These collaborations facilitated the practical application of learning resources and ensured the programme materials were accessible to other organisations.

Based on previous experience Partner_6 adapted the methodology to align with the schedules and needs of participants, offering flexible learning hours and utilising engaging practical learning tools. This approach facilitated greater participation, particularly among those with limited availability due to work or other commitments. Another important adaptation in the methodology was the incorporation of study visits, as the partner *"noticed in the courses beforehand that participants, some of them had never been to a bank."* Banca Etica, an important partner of the organization, hosted the visit *"to destroy this barrier of this really formal banking sector and them, and not even having the person come to us but actually going there."* The visits facilitated a better understanding of complex processes, such as accessing financial services, and provided participants with practical knowledge of banking and funding opportunities but also offer confidence and a sense of appropriateness.

Partner_6 also expressed that the courses were helpful from the organisation's perspective and will continue to use them for support of TCNs.

4.6.4   Knowledge and Skills Gained by TCNs as described by ESO

Partner_6 reported that participants were able to gain both theoretical knowledge, skills, but again, like other partners, indicated other key gains related to social and cultural integration.

- Financial literacy was the first layer of information, representing a foundation in the key business skills required for success, including financial literacy, entrepreneurial planning and the practical insights necessary for managing a business. For example, participants acquired knowledge regarding financial management, including budgeting, business plan preparation, and navigating the local financial systems.
- An enhanced sense of self-assurance and the capacity to apply theoretical knowledge in a practical manner were observed. Through role-playing and one-to-one mentoring sessions, participants were able to gain confidence in applying theoretical concepts to real-world scenarios. These activities assisted participants in the refinement of their entrepreneurial concepts and the development of actionable plans.
- Visits to local businesses and banks proved instrumental in reducing participants' trepidation at engaging with formal institutions. Such interactions furnished participants with a more accessible pathway for comprehending and negotiating the intricacies of administrative and financial systems (interview partner organised).

− The value of the supportive network created during the programme was highlighted by participants. This network fostered a sense of belonging and provided a platform for peer collaboration and shared learning.

The programme yielded notable results at both the organisational and individual levels. Partner_6 enhanced its capacity to deliver bespoke and pragmatic training while fostering collaborative networks to support integration efforts. For the participants, the programme provided the essential skills and self-assurance required to pursue entrepreneurial objectives and engage with local systems in an effective manner. These outcomes demonstrate the programme's efficacy in addressing integration challenges and promoting economic self-sufficiency.

4.6.5   ESO's Intentions and Plans for the Future Organisational Intentions

Partnerships and networking represent a fundamental resource for Partner_6 as a mean for effective use of funds, complement expertise and skills. In this context, the organisation's intention is to pursue the further development and consolidation of its collaborative relationships with a diverse range of local and international partners, including non-governmental organisations (NGOs), educational institutions, reception centres and public authorities. The objective of this network expansion is to address deficiencies in the provision of services and to establish sustainable support systems for third-country nationals (TCNs).

It is the intention of Partner_6 to foster greater engagement with local businesses, with a view to securing their commitment to provide internships or employment opportunities for TCNs. These collaborations are regarded as pivotal for fostering economic integration and providing opportunities for hands-on work experience.

Additionally, the organisation plans to adapt the educational materials developed during the programme for broader use, including by other organisations and for different target groups beyond TCNs, such as unemployed youth and elderly citizens. This adaptability ensures the long-term utility and relevance of the resources.

The investment in long-term mentorship and peer support is a key aspect of the programme. Partner_6 has indicated a strong intention to establish longer-term mentoring systems, which would facilitate the provision of ongoing guidance and support to participants even after the

programme has concluded. Such systems could include peer mentoring, whereby trained participants act as mentors for newer cohorts.

In light of the financial challenges encountered by TCNs, Partner_6 is striving to advocate for the incorporation of remunerated internships in forthcoming programmes. This model would mitigate financial risks for employers while furnishing participants with indispensable work experience and income.

4.6.6   TCN's Personal Context

The participants indicated that their decision to enrol in the program was driven by the socio-economic challenges they encountered as third-country nationals (TCNs) in Italy. The complexity of navigating bureaucratic systems, comprehending the Italian financial and business environment, and adapting to local labour market requirements were identified as significant factors. For instance, participants observed that the programme provided them a comprehensive understanding of the intricacies of business inception, taxation, and the intricacies of formal systems, which he had previously found to be a daunting challenge. Similarly, others were motivated to join the programme with the intention of developing a deeper comprehension of Italian systems and enhancing their capacity to integrate into the Italian labour market, to gain confidence in to implement their entrepreneurship ideas, especially in hospitality sector, such as a halal tea-room or operating a restaurant or bed-and-breakfast.

The participants' motivations for joining the programme reflected a combination of factors. Firstly, they sought to address systemic barriers in the Italian socio-economic context. Secondly, they were attracted by the structured and practical approach to learning offered by Partner_6. Thirdly, they were driven by personal ambitions for entrepreneurship and integration. The participants' intentions demonstrated a clear alignment between their aspirations and the programme's objectives of fostering economic and social integration through targeted training and support.

4.6.7   TCN's Intentions and Concrete Plans for the Future
TCN's Entrepreneurial Intentions

The following section will examine the intentions and concrete plans for the future of the entrepreneurs in question.

Participant_23 articulated her intention to establish a business enterprise that would be anchored in her passion for Moroccan fashion and halal sweets. The business concept entails the establishment of a halal tea room in Palermo, which will offer a fusion of cultural and culinary experiences.

Participant_24 intends to revisit her previous experience in the hospitality sector by opening a bed-and-breakfast establishment with a buffet service, or potentially a restaurant or spa. She intends to utilise the entrepreneurial abilities acquired during the programme to organise and expand these concepts.

Participant_25 intends to establish a restaurant specialising in Tunisian cuisine, utilising the resources and expertise gained from the programme, including business planning and social media advertising, to facilitate the success of this venture.

Participant_26, like other participants, intends to investigate the potential for import and export business between Italy and Africa. He has initiated the process of drafting business plans and acquiring an understanding of the requisite bureaucratic procedures, utilising the knowledge gained during the programme.

Participant_27, who is already the legal representative of a food industry startup, intends to pursue further growth of his existing business by implementing new management and branding strategies that they has acquired through the programme.

TCN's Social Inclusion Intentions
Strengthening Skills for Future Opportunities
Participants such as Participant_28, currently pursuing a degree in Energy Engineering, articulated a desire to further develop their entrepreneurial expertise, with long-term objectives of integrating her academic background with her professional interests in the food and sports sectors.

Building Community Impact
Participant_23 underscored the cultural significance of her work and articulated aspirations to address the dearth of halal options in Italy, particularly for North African immigrants. Her

ambition is to achieve personal fulfilment while simultaneously addressing the needs of the community.

4.6.8   Recommendations for Enhancing the Programme

It was recommended that the programme offer shorter, more focused modules for those with limited availability, as well as longer, more in-depth courses for participants ready to engage in advanced training. In order to cater to the diverse needs of participants, the programme should provide flexible schedules and formats, such as hybrid or asynchronous learning opportunities, thereby ensuring accessibility for those with work or family commitments.

Partner 6 emphasised the necessity of engaging public authorities in the sustenance of efficacious programme components, such as mentorship and access points for ongoing assistance, to guarantee the continuity of these elements beyond the duration of project funding.

It was observed that field visits, individual consultations and collaborations with local businesses had a significant impact. It was recommended that these components be expanded to encompass a greater number of industries and direct engagements with successful entrepreneurs.

Partner 6's future plans and participant ambitions reflect a commitment to sustainable integration through practical support, tailored resources, and strong networks. Organisational efforts will focus on expanding collaborations, advocating for systemic changes like paid internships, and ensuring long-term mentorship. Participants emphasized the need for continued learning opportunities and practical guidance to achieve their social and economic integration goals. The recommendations underline the importance of flexibility, practical engagement, and institutional support for sustaining the programme's success.

It is recommended that the programme be enhanced by extending the duration of the course. It was proposed that a reduction in the number of topics covered in each session, coupled with an extension of the programme duration, would facilitate a more in-depth examination of each subject, including payslips and business planning.

It was proposed that the programme should include more detailed practical exercises, such as the performance of bureaucratic procedures in a simulated environment and the calculation of salaries.

It was recommended that babysitting services be made available for participants with children and that consecutive course days be avoided in order to accommodate personal schedules.

It was recommended that efforts be made to enhance inclusivity for newcomers. It was suggested that additional courses be designed for newly arrived young people who may lack foundational knowledge of the Italian system.

The participants expressed appreciation for the networking opportunities and recommended maintaining these connections through the formation of alumni groups or the organisation of follow-up workshops, with the objective of sharing progress and challenges.

4.7   Sweden

4.7.1   National Context as experienced by ESO

In the context of Sweden as a nation, the arrival of immigrants in the wake of the 2015 migration crisis called for the implementation of robust integration strategies. The project was aligned with the national objective of facilitating the integration of immigrants into Swedish society and the labour market. The PLOUTOS project was perceived as a means of engaging in international collaboration with the objective of providing support for this process and contributing to Sweden's broader integration goals.

4.7.2   Organisational Context of ESO

As an university, Partner_8's history of involvement in EU and national initiatives designed to facilitate immigrant integration provided a robust foundation for its participation. Partner_8 described that *"Hamstead University has worked with different EU project also and national project which support the integration of immigrants in the green industry, agriculture and other broader areas."* The PLOUTOS, thus represented an opportunity to extend this work to other sectors, in alignment with the university's strategic priorities. Furthermore, the practical and innovative nature of the project aligned with the institution's research and educational objectives.

PLOUTOS project enabled the Partner_8 to address the particular requirements of third-country nationals (TCNs) in Sweden, such as understanding of the complexities of the local tax system, financial regulations, and bureaucratic procedures. The programme's design ensured that the content was both relevant and practical, thereby facilitating participants' comprehension of the most effective means of navigating Sweden's distinctive socio-economic environment. Moreover, the programme facilitated professional networking, allowing participants to establish connections with their peers and potential collaborators, which proved invaluable in promoting entrepreneurial growth.

4.7.3   ESO's Intentions and Plans for the Future Organisational Intentions

From an organisational standpoint, Partner_8 aims to leverage the insights and data amassed throughout the project to devise novel proposals targeting the gaps identified through PLOUTOS. The project yielded insights into both practical and theoretical challenges, enabling the university to concentrate future endeavours on the resolution of these particular deficiencies. In the future, the university intends to apply for funding from programmes such as AMIF and Horizon Europe to support further integration-focused projects. Furthermore, there is a strong

intention to incorporate the lessons learned from PLOUTOS into the university's curriculum, with the objective of making it more market-oriented and practical, and thus better aligned with the needs of TCNs and entrepreneurs. The project's hands-on approach has inspired the institution to expand its efforts in creating programmes that are both theoretically grounded and practically impactful.

From an organisational standpoint, the project made a substantial contribution to Partner_8's capacity to integrate practical approaches into its curriculum. Despite the university's historical engagement with industry partners, the PLOUTOS project catalysed a transition towards a more practical, market-oriented educational model, specifically designed to meet the needs of third-country nationals (TCNs). This signified a shift away from the conventional emphasis on theoretical and literature-based training towards a more practical and hands-on approach. The university benefited from the establishment of an extensive network, facilitating connections with organisations and stakeholders both within Sweden and internationally. This enhanced collaboration enabled a more profound comprehension of the requirements for the integration of third-country nationals (TCNs) and facilitated the gathering of invaluable data that could inform future projects and proposals. Moreover, the project furnished the university with a framework for identifying deficiencies in theoretical and practical knowledge, thereby establishing a foundation for future research and initiatives.

The significance of capitalising on the outcomes of PLOUTOS to reinforce and extend the university's collaboration with international partners were highlighted. This encompasses the undertaking of projects that integrate a multiplicity of backgrounds and sectors, while simultaneously refining the processes to accommodate the varying competencies and skills of partner organisations. The objective is to guarantee that future collaborations are optimised and more efficacious.

4.7.4   TCN's Personal Context

The PLOUTOS project constituted a distinctive opportunity to integrate practical assistance with academic research. The project facilitated close interactions with third-country nationals (TCNs) and stakeholders involved in integration, offering opportunities to address both theoretical and practical gaps in the field. Furthermore, the interviewee's doctoral research and professional growth were enhanced by the opportunity to explore new tools and technologies to support integration, while reflecting on the challenges and opportunities faced by TCNs.

The motivations and intentions of the interviewees for joining the PLOUTOS programme were found to be diverse, reflecting a range of factors at the national, organisational and personal levels.

From a national perspective, the programme's emphasis on addressing systemic barriers in Sweden was a key motivating factor for participants. The intricate financial and bureaucratic systems in Sweden, including high taxes and protracted approval procedures, were identified as substantial impediments for third-country nationals (TCNs). These challenges prompted participants to seek knowledge about how to navigate these systems effectively. To illustrate, one participant's motivation for joining was to gain insight into financial matters and to enhance their comprehension of the economic processes at play in Sweden.

The programme was reported by participants to have resulted in significant personal growth and the development of practical skills. One participant, who also served as a mentor and educator, gained valuable insights into the support of immigrants in Sweden and the teaching of financial literacy. As a business developer and co-founder, the participant reported that the programme contributed to their professional trajectory by providing tools and ideas to support start-up ventures and explore innovative technologies, such as artificial intelligence, for the development of business strategies.

Another participant in the business language course highlighted the importance of acquiring knowledge about Sweden's financial systems and the challenges associated with navigating bureaucratic processes. It was reported that while the programme provided beneficial economic information, Sweden's high taxes and lengthy project approval times remained significant barriers to implementing small business plans. This feedback highlighted the dual role of the programme in providing knowledge and also exposing the systemic challenges faced by third-country nationals.

The development of networking opportunities and the ability to share experiences with others in similar situations were identified as valuable outcomes by the majority of participants. The participants found it valuable to learn from the programme itself, as well as from the diverse perspectives of their peers.

4.7.5 Knowledge and skills acquired by TCNs

The participants gained significant insights into financial management, including proficiency in saving, investing, and long-term financial planning. Additionally, they developed entrepreneurial skills, including the capacity to engage in business planning, navigate regulatory frameworks, and manage resources effectively. The programme furnished participants with practical strategies for navigating Sweden's intricate economic terrain, whilst simultaneously fostering innovation in their personal and professional pursuits.

The PLOUTOS programme yielded notable organisational and individual outcomes, adapting its methodology to align with the distinctive requirements of TCNs within the Swedish context. While participants acquired valuable knowledge and skills, the programme also revealed systemic barriers, such as understanding taxes and administrative demands, that continue to challenge the integration of third-country nationals (TCNs) in Sweden. The combination of practical learning, mentorship, and networking opportunities serves to illustrate the programme's role in fostering both economic and social integration.

4.7.6 TCN's Intentions and Concrete Plans for the Future

At the individual level, the project provided opportunities for participants to engage closely with TCNs and stakeholders involved in integration. To illustrate, those pursuing doctoral studies and engaged in research on the project acquired practical insights into the difficulties encountered by TCNs, as well as the tools and technologies required to address these challenges. Such exposure enabled the development of skills in context mapping, targeted research, and direct interaction with diverse groups. The practical experience also contributed to personal academic development, for example, by advancing doctoral research and generating new ideas for future projects.

The participants reported clear entrepreneurial intentions, which centred on leveraging the knowledge gained from the PLOUTOS programme to establish or expand their business ventures. Participant_20 outlined their intention to develop their company further by integrating innovative IT solutions and artificial intelligence (AI) tools to automate processes and facilitate the growth of startups. As a co-founder, they articulated the objective of preparing their company for an initial public offering (IPO), with the intention of listing it on the stock market to attract investors and ensure financial growth. Another participant, a female TCN who attended the business language course, indicated her intention to establish a small business to enhance her

financial situation, although she also acknowledged the substantial obstacles posed by Sweden's elevated taxation rates and protracted bureaucratic approval procedures.

At the individual level, participants articulated aspirations pertaining to professional advancement and financial autonomy. In reflecting on their dual role as both an entrepreneur and a business developer, Participant_20 articulated their long-term objective of becoming more involved in the development of startups and of mentoring others in order to facilitate entrepreneurial success. Their personal ambitions were closely aligned with the entrepreneurial pursuits, exemplifying a dedication to creating opportunities for them and for the broader community. Participant_21, although focused on small-scale financial improvements, articulated her ambition to navigate systemic barriers in Sweden and enhance her socio-economic standing.

Participants emphasised the necessity of adapting existing resources and expanding collaborations. Additionally, Participant_20, who also served as an educator and mentor within the programme, proposed the implementation of structured assessments or evaluations to guarantee that TCNs with the greatest potential for benefit are selected for the programme. It was highlighted that resources should be deployed in an optimal manner to support participants with the greatest potential for success. Furthermore, he proposed the incorporation of additional digital tools and online courses to facilitate broader access, particularly for those unable to attend in-person sessions due to Sweden's geographical and logistical constraints.

4.7.7   Recommendations for Enhancing the Programme

It is recommended that the programme be enhanced by incorporating TCN input.
It was emphasised by participants that the content of the programme should be tailored to reflect the actual challenges encountered by TCNs in the real world. Incorporating this input into the design phase could enhance the programme's relevance and effectiveness (as indicated by interview participants).

From an organisational standpoint, the programme was commended for its commitment to adapting and customising its courses to meet the distinctive requirements of TCNs in Sweden. The incorporation of the Swedish context into financial literacy and business acceleration courses was regarded as a particularly beneficial addition. This bespoke approach enabled participants to develop the requisite skills for economic and social integration. One interviewee,

who participated in the programme as both a mentor and an educator, indicated that their motivation for involvement was rooted in a desire to contribute to and benefit from this highly contextualised learning environment. The opportunity to engage with a structured programme designed to empower immigrants and address systemic integration gaps was a significant factor in their decision to participate.

In terms of recommendations, the interviewee emphasised the importance of improving the structure of future projects by considering the competencies of each partner organisation. It was proposed that more explicit delineation of roles and responsibilities could enhance the efficiency of collaborations in multi-sector consortia. Furthermore, they underscored the necessity for a more equitable apportionment of deliverables and effort among partners, with the aim of alleviating resource constraints.

Partner_8 and its representatives intend to utilise the findings of PLOUTOS to inform the design of future integration-focused projects. The organisational plans include the refinement of curricula, the securing of new funding, and the expansion of partnerships. The personal ambitions of the researchers focus on advancing research and the practical applications that will support TCN integration. These recommendations are intended to enhance the design of future projects and facilitate collaboration.

Participants emphasized the importance of sustaining and enhancing the programme. Partner_20 underscored the necessity for more efficacious participant selection methodologies, such as pre-programme assessments, to identify individuals with the greatest potential for success and benefit from the resources provided. Furthermore, they emphasised the necessity of integrating digital tools and online learning options to enhance participation and overcome geographical barriers. This proposal was corroborated by other feedback concerning the difficulties of attending in-person sessions, particularly for those residing at a distance from urban areas.

Similar to other countries, participants proposed the implementation of long-term mentorship and continuous support beyond the conclusion of the programme, with the objective of ensuring sustained impact.

In conclusion, the future intentions of the participants reflect a combination of entrepreneurial aspirations and personal ambitions to overcome systemic barriers in Sweden. From an organisational perspective, the focus is on optimising the use of resources, fostering greater collaboration and enhancing accessibility through digitalisation. These plans and recommendations highlight the necessity for a flexible and tailored approach to ensure the continued impact of the PLOUTOS programme and the ongoing support of TCN integration in Sweden.

5   Discussion

The following section will examine the intentions and motivations of the project partners.

5.1.1   Cross-Country Discussion

The motivations and intentions of representatives from various countries to join the programme demonstrate both shared themes and distinct contextual variations at the national, organisational and personal levels. This analysis can be further enhanced by considering adult learning theories, such as Knowles' principles of andragogy and Mezirow's transformative learning theory. These theories provide valuable insights into how adults engage with learning in diverse contexts.

5.1.1.1   Differences

The programme was perceived as a means of addressing the systemic barriers faced by third-country nationals (TCNs) across all countries. To illustrate, in Belgium, the principal motivation was to facilitate the bridging of administrative and bureaucratic gaps, including those pertaining to taxation and formal business systems, which impede the entrepreneurial endeavours of TCNs. The Bulgarian focus was shaped by the country's transition from a transit country to a destination for third-country nationals (TCNs), which has resulted in an urgent need for integration frameworks due to the absence of a unified national policy. Similarly, Croatia was motivated by its evolving role as a host country, particularly following the influx of Ukrainian refugees. In Sweden, the programme was aligned with the national objectives of post-2015 migration crisis integration, with the aim of facilitating third-country national (TCN) access to the labour market. Conversely, Italy and Greece were experiencing significant challenges as entry points for migrants, with prolonged bureaucratic delays necessitating the provision of support for sustainable livelihoods and economic participation.

The theory of andragogy, as proposed by Knowles, posits that adult learners are driven by the need to address real-life challenges and seek practical solutions. The alignment of national objectives with the lived challenges of participants exemplifies this principle, as the programmes addressed immediate systemic barriers and provided solutions relevant to their socio-economic environments. The relevance of the material to their personal and professional lives provides motivation for adults to engage deeply with the learning process.

5.1.1.2 Organisational context

At the organisational level, there was a consensus that expertise should be harnessed in order to meet the diverse needs of TCNs. In Belgium, organisations sought to refine their delivery methods in order to more effectively address the various stages of entrepreneurship and to enhance the inclusivity of financial literacy training. The Partner 1 in Bulgaria, operating as both a municipal foundation and an NGO, leveraged the programme to reinforce its network with local and international partners. In Croatia, there was a focus on the development of bespoke tools, including online dictionaries and business curricula. Meanwhile, in Greece, Partner 4 sought to refine its methodologies in order to address deficiencies in entrepreneurial training. Italy's Partner 6 placed a premium on the dissemination of reusable resources and the fostering of collaborations, while Sweden's Partner 8 sought to incorporate practical, market-oriented solutions into its academic curriculum.

In this context, Mezirow's transformative learning theory is particularly pertinent, as organisational strategies were designed to foster critical reflection among participants. For instance, bespoke tools and methodologies prompted learners to subject their assumptions about entrepreneurial and financial processes to critical scrutiny, thereby facilitating the effective application of new knowledge. By fostering environments conducive to collaboration and innovation, these organisations created opportunities for participants to undergo a transformative shift in their perspectives and become more empowered actors within their host countries.

5.1.1.3 Personal Context

Personal motivations exhibited notable similarities, particularly the aspiration to contribute to integration initiatives while simultaneously advancing individual objectives. In many cases, participants were motivated by their personal experiences as migrants or professionals with close ties to TCN communities. In Sweden, for instance, the personal motivation of an interviewee derived from their immigrant background and doctoral research, which aimed to integrate academic inquiry with practical impact. Similarly, a team member in Croatia, drawing on their experience as a former refugee, sought to ensure meaningful support for displaced individuals. In Greece and Italy, personal ambitions were focused on equipping TCNs with the necessary skills to navigate the various systemic barriers they encountered. In Belgium, individuals emphasised the importance of overcoming self-doubt and gaining entrepreneurial confidence as key drivers.

As Knowles posits, adults are driven by intrinsic motivations, such as the desire for self-improvement and the aspiration to address personal and societal issues. This is evident in the personal ambitions of participants, who perceived the programme as a means of attaining professional advancement and contributing to integration initiatives. This willingness to engage with the programme reflects the principles of self-directed learning and problem-centred approaches that are inherent to adult education.

5.1.1.4 Similarities

A unifying theme across all contexts was the shared recognition of systemic barriers and the intention to address these through tailored interventions. The programmes, whether focusing on financial literacy in Belgium, business education in Croatia, or cultural adaptation in Bulgaria, sought to empower TCNs with knowledge and skills for economic and social integration. Moreover, organisational motivations were found to include the enhancement of networks, the refinement of resources, and the addressing of gaps in existing services. Personal ambitions frequently aligned with professional objectives, as participants sought to utilise their roles to foster broader integration while advancing their own expertise.

The theories of Knowles and Mezirow emphasise the significance of creating learning opportunities that are both immediately relevant and transformative. The programmes' focus on addressing real-world barriers is consistent with these theories, enabling participants to engage in meaningful ways and experience both practical and personal growth.

The primary source of divergence was the distinctive socio-economic context of each country. In Belgium, the emphasis was placed on technical refinement for a range of entrepreneurial stages, whereas in Bulgaria, the focus was on cultural and procedural orientation. Croatia concentrated on language and legal frameworks to provide support for TCNS, whereas Greece targeted deficiencies in entrepreneurial skill development that were specific to its migration context. Italy's approach, which prioritised the dissemination of resources and sustainability, differed from Sweden's, which was more academic and research-oriented. At the individual level, motivations were diverse, encompassing a range of objectives from the advancement of entrepreneurial ventures (as observed in Belgium and Italy) to the addressing of specific systemic challenges informed by lived experiences (as evidenced in Croatia and Sweden).

The variations in focus across countries reflect the necessity for contextual adaptation in order for transformative learning to occur. Mezirow's theory emphasises the role of critical reflection in transforming deeply held assumptions, which is evident in the country-specific approaches to addressing participants' challenges. In addition, Knowles' principle of readiness to learn highlights the importance of aligning programmes with local socio-economic realities, ensuring that participants are adequately prepared to engage and benefit.

Although the participants shared overarching goals of addressing integration barriers and empowering TCNs, the specific approaches varied by country. The specific contexts of the countries in question shaped the urgency and focus of participation, with organisational objectives being tailored to respond to local needs. Personal ambitions also played a role, infusing the programme's design and implementation with a human element. By aligning with the principles of adult learning, as proposed by Knowles and Mezirow, the programme fostered meaningful and transformative engagement, emphasising the importance of flexible and context-sensitive approaches to integration initiatives.

5.1.2 Change & Outcomes

The changes and outcomes facilitated by the programme reflect both similarities and differences across organisational and individual perspectives in the participating countries. These outcomes were shaped by the specific socio-economic and cultural contexts of each country, while shared themes highlighted the overarching goals of supporting TCNs in achieving social and economic integration.

5.1.2.1 Organisational context

The programme augmented the capacity and operational approaches of the participating partners. In Belgium, the partner refined their delivery methods, focusing on the provision of practical financial literacy training that equipped participants with budgeting and entrepreneurial planning tools. However, the programme also demonstrated a necessity for more focused language training in order to meet the specific entrepreneurial requirements. Similarly, in Bulgaria, Partner 1 developed and customised resources, including business language courses and financial literacy tools, in order to address the challenges TCNs face when navigating bureaucratic and economic systems. In Croatia, the curricula were adapted to include localised content, such as legal terminology and administrative procedures, thereby ensuring that the training was aligned with the needs of participants in their specific contexts.

In Greece, organisations such as Partner 4 modified their materials to integrate Greek-specific legal and bureaucratic procedures. These endeavours were further enhanced by the implementation of flexible course designs that prioritised the most pressing needs of the participants. Italy's Partner 6 adapted its course delivery to accommodate participants' schedules and incorporated practical activities, including study visits to local institutions such as Banca Etica. In Sweden, Partner_8 underwent a shift in focus, moving away from theoretical approaches and towards a more practical, market-oriented education. This shift was driven by the need to address the real-world challenges faced by TCNs. A common organisational outcome across all countries was the strengthening of networks and collaborations. In Bulgaria, Partner_1 broadened the scope of its collaborative endeavours with non-governmental organisations, municipal authorities, and international institutions. Croatia enhanced its relationships with local non-governmental organisations (NGOs) and the national employment service. Greece's collaborations were extended to encompass new EU and local initiatives, while Italy's Partner 6 reinforced its connections with educational institutions and businesses with a view to promoting long-term integration. Similarly, Partner 8 in Sweden leveraged its extensive network of partnerships to gain insights into the challenges faced by TCNs and to collect data for future initiatives.

5.1.2.2 Personal context of TCNs

Participants across countries acquired practical skills and confidence, thereby facilitating their pursuit of entrepreneurial or employment opportunities. In Belgium, the provision of financial literacy training enabled participants to develop budgeting and business planning skills, while personalised mentoring facilitated the overcoming of barriers. Those from Bulgaria benefited from business language courses and financial literacy training, which enhanced their capacity to navigate economic and legal terrains. In Croatia, participants acquired industry-specific language skills and cultural awareness, thereby acquiring the capacity to establish businesses or secure employment. The acquisition of knowledge regarding financial and administrative systems by Greek participants enabled them to pursue self-employment or entrepreneurial ventures. Italian participants were able to develop their entrepreneurial planning and financial management skills through the utilisation of hands-on activities, such as role-playing and individual consultations, which provided them with practical insights. In Sweden, participants benefited from a combination of practical tools and academic frameworks, which facilitated the integration of theoretical knowledge with real-world applications.

5.1.2.3 National context

Notwithstanding these common achievements, the specific outcomes for participants were shaped by the distinctive national contexts. In Belgium, participants reported an increase in self-confidence and a refinement of their entrepreneurial strategies. Bulgarian participants emphasised the significance of developing cultural competencies and establishing professional networks, as exemplified by initiatives such as the "Business Leaders Club." Croatian participants emphasised the importance of addressing diploma recognition and overcoming administrative barriers, while Greek participants focused on navigating public administration systems. Italian participants derived benefit from practical engagements, such as field visits, which served to demystify formal institutions and encourage interaction with local systems. The Swedish participants were able to gain insights that enhanced their ability to merge academic research with practical applications, thereby enabling them to develop innovative approaches to integration challenges.

5.1.2.4 Knowledge and skills development

In terms of knowledge and skills, participants consistently reported acquiring financial literacy, entrepreneurial abilities, cultural competence, networking expertise, and increased confidence and motivation. The ability to engage in financial planning, budgeting, and an understanding of taxation and legal requirements were identified as critical outcomes. Furthermore, participants developed business planning and marketing strategies, as well as the capacity to navigate intricate bureaucratic processes. Furthermore, an enhanced cultural awareness and adaptability enabled participants to engage more effectively with local norms and practices. The confidence gained through mentoring and tailored training also enabled them to pursue their goals with greater determination.

The programme yielded meaningful outcomes for both the organisations and the individuals involved. The organisations in question were able to enhance their capacity to provide bespoke, pragmatic assistance to TCNs, while the participants themselves were able to acquire the fundamental abilities and assurance needed to become integrated into their host communities. Despite the existence of common objectives and results, the specific national contexts in question presented distinctive challenges, which in turn shaped the outcomes in unique ways. These findings highlight the necessity of integrating shared learning objectives with flexible, context-specific approaches to facilitate the sustainable integration of TCNs.

5.1.3 Intentions and concrete plans for the future

The following section will present the intentions and concrete plans for the future of the individual or organisation in question.

5.1.3.1 Cross-Country Discussion

The intentions and plans for the future reported by representatives of the participating countries demonstrate both similarities and differences in the approach to achieving the programme's goals for social and economic integration. These plans encompass both organisational objectives and personal ambitions, while also including recommendations for the continued sustenance and enhancement of the programme.

5.1.3.2 Similarities Across Countries

At the organisational level, a shared emphasis on adapting existing resources, expanding collaborative networks, and investing in further research was evident. To illustrate, in Belgium, the partner intends to refine programme materials in order to more effectively address the entrepreneurial needs of participants, with a particular focus on the provision of practical and accessible resources. Similarly, the Partner 1 in Bulgaria intends to continue and improve its Bureau for Information and Consultations, a centralised service supporting third-country nationals (TCNs). Croatia expressed a similar intention, namely to refine its curricula, particularly in the areas of business language and financial literacy, while ensuring alignment with national and local contexts.

Another common focus was the importance of collaboration. In Belgium, efforts were directed towards the reinforcement of ties with local administrative agencies and community organisations, with the objective of addressing the systemic barriers faced by third-country nationals (TCNs). Bulgaria, through the Partner 1 sought to reinforce partnerships with local employers, non-governmental organisations, and international networks with the objective of bridging cultural and administrative gaps. Greece's Partner 4 expressed its intention to collaborate with both local and EU initiatives with the objective of expanding support for TCNs. This would entail integrating entrepreneurial empowerment with job-readiness programmes. Similarly, Italy's Partner 6 placed an emphasis on extending its collaborative endeavours with businesses and non-governmental organisations (NGOs) with the objective of providing practical opportunities for third-country nationals (TCNs), such as internships. Partner 8 in Sweden also

placed an emphasis on the establishment of more robust international networks, with the objective of providing enhanced support for future integration initiatives.

A further priority was the investment of resources in research and development. Bulgaria sought to identify strategies for the long-term sustainability of services such as the "Business Leaders Club" and the development of orientation programmes for employers. The intention of Croatia was to develop tools which would address the issues of diploma recognition and labour market integration. Greece's plans included an investigation into methods to enhance the accessibility of educational materials, while Sweden's Partner 8 sought to leverage project insights to identify and address gaps in TCN support systems.

5.1.3.3 Differences

The differences observed across countries were primarily reflective of the distinctive socio-economic and migration contexts present in each nation. The Belgian approach was to narrow the scope of its language courses in order to better align them with the practical needs of entrepreneurs. Bulgaria placed a premium on maintaining its Bureau for Information and Consultations and aligning integration initiatives with municipal priorities. In Croatia, the organisation planned to reorient its services toward economic migrants, addressing their specific needs, such as legal guidance and workplace support. Greece placed an emphasis on integrating entrepreneurial and job-readiness training, while also addressing challenges such as seasonal employment conflicts. Italy placed an emphasis on the adaptation of educational resources for broader utilisation, including those outside the TCN demographic. Additionally, the country advocated for systemic changes, such as the introduction of paid internships. In line with its academic orientation, Sweden intends to develop curricula oriented towards the labour market and pursue funding for research projects focused on integration.

5.1.4 Personal Aspirations

At the individual level, participants articulated aspirations for achieving economic stability and contributing to local communities. In all countries, TCNs indicated their intention to utilise the skills acquired through the programme to establish or expand businesses and pursue entrepreneurial objectives. To illustrate, in Belgium, participants sought to enhance their business strategies and surmount obstacles with the assistance of mentoring. In Bulgaria, participants sought to integrate socially and economically through training and cultural orientation. Croatian TCNs placed significant emphasis on the development of professional

networks and language proficiency, while Greek participants identified the navigation of bureaucratic processes as a key challenge in the establishment of businesses. In Italy, individuals planned to utilise their entrepreneurial expertise to surmount obstacles in the informal labour market. In Sweden, participants sought to integrate academic and practical insights to enhance their professional prospects.

5.1.5   Recommendations

It was recommended that several enhancements be made to the programme in order to optimise its effectiveness and sustainability. In all countries, interviewees highlighted the necessity of integrating the input of TCNs into the design of the programme in order to more accurately reflect their lived experiences and challenges. Additionally, recommendations were made to adapt the programme tracks to align with the heterogeneous needs of participants, such as offering distinct modules for early-stage entrepreneurs and established business owners. It was emphasised that flexibility in the delivery of the programme is required, including the use of asynchronous and hybrid learning formats, in order to accommodate the schedules of participants. It was also recommended that the programme be sustained through the implementation of follow-up initiatives, the provision of mentorship, and the integration of its activities into municipal strategies. Furthermore, countries such as Italy and Sweden put forth the suggestion of enhancing practical learning opportunities, including internships and field visits, with the objective of reinforcing participants' engagement with local systems.

The intentions and plans reported by representatives from the participating countries demonstrate a unified commitment to addressing integration challenges while tailoring approaches to local contexts. Organisational intentions are focused on the refinement of resources, the establishment of collaborative partnerships, and the conduct of research. Intentions of TCNs emphasise the achievement of economic and social integration. These recommendations are designed to enhance the programme's inclusivity, flexibility and sustainability, thereby ensuring its continued relevance in meeting the evolving needs of TCNs and host communities.

5.2 Beneficiaries (TCNs)

5.2.1 Cross-Country-Comparison: Intentions and Motivations

The motivations and intentions of beneficiaries (TCNs) from different countries to join the programme are revealed to have shared themes and distinct variations across national, organisational, and personal contexts. These factors are can be understood through the lens of adult learning theories, including those of Knowles et al. (2020), Jarvis et al. (2003), and Mezirow (2018), as well as Kolb's (2015) experiential learning framework and Johns' (2020) reflective practice model.

Across all participating countries, the existence of systemic barriers served as a motivating factor for beneficiaries, prompting them to seek solutions through the programme. In Belgium, participants were motivated by the lack of accessible financial and entrepreneurial education for third-country nationals (TCNs), which they perceived as a gap that the programme could help to bridge. Similarly, the Bulgarian programme was of interest to third-country nationals (TCNs) who were seeking to overcome socio-economic challenges, particularly in the areas of employment and entrepreneurship. In Croatia, the programme provided insights into the legal, financial, and cultural systems that are necessary for integration into the local economy. In Greece, participants were driven by a desire to gain a deeper understanding of taxation, financial literacy, and business procedures, with the aim of navigating the complex socio-economic landscape. Italy's bureaucratic and labour market challenges also constituted a significant motivating factor, with TCNs seeking to overcome these obstacles and establish sustainable livelihoods.

The andragogical principles proposed by Knowles emphasise the intrinsic motivation of adults to address immediate problems and achieve relevance in their learning. This is consistent with the participants' motivation to address practical challenges, such as navigating tax systems or understanding legal frameworks. Furthermore, Jarvis' theory that adult learning is rooted in context serves to underscore the influence of national socio-economic conditions on participants' decisions. Kolb's experiential learning cycle, which involves learning through experience, reflection, and application, was evident as participants sought to apply the programme's offerings in a real-world context.

5.2.1.1 Personal Context

Motivations were often driven by a desire for financial independence, professional growth, and a sense of civic responsibility. In Belgium, participants sought to enhance their entrepreneurial

strategies and professional visibility. The Bulgarian participants were driven by a dual objective: personal growth and community impact. This manifested in various ways, including the intention of employment of refugees and the fostering of cultural exchange. Croatian participants were driven by the prospect of self-improvement and the expansion of their professional networks. The Greek participants expressed their aspirations for financial autonomy and career advancement through entrepreneurial ventures. Italian participants sought to transform creative and business ideas into tangible enterprises, while Swedish beneficiaries aimed to navigate systemic barriers and improve their socio-economic standing.

The principle of self-directed learning, as proposed by Knowles, emphasises the significance of personal agency in these motivations, as participants proactively sought programmes that were aligned with their individual goals. Johns' reflective model also demonstrates how participants drew upon their experiences to inform their learning, thereby enabling them to build upon prior knowledge and explore new avenues of enquiry. Furthermore, Kolb's framework highlighted how participants employed experiential learning to develop pragmatic solutions to their personal and professional challenges.

5.2.1.2 Similarities
A significant commonality across all contexts was the shared emphasis on addressing systemic barriers and fostering integration. The programmes were adapted to meet the specific requirements of the local context, thereby enabling the participants to develop practical skills in financial literacy, business planning and legal compliance. Furthermore, the provision of networking opportunities, mentorship, and the alignment of personal ambitions with professional objectives served to unite beneficiaries across countries. These similarities reflect the focus of adult learning theories on the relevance of educational content and the integration of real-world experiences into the learning environment.

5.2.1.3 Differences
Despite the existence of shared goals, differences emerged as a result of variations in socio-economic landscapes and cultural contexts. The Belgian programme placed a particular emphasis on the provision of practical financial education and the facilitation of mentorship, whereas the Bulgarian programme placed a greater emphasis on the promotion of cultural and social integration. The Croatian programme placed an emphasis on the development of a fundamental understanding of business practices, whereas the Greek programme sought to

enhance both job readiness and entrepreneurial skills. Italy placed an emphasis on creative industries and tailored entrepreneurial training, which contrasts with Sweden's research-driven approach to developing curricula that are oriented towards the market. These distinctions are in accordance with Jarvis' assertion that learning is inherently shaped by specific socio-cultural contexts.

The motivations and intentions to join the programme demonstrate a complex interplay of national, organisational, and personal factors, each shaped by distinct challenges and opportunities. The programme can be seen to function effectively as a mechanism for fostering meaningful and transformative learning experiences when viewed through the lenses of Knowles, Jarvis, Mezirow, and Kolb. By addressing systemic barriers, leveraging structured support, and tailoring learning to participants' contexts, the programme exemplifies the principles of experiential and reflective learning, as set forth by Knowles, Jarvis, Mezirow, and Kolb. These insights underscore the necessity of context-sensitive methodologies in the design of adult education initiatives that are responsive to the heterogeneous needs and aspirations of the target population.

5.2.2   Change & Outcomes: Cross-Country Discussion

The following section will examine the changes and outcomes that have been observed. The reported changes and outcomes by beneficiaries from diverse countries engaged in the programme exhibit both shared patterns and distinctive variations. These outcomes illustrate the influence of national contexts, programme design and personal experiences on the impact of the initiative.

Participants reported notable gains in knowledge, skills, and confidence. In Belgium, participants acquired proficiency in financial management and entrepreneurial skills, with particular emphasis placed on budgeting and business planning. The programme's practical tools enabled participants to address immediate financial needs while simultaneously pursuing longer-term entrepreneurial objectives. The Bulgarian participants acquired essential business competencies, including marketing and logistics, which they subsequently applied to expand their ventures, such as hair salons and culinary businesses. The confidence-building exercises and mentorship provided were particularly valued by participants, as they enabled them to overcome initial hesitations about launching their enterprises.

In Croatia, participants benefited from acquiring an understanding of taxation, financial management, and teamwork. The emphasis on collaborative learning and the use of real-life examples enabled the participants to contextualise their knowledge and apply it to their own ventures. The Greek programme placed a particular emphasis on financial literacy and the administrative navigation of business processes, equipping participants with the knowledge and skills to explore entrepreneurial opportunities and manage their personal finances effectively. Italian participants developed competencies in value-added tax management, social media marketing, and business planning, thereby enabling them to transform initial ideas into actionable business plans. In Sweden, participants acquired advanced knowledge in saving, investing, and digital business solutions, which they integrated into their entrepreneurial and professional pursuits.

While participants from different countries reported similar skill sets, such as financial literacy and entrepreneurial strategies, the context influenced their application. To illustrate, Bulgarian participants placed a premium on cultural exchange and community engagement, whereas Greek and Italian participants were more inclined to concentrate on surmounting bureaucratic obstacles. The Swedish participants investigated digital innovation and technology integration, thereby elucidating the discrepancies in national priorities and prospects.

5.2.3   Knowledge and skills development

The knowledge and skills gained by participants were consistent across all countries. These included financial literacy, entrepreneurial skills and cultural adaptability. The financial literacy training encompassed budgeting, expense management, and taxation, thereby equipping participants with the ability to effectively manage both personal and business finances. Furthermore, entrepreneurial skills, including business planning, risk assessment, and customer management, were also highlighted. Furthermore, participants developed strategic thinking and networking abilities, which facilitated collaboration and resource-sharing within and beyond the programme.

While these competencies were shared across countries, differences emerged in the specific areas of focus. In Belgium and Bulgaria, participants identified practical financial tools and community integration as their primary areas of interest. Croatian and Greek participants emphasised the significance of navigating regulatory systems and leveraging mentorship for professional growth. Italian and Swedish participants placed a greater emphasis on advanced

business strategies and the integration of innovative solutions, including digital tools and AI-driven business processes.

The changes and outcomes reported by beneficiaries demonstrate the programme's efficacy in fostering both organisational and individual growth. Organisations exhibited augmented capacity to provide context-specific training and assistance, while participants acquired invaluable competencies for social and economic integration. The diversity of outcomes is indicative of the programme's capacity to adapt to disparate national contexts, thereby ensuring its relevance and impact across countries. These findings emphasise the necessity of combining practical tools, mentorship and innovative approaches in order to address the distinctive challenges faced by TCNs in their respective environments.

5.2.4 Intentions and concrete plans for the future

The following section will present the intentions and concrete plans for the future of the subjects under study. A comparative analysis of the intentions and future plans reported by beneficiaries from different countries reveals both similarities and differences in their entrepreneurial aspirations and personal ambitions. These plans encompass strategies for adapting existing resources, fostering collaborations, and sustaining the programme's impact through the formulation of tailored recommendations.

Entrepreneurial Intentions

All participants expressed the intention to leverage the skills and knowledge gained through the programme to establish or expand their businesses. In Belgium, Participant 2 outlined a strategy whereby they would utilise their newly acquired financial management skills to pursue self-employment, thereby reducing their reliance on external specialists. Similarly, in Bulgaria, Participant_5 articulated an intention to establish a restaurant that would combine Ukrainian and Bulgarian cuisines, thereby incorporating cultural exchange as a core aspect of the business. The Croatian participants expressed the intention to establish modest-scale businesses, with an emphasis on refining their concepts based on market research. To illustrate, Participant_18 and Participant_15 intended to utilise budgeting tools in order to accumulate the requisite funds for the realisation of their entrepreneurial objectives. This correlates with the Legrain, P. & Fitzgerald, M. (2022) position that maturity of migrant communities directly impacts the quality of businesses created with a view towards value-added.

In Greece, Participant_7 intended to expand their family restaurant into the catering sector, applying the business tools acquired through the programme. Fernandes intended to open a Cuban restaurant in Athens, employing the knowledge gained during the training to successfully navigate the associated bureaucratic procedures. Italian participants, such as Mina, articulated intentions to establish business ventures that combined personal passion and cultural representation. One such venture was the establishment of a halal tea room in Palermo. In Sweden, one participant intended to incorporate innovative IT solutions into their startup in preparation for an initial public offering (IPO) and the attraction of investors.

These shared entrepreneurial ambitions demonstrate the efficacy of the programme in providing participants with the practical tools and confidence to succeed. However, discrepancies were observed in the scale and focus of these aspirations. While some participants, such as those in Belgium and Sweden, prioritised financial independence and technological innovation, others in Bulgaria and Italy placed greater emphasis on cultural integration and social impact.

The personal goals of the participants varied across countries but were consistently oriented towards financial stability and professional development. In Belgium, participants expressed a desire to enhance their professional visibility and to network with individuals who share similar professional interests. The Bulgarian participants expressed the intention to empower individuals, including refugees, through the implementation of socially impactful business models. In Croatia, Tetiana sought to gain practical experience in local businesses prior to launching her entrepreneurial venture, whereas Marina planned to combine business principles with community development initiatives.

In Greece, one participant sought to pursue higher education, utilising the programme as a foundation for further studies in business administration. Italian participants expressed a desire to integrate their academic and entrepreneurial aspirations, with a particular focus on identifying and addressing market gaps. In Sweden, personal ambitions included the provision of mentoring and the overcoming of systemic barriers, such as high taxation and bureaucratic delays, with a view to achieving socio-economic integration.

5.2.4.1 Recommendations

It was recommended that several enhancements be made to the programme in order to optimise its effectiveness and sustainability. It was emphasised by participants that incorporating TCN

input into the programme design would enable a more effective response to the challenges faced in the real world. The incorporation of advanced topics, such as marketing and digital business strategies, was proposed as a means of tailoring the curriculum in Italy and Sweden. It was recommended by participants in Belgium and Croatia that the programme should be expanded to include a greater focus on mentorship and practical components, with the aim of ensuring sustained support beyond the conclusion of the programme.

The importance of sustained engagement was reiterated by participants in a number of countries. In Sweden, the proposal was made that alumni networks should be developed and follow-up workshops held in order to maintain connections and facilitate the sharing of progress. The Bulgarian participants emphasised the significance of ensuring the accessibility of funding, advocating for the provision of streamlined support to facilitate navigation of the credit systems. In Greece and Sweden, the recommendation was made to provide flexible learning formats, including asynchronous options, in order to accommodate participants with diverse schedules.

The future plans reported by participants demonstrate a clear alignment between the programme's objectives and the aspirations of its beneficiaries. While entrepreneurial intentions are oriented towards the establishment and expansion of businesses, personal ambitions emphasise the significance of financial stability, professional growth and community impact. The organisational intentions expressed demonstrate a commitment to refining resources, expanding networks and sustaining the programme's relevance through continuous adaptation. The aforementioned plans, when considered alongside the proposed recommendations, serve to illustrate the transformative potential of the programme and the necessity for flexible, tailored approaches in order to guarantee long-term integration outcomes for TCNs.

6 Conclusion and Recommendations

The analysis of the project's impact demonstrates a clear and strong alignment between the stated goals of the partners and the expressed aspirations of the beneficiaries. Both groups exhibited a mutual commitment to promoting the social and economic integration TCNs. However, discrepancies were observed in the motivations, outcomes, and future plans, which were influenced by national contexts, organisational capacities, and individual experiences. These insights underscore the necessity for targeted strategies that leverage shared goals while addressing contextual challenges.

6.1 Project Partners

For the project partners, the programme presented an opportunity to address the systemic barriers faced by third-country nationals (TCNs) and to fill gaps in existing national frameworks. Their objective was to leverage expertise in order to create bespoke interventions, such as financial literacy training and entrepreneurial mentorship. In addressing the evolving migration challenges in their respective regions, Greece and Italy placed a premium on flexibility, whereas Sweden and Bulgaria placed greater emphasis on institutional research and policy advocacy. These organisational efforts were enhanced by the establishment of collaborative networks, which increased the programme's reach and relevance. To illustrate, the Bulgarian Partner 1 reinforced its dual municipal and NGO role by integrating policy advocacy with grassroots initiatives, whereas Sweden's Partner 8 introduced practical, market-oriented approaches into its traditionally academic curriculum. Notwithstanding these similarities, certain partners, such as Croatia, focused their efforts on addressing immediate integration challenges, whereas others, like Belgium, sought to refine their approaches for advanced entrepreneurial stages.

6.2 Beneficiaries

In contrast, the beneficiaries were driven by the necessity to overcome immediate challenges and achieve long-term aspirations. The participants were driven by a desire to overcome bureaucratic hurdles, improve their financial literacy and gain access to entrepreneurial support. While the common objective of socio-economic independence provided a unifying force for participants from diverse countries, the particulars of their aspirations were shaped by the specific circumstances of their respective contexts. In Bulgaria, the beneficiaries expressed a desire to combine cultural exchange with entrepreneurship, while in Sweden the participants focused on integrating technological innovations into their ventures. Similarly, in Greece and

Italy, participants were driven to surmount systemic impediments and pursue entrepreneurial endeavours that were aligned with their cultural and economic contexts.

The outcomes for beneficiaries demonstrated notable advancements in knowledge, abilities, and self-assurance. Improvements were reported by participants in all countries with regard to financial literacy, entrepreneurial competence and professional networking. As a result of the programme, participants were able to develop business plans, enhance their ability to navigate bureaucratic systems, and launch ventures that addressed both personal goals and community needs. For example, participants in Belgium concentrated on enhancing their financial management abilities, whereas those in Bulgaria applied marketing and logistics expertise to expand their commercial operations. In Croatia, participants identified the resolution of administrative barriers as a priority, whereas Italian and Greek beneficiaries placed emphasis on the representation of culture in their entrepreneurial endeavours. The Swedish participants employed sophisticated digital tools to confront local challenges and prepare for long-term growth. The aforementioned outcomes illustrate the efficacy of the programme's capacity to adapt its approach in order to address the diverse needs of beneficiaries, whilst simultaneously fostering a shared sense of empowerment.

6.3   Recommendations

6.3.1   Integrating Adult Learning Principles

In order to ensure the sustainability and expansion of these successes, it is essential that future initiatives integrate key principles of adult learning. Theories proposed by Knowles, Jarvis, and Mezirow highlight the significance of self-directed learning, problem-solving, and reflective practice in the context of adult education. The application of these principles enables programmes to align with participants' lived experiences and intrinsic motivations. Furthermore, Kolb's experiential learning framework and Johns' model of reflective practice highlight the importance of integrating theoretical knowledge with practical application. The incorporation of role-playing exercises, real-world case studies, and opportunities for critical reflection can serve to further enhance the learning outcomes.

6.3.2   Expanding Flexibility and Customization

It is of the importance that the programme maintains flexibility and employs tailored approaches in order to ensure its continued success. It would be beneficial for future initiatives to offer curricula that are modular in nature and cater to individuals at diverse stages of entrepreneurial

development, from those who are at the foundational level of training to those who are more advanced in their business strategies. The incorporation of blended learning models, including asynchronous options, can enhance accessibility for participants with varied schedules. This approach is particularly pertinent in Sweden, where the geographical dispersion of participants presents logistical challenges. Furthermore, the expansion of mentorship opportunities and the fostering of peer networks can facilitate the establishment of long-term support systems for beneficiaries. The establishment of structured alumni networks, as exemplified by the Bulgarian model, and the fostering of cross-country collaboration can facilitate the sharing of resources, the exchange of ideas and the maintenance of connections between programme participants beyond the duration of the programme itself.

6.3.3 Strengthening Mentorship and Peer Networks

In order to guarantee the long-term viability of the project, it is essential that the partners involved integrate the successful practices identified into the local and national integration strategies. The Bureau for Information and Consultations in Bulgaria provides a model that can be adapted to different contexts and is scalable in nature. The implementation of tailored business tools in Croatia and an emphasis on cultural entrepreneurship in Italy serve to illustrate the significance of providing training that is both locally specific and pertinent to the needs of the target population. Such practices may be disseminated among partners through the utilisation of knowledge-sharing platforms, the formation of cross-sector partnerships, and dedicated peer-networks.

6.3.4 Fostering Cross-Sector Collaboration

It is also imperative to collaborate with public authorities, non-governmental organisations (NGOs), and private sector stakeholders in order to address systemic deficiencies and expand the programme's reach. The involvement of private sector entities, such as financial institutions, can facilitate the provision of internships, networking opportunities, and access to financial resources for beneficiaries.

6.3.5 Incorporating TCN Input into Programme Design

It is similarly recommended that TCNs be actively involved in the design and implementation of the programme. The implementation of co-design workshops and regular feedback mechanisms can facilitate the alignment of interventions with the actual challenges encountered in the real world and the aspirations of the participants. To illustrate, integrating TCN insights into the

programme design can facilitate the refinement of training modules, thereby enhancing their capacity to address bureaucratic challenges and cultural gaps. Further enhancement of the programme's impact may be achieved through advocacy for systemic changes, such as the introduction of financial incentives for employers engaged in collaboration with TCNs and the incorporation of paid internships.

In order to guarantee sustainable and impactful integration outcomes, the following recommendations concentrate on addressing the learning, temporal, economic, and socio-cultural dimensions.

6.3.6 Learning Context

It is recommended that programmes integrate principles of adult learning, as proposed by Knowles, Jarvis, and Mezirow, with an emphasis on self-directed, problem-solving, and reflective learning approaches. The incorporation of experiential learning, as outlined by Kolb, and reflective practices, as advocated by Johns, will enable beneficiaries to apply theoretical knowledge in real-world settings. It is of the utmost importance to adapt the curriculum to the specific educational levels and prior experiences of the participants. For example, the provision of distinct pathways, one for foundational skills and the other for advanced business strategies, allows for the accommodation of diverse learning requirements. Furthermore, the incorporation of digital learning tools and gamified elements has the potential to enhance engagement, particularly among tech-savvy participants in countries such as Sweden.

6.3.7 Temporal Context

The temporal challenges of participation, including limited availability due to work or caregiving responsibilities, necessitate a greater degree of flexibility in programme delivery. The provision of asynchronous online learning options and modular courses enables participants to learn at their own pace. The implementation of structured follow-up workshops or mentoring sessions can facilitate the maintenance of engagement and provide long-term support. For instance, the establishment of alumni networks and the implementation of continuous mentoring, as proposed in Bulgaria, can facilitate the maintenance of connections and support for participants even after the conclusion of the formal programme. The temporal context also encompasses the time allocated for social and economic integration. In light of the responses received from the interviewees, it is of paramount importance to establish post-startup services that facilitate long-

term support, such as mentoring. It is recommended that the support offer should encompass a timespan of between six and 12 months.

6.3.8 Economic Context

It is imperative that programmes address the economic realities of beneficiaries, ensuring that interventions are practical and accessible. The provision of financial incentives, such as stipends or remunerated internships, can serve to alleviate immediate economic pressures and encourage participation. Furthermore, collaboration with financial institutions to facilitate access to microloans or credit can assist beneficiaries in launching or expanding their businesses. The implementation of locally-specific business tools, such as the tailored legal and financial curricula observed in Croatia, can assist participants in navigating economic systems in an effective manner.

6.3.9 Socio-cultural context

The socio-cultural context is of great importance and should remain a core focus of the programme. Providing opportunities for beneficiaries to share their cultural heritage, as seen in Bulgaria and Italy, can foster mutual understanding and social cohesion. Furthermore, tailoring programmes to address specific cultural and societal barriers, such as linguistic challenges or gender dynamics, can enhance relevance and accessibility. For instance, business language courses in Croatia and Greece demonstrated the value of addressing cultural and linguistic needs alongside technical skills.

6.3.10 Advocacy for Systemic Change

It is recommended that project partners advocate for systemic changes to national integration policies. This encompasses the streamlining of bureaucratic processes, the provision of financial incentives for employers hiring TCNs, and the integration of entrepreneurship support into broader national strategies. The implementation of policy changes that address barriers such as diploma recognition, as exemplified by the case of Croatia, or taxation complexities, as observed in Sweden, has the potential to significantly enhance outcomes.

The project was effective in addressing systemic barriers and in empowering both partners and beneficiaries to drive social and economic integration. The congruence between the programme's objectives and the participants' aspirations serves to illustrate the efficacy of bespoke interventions and collaborative methodologies. By integrating adult learning principles,

fostering mentorship networks, promoting collaboration, and advocating for policy changes, the programme can achieve sustainable outcomes for TCNs and host communities. Such endeavours will not only empower individuals but will also serve to reinforce local economies and foster inclusive societies.

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