

Support Mechanisms for Business Creation in the Walloon Region for non-European Migrants

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Abstract

This article examines the effectiveness of support and assistance structures for business creators, focusing specifically on immigrant entrepreneurs in Wallonia. It aims to identify the available initiatives that assist business creation, assess their impact on the social integration and economic involvement of this group, and evaluate the discrepancies between the experiences of migrant entrepreneurs and the services provided. Quantitatively, the low percentage of migrant entrepreneurs receiving support from contacted organizations in Wallonia over the previous five years shows that more efforts are necessary to help this population integrate into the independent labour market. Moreover, the low success rate for businesses run by non-EU migrants who have received assistance underscores the shortcomings of current support systems for this demographic rare.

Keywords: *Immigrant entrepreneurship, support and assistance structures, business creation, migrant*

Introduction

Migrant entrepreneurship² is a topic of considerable interest given the socio-economic challenges confronting European societies, particularly regarding the socio-professional integration of workers from immigrant backgrounds. This challenge has grown increasingly complex over the years, despite the measures already in place. It arises from various factors, including the evolution of migration flows in recent years and the multiple crises and economic changes affecting the host societies' economies. Employment figures across different groups, which allow for comparisons between countries, can provide better insights. Indeed, the realities surrounding immigrants' access to employment vary significantly from one region to another, indicating a diversity of employment policies with differing impacts (Manço and Scheurette, 2021). Many factors also influence this situation, such as migrants' length of residency, year of entry, gender, resources, government policies, and public discourse. Additionally, this phenomenon is contingent upon how migrants understand and navigate their residency, as well as the actual practices of formal institutions responding to the structural needs of the national economy in the era of globalization (Rezaei, Goli, and Dana 2014).

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² The IOM defines a migrant as any person who leaves his or her place of habitual residence to settle temporarily or permanently and for various reasons, either in another region within the same country or in another country. In this article, we focus on extra-European migrants, designating, on the one hand, all new arrivals and protection seekers or recognized refugees, and, on the other hand, populations from a non-EU country, who has been living in the host region for a long time, having or not acquired the nationality of this country.



In addition to macroeconomic variables such as migration flows and the labor market situation, the complexity of addressing the challenges of migrants' economic integration is further exacerbated by administrative barriers, like the non-recognition of immigrants' qualifications and skills, as well as the discrimination this group faces, particularly in the labor market. Indeed, In 2019, the average employment rate for working-age natives in EU-27 countries was 73%, which is six percentage points higher than that of the foreign-born population (Eurostat). Employment statistics indicate that working-age individuals born in another EU Member State had a 75% employment rate, while those born outside the EU had a rate of 64%. The exclusion from employment is more severe in certain EU nations: Greece, Spain, Sweden, France, and Belgium rank among the countries with the highest unemployment rates for migrants (Eurostat). These differences among countries imply that the barriers faced by migrant workers are also connected to the structure of the labour market (Gadrey, 1992), which is significantly ethnostratified in Belgium (Martens, 2006). Recent studies (Manço and Scheurette, 2021) emphasize, especially in the context of French-speaking Belgium, the presence of institutional challenges (such as inadequate vocational training options for migrants) that diminish the effectiveness of systems designed to assist those distanced from the workforce. Additionally, obtaining employment isn't the sole obstacle non-EU immigrants encounter in the European labor market. The caliber of their jobs raises concerns as well. Typically, they occupy more demanding, unstable, and lower-wage roles than native-born workers, and often face fragmented career trajectories marked by extended periods of unemployment (Manço and Gatugu 2018). The outlook in Belgium seems even bleaker. In light of the COVID-19 pandemic, although employment among EU nationals has risen by 1% since 2019, the number has dropped by 10% for non-EU nationals nationality. (Statbel).

These findings may clarify why migrant workers tend to pursue entrepreneurial careers more than native workers, even if self-employment isn't their primary preference. A recent OECD study (Lavison et al., 2023) indicates that self-employment is growing more rapidly among immigrants in Wallonia. In Belgium, immigrants constitute a larger share of self-employed individuals compared to the European average: 10% of self-employed workers in 2020 were from another EU state (EU average: 3%), and 8% hailed from outside the EU (EU average: 7%). Thus, entrepreneurship emerges as a viable choice, driven not only by necessity and opportunity but also by conviction, as migrants possess robust entrepreneurial potential and a greater willingness to take risks due to their migratory backgrounds (Kuate and Manço, 2021). Moreover, Baklanov et al. (2014) propose that migrant entrepreneurs increasingly contribute to economic activities, particularly in generating export revenue. Nevertheless, the landscape of self-employment is complicated by variations in administration, legislation, and governance, along with cultural differences at both regional and national levels diversities.

In modern multicultural societies, the presence of women entrepreneurs, particularly those from ethnic minority immigrant backgrounds, has grown as they pursue greater economic and social recognition. Many host countries aim to facilitate this entrepreneurial spirit, but immigrant entrepreneurs often navigate different challenges related to ethnicity, gender, values, and cultural heritages. De Vries & Dana (2012) explored the migration, settlement, cultural, and business challenges faced by these entrepreneurs, shaped by the unique characteristics of ethnic women immigrants and the socio-economic landscape of their host countries. They compared these challenges with those of male entrepreneurs and found that ethnic women immigrant entrepreneurs display many traditional entrepreneurial traits



characteristic of migrant communities, alongside numerous gender-specific hurdles. Their research highlighted key differences in motivations, business types, and more between ethnic women immigrants and their male peers' competencies.

In Belgium, there is a noticeable underrepresentation of women among the self-employed. This issue is especially pronounced among immigrant self-employed workers, who represent 31.2% of this demographic in the country. Native self-employed workers are similarly affected, making up 35% of the population, as noted in a 2019 [study](#) conducted by the FPS Economy. The study points out a significant gap in data regarding immigrant self-employment, as most available statistics focus on nationality rather than country of birth. Nevertheless, it indicates that immigrants comprise 24% of workers in Wallonia, which is close to the national average of 21%. Between 2008 and 2015, the number of immigrant self-employed workers in Wallonia increased more rapidly than that of native self-employed workers, although the proportional gap was smaller across all Belgian regions. ([FPS Economy, 2023](#)).

It is essential to examine the various self-employment support schemes aimed at addressing the specific needs of immigrant populations and to evaluate their effectiveness.

State of the Question Enlightened by International and Local Literature

Research on support for migrant entrepreneurs remains limited. Vandor and Franke (2018) examined the factors influencing migrant entrepreneurship in Europe, its economic impacts, and associated policies. The majority of European policies aim to foster entrepreneurship by highlighting migrants' skills, potential, and the identification of entrepreneurial talent, including those interested in returning to their home nations. The authors contend that migrant entrepreneurship should be a focal point for policy development due to its numerous positive economic impacts. Davidavičienė and Lolat (2016) investigated the European countries most receptive to migrant self-employment, examining their challenges and opportunities. They concluded that the Netherlands leads in government e-infrastructure, communication, and a diverse array of public e-services, reflecting a consistent assessment across various indices. The United Kingdom and Sweden also perform well in e-government services. In contrast, while migrant entrepreneurship is deemed important in other countries, information on the topic remains scarce and hard to compare between nations. Most studies referenced by Davidavičienė and Lolat (2016) focus on particular groups of migrants within specific cities (Anyadike-Danes et al., 2007; Baycan et al., 2008). Ultimately, the authors emphasize that a uniform policy to support migrant entrepreneurship across all EU countries is impractical, though general insights can be drawn to guide policymakers with necessary modifications and adaptations EU. Mosbah et al. (2020) posited that many researchers prioritize length of stay over firm age in predicting entrepreneurial outcomes for migrants. Their findings suggest that immigrants with shorter stays or brief settlement plans generally exhibit lower self-employment rates compared to those with longer settlement intentions; these individuals are more inclined to launch businesses within their ethnic communities. Conversely, immigrants who stay longer or have indefinite settlement plans typically gain a better grasp of the mainstream market, behave more like natives, are more inclined to initiate businesses, and often establish their ventures outside their co-ethnic community.

Waldinger (1994) first examined the role of migrants' self-employment as a significant economic niche, and Kloosterman et al. (1999) expanded on this topic in the Netherlands,

where the context was influenced more by social structures than in the United States. They investigate how migrant entrepreneurs integrate into broader society, looking beyond ethnic backgrounds, by analyzing their interactions with customers, suppliers, and various commercial and governmental organizations. This perspective helps researchers comprehend the *social standing* of migrant entrepreneurs and their potential for *social advancement*. This aligns with studies by De Angelis et al. (2017) and Dana et al. (2019), which focused on the socio-economic and cultural elements that explain the entrepreneurial behaviors of migrants and propose specific support strategies. Kloosterman and Rath (2001) highlight the *specific needs and support demands* of these entrepreneurs and suggest promising ways to enhance immigrant entrepreneurship, especially through diversity and valorization within urban policy frameworks. They identified and analyzed twelve practices from government policies at different levels³.

Taschereau et al. (2001) explore the experiences of foreign traders in Brussels during the 1930s, demonstrating the ongoing relevance of an approach based on ethnic and institutional opportunity structures. These historians highlight how immigrants utilized trade as a means of making a living while also integrating into their new society; trade serves as a '*universal language*' that facilitates complex interactions, which are significant for both socialization and integration. However, these interactions can also provoke feelings of rejection or lead to economic and geographic isolation. Consequently, the influence of '*social representations of foreigners*' extends beyond mere economic success, underscoring the necessity for *more accessible procedures enabling migrants to establish businesses*, so that commercial endeavors can serve as a beneficial avenue for integration socialization.

The above observation holds significance, especially given the scarcity of both qualitative and quantitative data regarding the entrepreneurial position of migrants. In 2003, the European Monitoring Centre on Racism and Xenophobia explored the realm of migrant entrepreneurship by reviewing relevant policies. The Observatory advocates for an *integration policy at multiple levels* and encourages stakeholders to *train migrant entrepreneurs*, enhancing their competitiveness. Similarly, Manço (2005), through the example of the Turkish immigrant community in the EU, illustrates that migrant entrepreneurship serves as an adaptive socio-economic behavior that contributes to cultural enrichment, self-realization, and development for both immigrant groups and their host countries, and occasionally, even for the migrants' regions of origin. These insights are reflected in the Participation Fund (2006) as part of a European initiative focused on immigrant entrepreneurs and their access to microcredit⁴.

The Fund outlines primary challenges faced by authorities and official bodies in improving the conditions of these immigrant micro-entrepreneurs while also providing guidance on support initiatives aimed at business creation for immigrants, who were just beginning to gain traction in various European nations. Their recommendations emphasize the importance of enhancing support structures and facilitating better access to information training. Furthermore, the Fund urges European, national, and regional authorities to remain vigilant about candidate entrepreneurs retaining social benefits during the start-up phase of their

³ These include, among others, strengthening the social, cultural and financial resources of migrant entrepreneurs, mobilizing transnational networks of ethnic entrepreneurs, providing flexible loans or income substitution for entrepreneurs, etc.

⁴ Concept imported from emerging countries and decisive for the development of immigrant entrepreneurship (Guzy, 2006) which does not always have sufficient material means, constituting a guarantee of access to ordinary credit.



businesses. Additionally, the costs of administrative procedures should be lowered or even eliminated.

According to Wauters and Lambrecht (2006), immigrants in Belgium, especially refugees, have high entrepreneurial potential. The authors express concern that this potential is underutilized, noting that fostering entrepreneurship among refugees could aid their societal integration and allow them to contribute to the growth of our cities. However, these researchers point out, in one of the few studies focused on this topic in Belgium, that the small percentage of refugees who succeed in starting a business generally falls into a lower income category compared to other entrepreneurs. The researchers advocate for a systematic examination of the obstacles to self-employment faced by refugees and immigrants. They are currently engaged in identifying these barriers in a follow-up study (Wauters and Lambrecht, 2008). Their findings reveal several key factors: limited market opportunities, challenges in accessing entrepreneurship and credit, insufficient human capital—especially in language skills, a social network with few local economic actors, and the overall poverty of the institutional and societal environment surrounding immigrant entrepreneurs.

Regarding the Brussels-Capital Region, a study by the Union des Classes Moyennes (UCM) published in 2017 examines *the challenges faced by individuals from ethnic backgrounds in their entrepreneurial efforts*. It aims to identify these obstacles and suggest potential solutions to enhance the entrepreneurial landscape in the region. However, the UCM concludes that while entrepreneurs from ethnic minorities encounter barriers, these obstacles are not unique to them, indicating that there is *no necessity for specific tools targeted at this audience*. This stance aligns with many policies implemented across Europe⁵, yet it contradicts the prevailing scientific literature on the matter. For instance, Van Niekerk et al. (2008) conducted a review of support schemes for migrant groups across 32 European countries, revealing that most of these initiatives are effective and help foster the success of migrant entrepreneurs⁶. Similarly, Cornet and Warland (2014) criticize the insufficient support for business creation among immigrants, which could worsen their vulnerability. They also suggest enhancing tools that assist entrepreneurship by considering aspects related to immigration status. For UCM, fostering 'the spirit of enterprise' among ethnically diverse individuals could be beneficial⁷. The organization advocates for popularizing entrepreneurship by sharing *role models* with younger generations and creating '*storytelling*' around *success stories* in schools or training centers. Additionally, companies could provide opportunities for their employees to gain exploratory experiences as intrapreneurs.

In their 2010 study, Bakkali et al. explore support mechanisms for business creation during skill management, emphasizing the need to match an entrepreneur's profile with the necessary skills for the intended initiative. This suggests that specific profiles require distinct skills for effective support, rather than just universal skills like business acumen. Similarly, Levy-Tadjine (2007, 2009) raises the question of whether immigrant entrepreneurs need tailored support.

⁵ Rath and Swagerman (2015) observe that most policies and programs tend to favour general measure over measure specific to a group, for example, from an immigrant background.

⁶ According to the European Commission (*Evaluation and Analysis of Good Practices in Promoting & Supporting Migrant Entrepreneurship*, 2016), migrant entrepreneurship support initiatives can facilitate access to traditional networks if the organization providing support is able to establish links with the business community in general. This study suggests good practices in 22 countries, but not in Belgium.

⁷ Which also seems dissonant, knowing that many businesses (often small) are run by foreigners and of foreign origin (OECD, 2011).

By examining opposing viewpoints regarding specific support, his research outlines support relationships and the intercultural dynamics involved. The findings indicate that the varied stances of immigrant project leaders must align with the different support positions available. *Therefore, for migrant entrepreneurs to succeed, support systems must address a twofold process: adopting the methods put forth by the project leader and acknowledging their acculturation process.*

Support Systems for Migrant Business Creators

Reflecting research that largely confirms the value of targeted aid for migrant entrepreneurs, the European strategy '2020' promotes the concept of *inclusive entrepreneurship*. A key initiative supporting this is the multimedia series *The Missing Entrepreneurs*, developed in partnership with the OECD. However, as highlighted by the OECD, there is still much work needed to turn information—often poorly publicized and hard to access—into actionable practices. This is exactly what the European Social Fund (ESF) aims to address in its ongoing project calls. Notably, several areas within these calls, especially in French-speaking Belgium, focus on fostering initiatives that enhance creativity in business and provide support or training for aspiring self-employed individuals

Empirical Approach

Our research examines the range of schemes, structures, programs, and other tools in the Walloon Region dedicated to supporting migrants willing to undertake income-generating activities. It is, therefore, appropriate to first examine existing initiatives in this region. The aim is to develop convincing indicators to determine whether they are sufficient, proportional to demand, rooted in the economic and institutional realities of their region, and perceived by migrants as being credible, considering their expectations.

To conduct a participatory strategic analysis of Wallonia's support systems for non-EU migrant self-employment, we performed a qualitative empirical study through consultations. By participatory strategic analysis, we refer to identifying key factors affecting the needs of migrant entrepreneurs, considering both the entrepreneurs' viewpoints and those of current support initiatives. Our data collection methodology primarily relied on semi-structured interviews. We utilized "opportunity" sampling (Mason, 2002) followed by "snowball" sampling (Jupp, 2011). Initially, we conducted exploratory interviews with partners from previous projects aligned with our themes⁸. In 2021, we distributed an online questionnaire⁹ to 77 parent organizations that assist entrepreneurship in the Walloon Region (over 125 sites), which were identified online¹⁰. These organizations, categorized into twelve types, encompass most entities responsible for the issue:

Business counters
Incubators and nurseries

⁸ Initiatives in the field of employment integration of migrants, as appears on the site of actions financed by this transnational body.

⁹ The questionnaire on assistance for business creation and migrant populations in Wallonia includes the identification of the respondent, the volume and characteristics of the entrepreneurs supported over the last five years (age, sex, origin, etc.), the characteristics of the activities being created (sectors and types, investment volumes, presence of partners, number of workers, geographical areas, etc.) and the evaluation of the support (evolution of the initiatives supported, qualitative and quantitative criteria), as well as estimates of the success of the initiatives supported by 'origin' entrepreneurs, and the reasons for any differences felt.

¹⁰ The number of these structures is increasing. In 2024, we will have 89 of them. They cover the entire territory of Wallonia-Brussels.



Activities' cooperatives
Employment cooperatives
Business and innovation centers
Support counters
Women-specific networks
Mentoring structures
Business clubs
Financial aid structures
Coworking spaces
Public operators (9) active in supporting job creation

For comparison purposes, 35 business creation support structures for migrant populations active in one of the border regions of Wallonia—Brussels, Flanders, Westphalia in Germany, Grand-Est in France, Luxembourg, and the Netherlands—were also surveyed.

The interview protocol was distributed to participants prior to the videoconference meetings held in June and July 2021. Some participants opted to reply in writing. For others, interviews were conducted in either French or English based on their preference, and were recorded with their consent, alongside notes taken during the sessions. Respondents were made aware of how their feedback would be used and guaranteed anonymity, with the initiative and organization mentioned only with their approval. Additional documentation was sought on the structures surveyed and integrated into the analysis.

The interviews and debates were analyzed thematically (Braun and Clarke, 2006) focusing on the core issue of this research: *what initiatives are involved in supporting the self-employment of migrants, and whether they are effective and adequate in both quality and quantity to meet the needs and recommendations arising from these experiences inspire.*

This contribution begins by presenting a typology of public and private support aimed at business creators in the Walloon Region. The different forms of aid are explained through the anticipated activities and challenges these entrepreneurs face. Next, there is an analysis of specific support programs for migrant entrepreneurs, along with the representation of immigrants in broader initiatives. A comparison with programs from other countries follows. Lastly, the contribution evaluates the impact of these supports on the activities of business creators with immigrant backgrounds presented.

Findings from Walloon Aid and Support Structures

Among the professionals interviewed, three-quarters are managers of the support program, while the remaining participants are administrators or advisors of the analyzed structures. These structures, on average, support around one hundred projects annually. Some of them are organizations that partially focus on entrepreneurs from immigrant backgrounds, particularly in the following order of importance: financial aid structures, incubators, and support services counters.

During the survey, the reminders sent via calls and informal exchanges yielded valuable insights, revealing that many of these institutions either do not collect data on the sociocultural characteristics of their public or fail to analyze this information. Frequently, the reluctance to answer our questions stemmed from the perceived workload involved in conducting such analyses. Several participants expressed doubts about the usefulness and even the legitimacy

of examining their structure's activities in this context, emphasizing that each participant 'is treated as an entrepreneur, irrespective of their personal characteristics'¹¹. Additionally, information from the contacted structures was sometimes supplemented by reviewing their activity reports or websites. Occasionally, press articles highlighting the activities of these organizations also provided relevant insights illustration.

Based on the sample of responding structures, we found the following:

Figures	Proportions	Remarks
N° of foreign migrant entrepreneurs supported by a structure during the last 5 years	Roughly ¼ on a total n° of supported candidate entrepreneurs ranging from 500 to 19000 over the same period	Certain interviewed organizations clarify this disparity in support levels based on whether individuals are migrants from outside the EU, citing language barriers and the migrants' own interests.
N° of respondents believing that this proportion is increasing	Half (the other half viewing it as remaining stable)	
Average age of people interviewed	Mostly between 36 and 40, with nearly half being women	
N° of structures having a monitoring system for entrepreneurs that had received support	Nearly all surveyed structures	Many reach out to former participants annually or consult the Crossroads Bank to evaluate the ongoing status of the companies established.
Average n° of supported projects that remained active after 5 years	60% (standard deviation = 16) Participants estimate that, on average, fewer than 20% of businesses launched by non-EU migrants are still operational five years post-support.	Most structures perceive a disparity in success rates between companies founded by individuals from non-EU countries and those established by others, with the former at a disadvantage

The study's participants attribute this success gap to several factors, ranked in order of significance: limited access to financing for foreign entrepreneurs from outside the EU *due to their origins*; insufficient understanding of the workings of the Belgian economy; language barriers that pose significant challenges at the administrative level; and weaker networking opportunities compared to local entrepreneurs. Ultimately, individual coaching and mentoring emerge as valuable resources that can assist entrepreneurs from all backgrounds in the success of their endeavors.

¹¹ Abstracts from survey responses.



These findings are corroborated by various literary sources. Specifically, the lower success rate of migrant entrepreneurs compared to native counterparts has been documented since Waldinger's groundbreaking research in 1994, which indicates that migrant entrepreneurship tends to be less stable and more prone to failure, often due to insufficient networks and investment. The explanations provided by many of our respondents regarding this disparity in success align with the conclusions of Kloosterman et al. (1999), Kloosterman and Rath (2001), and Taschereau, Piette, and Gubin (2001), as well as Wauters and Lambrecht (2006). Additionally, Manço's studies (2005, 2018) highlight the importance of individual support and mentoring as effective strategies for immigrant businesses creators.

Conversely, our findings challenge the UCM study (2017) which dismisses the necessity for tailored tools for migrants. They also raise concerns about the hesitance of most business support frameworks mentioned in this research to acknowledge this specificity. Our contribution reiterates the results of multiple studies that emphasize the challenges faced by migrant entrepreneurs, including language barriers, a lack of understanding of the Belgian economic context, limited networks, and difficulties in accessing financing. These insights were further supported by the testimonies shared during two forums.

In this context, the microfinance organizations that participated in the study rank among those that attract a significant number of foreign users from outside the EU. Additionally, their workforce includes individuals of foreign origin. *"Considering the substantial proportion of foreign entrepreneurs in our national portfolio, we have created a specialized kit for them, along with resources for those involved in the socio-professional integration of foreigners. Our goal is to guide aspiring entrepreneurs on the necessary steps to undertake their entrepreneurial journey in Belgium. Furthermore, we provide additional materials to assist newcomers in better understanding the Belgian market, enabling them to refine their proposals."* For these organizations, the success rates of foreign-run businesses do not differ significantly from those of native entrepreneurs. Participants noted that immigrants' tendency to engage in community networks often provides them with a competitive advantage (Waldinger, 1994; Manço 2005).

Community networks offer significant advantages, representing a key argument made by organizations focused on migrants. This includes the LEAD association (Les Entrepreneurs Actifs de la Diversité) and the non-profit Collectif Des Femmes, where networking and collaboration are invaluable resources. The Collectif des Africains de la Diversité (COCAD) hosts conferences and after-work gatherings centered on entrepreneurship. These organizations provide services that facilitate the socio-economic advancement of migrants, encompassing workshops for sharing knowledge and practices, B2B events, support for junior migrant entrepreneurs, consultancy programs (like those offered by LEAD), professional training, and artistic workshops (specifically through Collectif Des Femmes). By fostering an entrepreneurial culture and collaboration among immigrant communities, and by connecting diverse talents and skills, these organizations effectively aid immigrant entrepreneurs in sustaining their projects. They represent some of the 'best practices' identified in 2019 by the European Migration Network across 24 EU Member States.

Comparisons with neighbouring regions

Interviews with organizations operating in the nearby regions of Wallonia, primarily focused on assisting migrant populations in the job market, reveal that the contacted organizations

(mostly international or cross-border entities) provide various services categorized into three groups categories:

Service category	Organizations providing them	Comments
Information and guidance services	All contacted organizations	These documentation services help the public understand the administrative procedures necessary for starting their entrepreneurial projects. If further assistance is needed beyond this scope, they can refer interested parties to more specialized operators, notably in certain economic sectors. Typically, the recommended support organizations are 'generalist' institutions that cater to all audiences, regardless of their background. However, only a quarter of the surveyed organizations offer information services in foreign languages to support migrant audiences ¹² . Additionally, half of the sample conducts training and workshops focused on business creation, although the duration and format of these offerings differ among organizations.
Financial services	Only 4 organizations on the 35 interviewed provide loans to their clients	Financial services tailored for migrant entrepreneurs are still underdeveloped in the control structures of regions adjacent to Wallonia. ¹³
Related services	Half of the sample structures provide coworking and/or meeting spaces for their beneficiaries. Networking opportunities (Charles and Jeffrey, 1993) are even scarcer in identified structures	These are new initiatives that are still not widely adopted. Coaching stands out as the most prevalent example, providing personalized support aimed at enhancing an individual's skills and performance (Cuerrie, 2002). In the case of cross-border organizations, networks can extend across multiple countries: <i>'our participants are encouraged to cross borders in search of inspiration, ideas, and contacts: Participants from Maastricht may travel to Hasselt, for instance, and they can also visit Aachen, which boosts their project's success'¹⁴.</i>

The identified organizations engage with their audience primarily through their websites and social media platforms. Notably, they largely overlook traditional media outlets like television,

¹² In Wallonia, multilingual service is also only provided in a few structures. However, they can count on the intervention of interpreters in many languages through SETIS and Monde des Possibles.

¹³ To obtain a loan from ZZP Fabriek in the Netherlands, applicants must be part of an entrepreneurial group, while MicroStart in Belgium offers loans to both solo beneficiaries and grouped entrepreneurs. Additionally, MicroStart serves as a bridge between traditional banks, insurance companies, and business owners, similar to the financial assistance provided by FAIRE in eastern France. This facilitates easier access to banking and financial services often deemed inaccessible elsewhere. Notably, although Triodos Bank lacks a specific migrant program for job creation, it is actively working towards fostering social inclusion. Its mission focuses on financing entrepreneurs and influencing the financial sector globally to become more sustainable, diverse, and transparent. For instance, Triodos funds projects aimed at assisting disadvantaged individuals in fields that align with social objectives, including non-profit jobs, support centers, integration initiatives, and other community-focused efforts projects.

¹⁴ Excerpt from an interview with ZZP Fabriek Maastricht. IDEM



radio, and newspapers, with only one organization utilizing these channels to reach their public. Multilingual communication remains underutilized, as only a third of the organizations adopt it. The WFG in German-speaking Belgium and the ZZP Fabriek communicate in the official languages of neighboring countries alongside the local language, while TouchPoint also provides information in Arabic and English. The WFG offers audio and video information online, and FAIRE frequently hosts conferences to promote social engagement impact.

When examining their impact, the structures outside Wallonia report an average of 441 project leaders supported annually, which translates to about 294 projects. Each project typically involves more than one leader. For example, ZZP Fabriek has the largest reach, following 2,000 project leaders each year, equating to roughly 500 initiatives. In contrast, Triodos Bank is involved with around 720 projects, while WFG engages with 300 investors per year, leading to approximately 130 initiatives. TouchPoint in Luxembourg sees figures of 600 individuals for about 270 initiatives. FAIRE, Foyer Notre Dame (in France), and GBL in Cologne are smaller entities, engaging fewer than 150 individuals per year for under 100 supported projects. On average, women make up a quarter of the project leaders supported by these structures, with ZZP Fabriek achieving the most gender balance organization.

The research on structures in the regions near Wallonia demonstrates the presence of investor support organizations primarily serving individuals from immigrant backgrounds, a rarity in French-speaking Belgium. The Netherlands, home to ZZP Fabriek among others, appears to have more established infrastructure for migrant entrepreneurs, as highlighted by De Kok et al. (2020). Additionally, the regulations governing access to professions are minimal (Xavier et al., 2013), easing business creation for immigrants. Although Dutch organizations consulted for this study offer services to a broad audience, individuals from immigrant backgrounds are notably prominent. For instance, Luxembourg's Sleeves Up, akin to the Dutch situation, also reflects higher entrepreneurial activity among immigrant populations compared to natives (Kerr and Kerr, 2016). In these countries, there are support programs for business creation targeted mainly at new arrivals from third countries, as well as applicants and beneficiaries of international protection; however, these initiatives are relatively new, originating from the late 2010s, and do not utilize languages or communication methods tailored to immigrant communities. Conversely, Walloon entrepreneurial support initiatives, while general in nature, seem older than initiatives in other regions in terms of age, even though the number of projects handled by structure seems less voluminous in Wallonia than in neighbouring countries.

Conclusions: Low Impact and Recommendations to Strengthen It

From a quantitative perspective, the low percentage of migrant entrepreneurs receiving support from the organizations contacted in Wallonia over the past five years indicates that additional efforts are necessary to integrate this group into the independent labor market. Moreover, the low success rate of businesses founded by non-EU migrants who received assistance underscores the constraints of the available support structures for migrants. Additionally, organizations that focus on this demographic are scarce. Besides MicroStart, Le Monde des Possibles, and Interra, only Job'In has recently begun to provide a tailored approach for immigrant entrepreneurs. These observations underscore the limited effectiveness of entrepreneurship support systems for migrants. Furthermore, few migrants

have sought assistance from these structures, as our qualitative analysis—conducted prior to this contribution—reveals. This analysis examined the resources and challenges faced by immigrant entrepreneurs: nearly three-quarters of the entrepreneurs surveyed reported that they did not seek help for their business ventures (Kuate Fomekong, forthcoming). Nonetheless, the demand for assistance is evident: the primary challenges encountered by entrepreneurs from migrant backgrounds are administrative and financial (Kuate Fomekong, forthcoming).

The comparative analysis indicated that in Belgium—particularly within Wallonia—the observed gap appears larger than in neighboring countries. Despite the OECD frequently recommending improvements in entrepreneurship for non-Europeans in this country, the support provided, while substantial, does not seem to be effectively accessible for migrants. This results in a disconnect between policy recommendations and the practical use of public resources. We often have to rely on private initiatives like MicroStart and Interra, as well as voluntary support within migrant associations for targeted financial assistance and aid for immigrants' independent activities, including multilingual monitoring. The same limitations apply to access to commercial or coworking spaces. Public policies should aim to ease barriers to obtaining independent status, such as professional cards, initial social security contributions, and accessibility to occupations, while also enhancing communication with migrant communities to clear specific hurdles encountered in developing commercial enterprises. In certain border areas of Wallonia and in the Netherlands, support and attention for migrant entrepreneurs are more robust and established, benefiting a much larger population with notable effects on local employment markets.

Our research and the conducted bibliographic analysis enable us to propose a set of recommendations aimed at enhancing the position of migrant entrepreneurs in Wallonia: the empirical findings of this study reveal several critical shortcomings in the support structures for non-EU migrant entrepreneurs in Wallonia. Despite the existence of numerous initiatives, only a small fraction of migrant entrepreneurs benefits from them, and those who do often face significant barriers such as limited access to financing, language difficulties, and a lack of understanding of the Belgian economic and administrative systems. These challenges contribute to a notably lower success rate for migrant-led businesses compared to their native counterparts. Below is a set of targeted recommendations proposed to address these gaps:

Improve Data Collection and Monitoring. Many support organizations do not collect or analyze data on the sociocultural background of their beneficiaries. Establishing systematic monitoring mechanisms would help identify specific needs and track the effectiveness of support provided to migrant entrepreneurs.

Enhance Language and Administrative Support. Language barriers and complex administrative procedures were frequently cited as obstacles. Support structures should offer multilingual services and simplified administrative guidance, possibly through partnerships with integration centers and interpreter networks.

Strengthen Financial Accessibility. Migrants face disproportionate difficulties in accessing financing. Public and private institutions should develop inclusive financial products, such as microcredit schemes tailored to migrant profiles, and reduce the bureaucratic burden for loan applications.



Expand Individual Coaching and Mentoring. Personalized support was identified as a key success factor. Programs should prioritize one-on-one mentoring, ideally involving coaches with migrant backgrounds, to foster trust and cultural understanding.

Promote Networking and Community-Based Support. Migrant entrepreneurs often lack access to professional networks. Encouraging participation in community-based entrepreneurial associations and cross-border exchange programs can help bridge this gap and foster peer learning.

Increase Visibility and Outreach. Many migrants are unaware of existing support structures. Communication strategies should include targeted outreach through ethnic media, social platforms, and community events to raise awareness and encourage engagement.

Policy Alignment and Institutional Commitment. There is a disconnect between policy recommendations and actual implementation. Regional and federal authorities must ensure that inclusive entrepreneurship policies are translated into concrete, accessible programs with measurable outcomes.

By aligning these recommendations with the empirical gaps identified, Wallonia can move toward a more inclusive and effective entrepreneurial ecosystem that recognizes and supports the potential of non-EU migrant entrepreneurs.

Conflict of interest declaration

I declare that they have no conflicts of interest.

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