



BSI_4WOMEN PROJECT

Survey on the potential and needs for developing entrepreneurship and taking innovative action

SUMMARY REPORT TEMPLATE

WP1 Preparing solutions D.1.1. Diagnosis of local needs with joint transnational approach and recommendations Project number and acronym BSI_4Women, #C003 WP responsible partner PP 1 - Rzeszow Regional Development Agency (PL) PP 7 - Dalarna Science Park (SE) Report prepared by (name and PP number) PP 1 - Rzeszow Regional Development Agency (PL) (name and PP number) Marek Duda mduda@rarr.rzeszow.pl Delivery date January 2024

I. Introduction

Survey on the potential and needs for developing entrepreneurship and taking innovative action Survey's target group: migrant women from Ukraine and other war-affected countries.

Survey area: BSI_4Women project partner regions from Poland, Norway, Denmark, Estonia, Latvia, Lithuania, and Sweden.

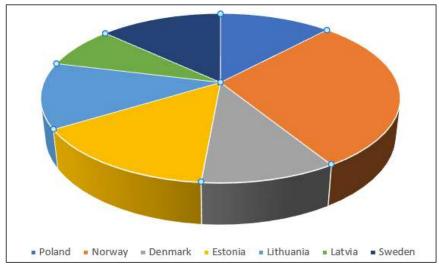
The document provides a comprehensive overview of the BSI_4Women project, which focuses on supporting entrepreneurial women, particularly migrant women from war-affected countries, in re-entering the labor market through self-employment. The project involves partners from Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden, who conducted a study to identify the creative potential, goals, and motivations of female war migrants in terms of setting up a business, including innovative ventures. The study aims to tailor forms and tools to support entrepreneurial women actively re-enter the labor market through self-employment. The document outlines the activities conducted, survey results, and the involvement of local stakeholders in disseminating information and encouraging refugee women to participate in the survey. It also highlights the employment status of refugee women in the surveyed countries and the prevalence of those seeking employment and engaging in entrepreneurship. The report provides insights into the challenges and opportunities faced by refugee women in the labor market and the need for targeted support programs to enhance their employment opportunities. The study aims to tailor the forms and tools developed within the project to support entrepreneurial women to actively re-enter the labor market in the form of self-employment by enabling them to develop business ideas, particularly ventures with innovative potential.

II. Summary of the activities conducted

The survey was aimed at refugee women who had left the areas engulfed by warfare. Given that the situation of the Ukrainian community is currently the main issue, for this reason, the main recipients of the survey were women of Ukrainian origin currently living in the partner regions (Poland, Norway, Denmark, Lithuania, Latvia, Estonia, and Sweden). The study involved 175 female respondents, of which:

Poland: 21 Norway: 51 Denmark: 18 Estonia: 26 Lithuania: 22 Latvia: 14 Sweden: 23.

As the chart above indicates, the largest group of refugee women surveyed are those currently residing in Norway. One of the factors causing this correlation is that Norway has a very developed support system for migrants, which is an added advantage for the region. This is also a reason why Norway is a very interesting country for migrants. Despite obtaining a reduced number of questionnaires in some regions, the surveyed population allowed us to achieve the expected results and draw conclusions that will be crucial for the further implementation of the tasks in the project.



Pict.1 Statistics of women surveyed in partner regions.

The implementation of the action to create a certain number of outputs and to achieve the indicated results involved all partners together with the active support of stakeholders who supported the partnership at every stage of the implementation of the action. Among the activities undertaken by the Partners to disseminate information about the survey and to encourage refugee women to participate in the survey, several promotional activities were carried out:

- -information with an invitation to participate in the survey was posted on the project website as well as on social media Facebook LinkedIn and Instagram;
- information on the partners' websites and social media (Screenshots appended);
- -promotion at meetings, and events attended by women refugees from various war zones;
- -disseminating information and invitations to public and private institutions involved in refugee support.

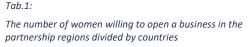
The above activities were met with the active participation of the refugee community, which made it possible to carry out a sound study.

III. Results of the survey research

SECTION I. MOTIVATION OF THE TARGET GROUP FOR PROFESSIONAL ACTIVITY AND SETTING UP A BUSINESS

This survey was addressed to female refugee cohorts thinking about business in the Baltic Sea Region, whose representatives are involved in the BSI_4Women project. The survey showed that **147 of the 175 interviewed women are interested in starting their own business in their current country of residence**. Only 28 of the respondents are not interested in doing so. The classification by partner region is as follows

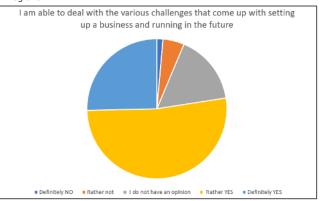
	Yes	No
Poland	19	2
Norway	43	8
Denmark	10	8
Estonia	23	3
Lithuania	20	2
Latvia	10	4
Sweden	22	1



The survey showed that refugee women who would like to start their businesses in the partner regions are highly motivated to do so. Unfortunately, not all of the respondents thinking of setting up a business commented on the topic of motivation in the survey. 142 responses were obtained, of which the distribution of refugee women able to deal with the various challenges that come up with setting up a business and running in the future is as follows: those who are not able to deal with the various challenges that come up with setting up a business and running in the future: 2; respondents who think they are not able to deal with the various challenges that come up with setting up a business and running in the future:



Pict.2 The number of women willing to set up a business in the partnership regions.



Pic.3: A chart showing how respondents are able to cope with the various challenges that come with setting up and running a business in the futur

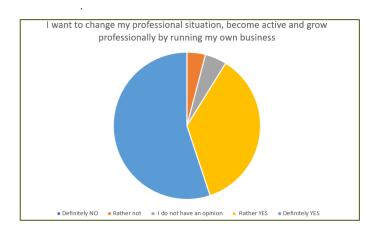
7; respondents with no opinion on the subject: 23; respondents who do not think they can deal with the various challenges that come up with setting up a business and running in the future: 74, and 36 respondents who are completely confident that they can deal with these challenges 100%.

I am able to deal with the various challenges that come up with setting up a business and running in the future	Definitely	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	1	2	3	9	4
Norway			6	23	14
Denmark			2	2	1
Estonia	1	2	1	11	8
Lithuania		1	6	11	2
Latvia			3	7	
Sweden		2	2	11	7
TOTAL	2	7	23	74	36

I want to change my professional situation, become active and grow professionally by running my own business	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland			9	10
Norway		2	18	23
Denmark	1	3	1	5
Estonia	2	0	6	15
Lithuania		1	11	8
Latvia			5	5
Sweden	3	1	3	15
TOTAL	6	7	53	81

Tab 3: The number of respondents willing to change their professional situation in partnership Regions

It is very encouraging that the majority of female respondents want to change their professional situation, become active, and develop professionally by running their own businesses. As our survey



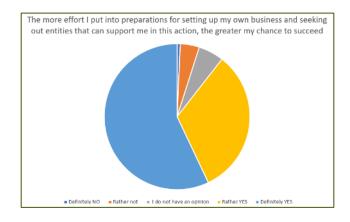
Pic.4: A chart showing the motivation of respondents to change their professional situation in the future, in general.

showed, 134 of all women interviewed are highly motivated to change their working situation. Only 13 of the respondents are not entirely convinced that they have such a strong motivation within themselves.

As the survey showed, a large proportion of refugee cohorts were already looking around in the regions for opportunities to set up their own businesses. Unfortunately, the steps taken so far have not resulted in a goal. As the survey indicated, only 1 of the respondents believes that her efforts are in vain. 6 of the women interviewed believe that whether they take more action will in any way affect their success. Only 8 women have no opinion on this issue. 46 respondents believe that if they put more effort into their activities, it will bring them closer to achieving their goals. It is definitely comforting that as many as 81 respondents strongly believe that the more effort they put in, the closer they will get to their goal.

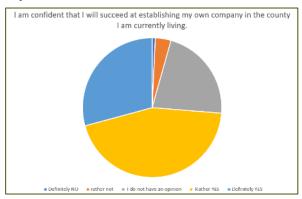
The more effort I put into preparations for setting up my own business and seeking out entities that can support me in this action, the greater my chance to succeed	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland				6	13
Norway			2	15	26
Denmark			1	2	2
Estonia	1	2	2	7	11
Lithuania		1	2	10	7
Latvia		1	0	3	6
Sweden		2	1	3	16
TOTAL	1	6	8	46	81

Tab 4: The number of respondents believing that the more effort they put into preparations for setting up their own business and seeking out the entities that can support them in this action, the greater their chance to succeed



Pic.5: A chart showing the respondents believe that the more effort they put into preparations for setting up their own business and seeking out the entities that can support them in this action, the greater their chance

Pic.6: A chart showing the number of survey participants who are sure that they will start a business in the country they live in now.



The overwhelming majority of women participating in the survey indicated that they are confident of success that they will set up their own business in the country where they currently reside: 40 women are completely confident of success overall (6 currently residing in Poland; 4 Norway, 2 Denmark; 12 in Estonia, 2 Lithuania, 2 Latvia, 12 Sweden); 61 respondents believe that they are more likely to succeed in setting up a business in the country they are currently residing in (11 in Poland, 21 in Norway, 5 in Denmark, 3 in Estonia, 11 in Lithuania, 6 in Latvia, 4 in Sweden); 30 respondents have no opinion on this issue (2 in Poland, 8 in Norway, 3 in Denmark, 6 in Estonia, 6 in Lithuania, 2 in Latvia, 3 in Sweden); 5 female respondents think they are unlikely to be able to run their own business in their country of residence (2 in Estonia, 1 in Latvia, and 2 in Sweden), while only 1 does not believe she will succeed. This person currently resides in Sweden.

Poland Norway Denmark Estonia Lithuania Latvia Sweden **TOTAL**

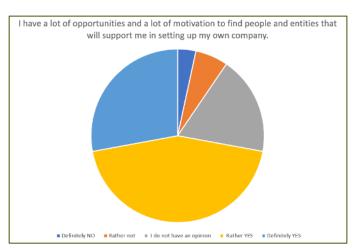
Tab 5: Distribution of people who are confident of success in starting their own business in the countries where they currently reside, by country.

A sizable proportion of the women interviewed indicated that they had a lot of opportunities and a lot of motivation to find people and entities that would support in setting up their own company. Comparing the total of female respondents in all countries. Only 5 women interviewed expressed the opinion that there is no opportunity at all to start their own business. 9 respondents showed that they would rather not have such opportunities, while 27 showed that they do not have an opinion on the subject,

65 women showed that they would rather have such opportunities, while 41 women were completely sure. In Sweden and Estonia, 2 women indicated that they cannot start their own business in these countries. 1 gave such an answer in Denmark. 9 women indicated that they would rather not have the opportunity, with the distribution by the country being as follows: 1 in Norway and Denmark; 2 in Estonia and Lithuania; and 3 in Sweden. 3 people in Poland have no opinion, as do 7 people in Norway, 6 women in

Estonia, 5 women in Lithuania, 2 in Latvia, and 4 in Sweden, making a total of 27 undecided women. 22 women in Norway assume that they have the opportunity and support to do so. Similarly, 11 women in

Poland and Lithuania, 5 women each in Denmark and Sweden, and 7 women in Latvia and 4 in Estonia believe the same. 65 women are decided on this issue: 5 in Poland, 13 in Norway, 3 in Denmark, 9 in Estonia, 2 in Lithuania, 1 in Latvia, and 8 in Sweden.



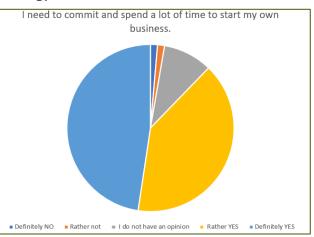
Pic.7: A chart showing the opportunities and motivation to find people and entities that will support me in setting up a company.

I have a lot of opportunities and a lot of motivation to find people and entities that will support me in setting up my own company.	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	0	3	11	5
Norway	0	1	7	22	13
Denmark	1	1	0	5	3
Estonia	2	2	6	4	9
Lithuania	0	2	5	11	2
Latvia	0	0	2	7	1
Sweden	2	3	4	5	8
TOTAL	5	9	27	65	41

Tab.6: A table showing a number of surveyed women who have opportunities and a lot of motivation to find people and entities that would support in setting up their own company.

88% of those surveyed said they had to commit and spend a lot of time to start my own business. 40% of those surveyed (70) showed that this was a true statement, while 40% (59 respondents) showed that she should rather spend more time doing this. 10% of those surveyed (14 women) have no opinion about this, while 1% each do not think they should spend more energy on this task.

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I need to commit and spend a lot of time to start my own business.	Definitely NO				Definitely YES
Poland	0	1	1	8	9
Norway	0	0	6	17	20
Denmark	1	0	0	4	5
Estonia	1	1	1	11	9
Lithuania	0	0	0	7	13
Ltvia	0	0	0	7	3
Sweden	0	0	6	5	11
TOTAL	2	2	14	59	70

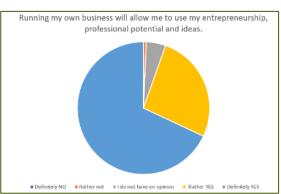


Tab.7: The number of women who think they should commit and spend a lot of time to start your own business in Partner countries.

Pict.8: A chart showing how many responded women You should commit and spend a lot of time to start own business

69% of the women surveyed (100) indicated that running their own business would allow them to use their entrepreneurial skills. The 100 women indicated that they were absolutely sure of this. 27% (39 women) show that they rather believe that running their own business will allow them to use and develop their entrepreneurial skills. On the issue in question, 5% (7 women) have no opinion, while only 1 woman believes that this statement is not true.

Running my own business will allow me to use my entrepreneurship, professional potentia and ideas.	Definitely NO	Rather not	I do no have ai opinion	t Rather YES	Definitely YES
Poland	0	0	0	4	15
Norway	0	0	2	12	29
Denmark	0	0	0	2	8
Estonia	0	1	1	4	17
Lithuania	0	0	1	10	9
Latvia	0	0	0	3	7
Sweden	0	0	3	4	15
TOTAL	0	1	7	39	100



Pict.9: The chart on how women consider that running their own business will allow them to use their entrepreneurship, Professional potential and ideas

Tab.8: Presentation on how women in partnership countries consider that Running their own business will allow them to use their entrepreneurship, Professional potential and ideas.

Women are **motivated to start their own business for a variety of reasons**. One of the most important factors motivating women to start their own business is the desire for financial independence. Having their own business gives them the opportunity to earn money without depending on other people or institutions.

Women are also often motivated by the desire to fulfil their passion and realise their own ideas. Starting their own business allows them not only to develop their professional skills, but also to realise themselves as individuals and have a say in their professional and private lives. In addition, starting their own business gives women the opportunity to work more flexible hours and adapt them to their family's needs. Being able to manage their own working time is particularly attractive for mothers who want to be present in their children's lives at the same time.

Women are also often motivated by a desire to change the status quo and prove that they are as capable as men in running their own business. They often feel the need to prove their worth and independence in a business world that is still largely dominated by men. Finally, many women are motivated by the desire to influence society and make a positive difference. Starting their own business allows them to achieve these goals by creating new jobs, promoting values and ideas, and generating innovation. It is worth emphasizing that each woman may have her own motivations for starting her own business. The above examples represent only some of the possible factors motivating women to make such a decision.

SECTION II. SELF-ASSESSMENT OF THE TARGET GROUP

Starting a business is a versatile journey and can vary widely depending on the industry. However, some certain universal steps and considerations apply to all types of businesses. Here are some general points to assess when considering a predisposition to become professionally active and set up own business:

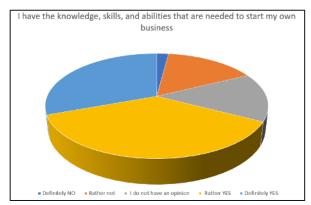
1. **Interest and Passion**: Do you have a strong interest or passion in a particular field? Businesses often require long hours and hard work, especially in the beginning, so it's important to choose an area you're enthusiastic about.

- 2. **Skills and Experience**: What skills and professional experience do you currently have? How might they translate into running your own business?
- 3. **Market Research**: Have you researched the market to identify a need or a niche you can fill with your business idea?
- 4. **Business Planning**: Are you prepared to create a detailed business plan that covers your business model, market analysis, operational strategy, and financial projections?
- 5. **Financial Resources**: Do you have access to the necessary capital to start your business, or do you have a plan to obtain it, such as through loans, investors, or savings?
- 6. **Risk Tolerance**: Are you comfortable with the risks associated with starting and running a business, including financial risk and the potential for failure?
- 7. **Support System**: Do you have a network of support, such as family, friends, or mentors who can offer advice and assistance?
- 8. **Learning and Adaptability**: Are you willing to continuously learn and adapt? Running a business requires you to wear many hats and be able to change course when necessary.
- 9. **Legal and Regulatory Knowledge**: Do you understand the legal and regulatory requirements for starting a business in your area? This includes licenses, permits, and any industry-specific regulations.
- 10. **Work-Life Balance**: How will you balance the demands of starting and running a business with your personal life and responsibilities?

These are questions you should answer when you think about starting your own business. In conducting our survey of women refugees, we also checked women's self-perception in this regard. The results are as follows.

Starting your own business requires a combination of hard skills (specific, teachable abilities) and soft skills (interpersonal "people" skills). Entrepreneurship is very much about continuous learning and growth. You can also hire or outsource to complement your skill set or collaborate with partners who have strengths in areas where you might have weaknesses.

According to the results from the self-assessment of our surveyed participants, 67 percent of the women interviewed (9 women) believe that **they have the right knowledge, skills, and abilities that are needed to start their own business**. As the summary results show, 54 women are completely sure of this, 45 are rather sure, while 22 have no opinion on the matter. 23 of the interviewed women indicated that they rather do not have the necessary competencies, while only 3 women indicated that they completely lack the necessary competencies.



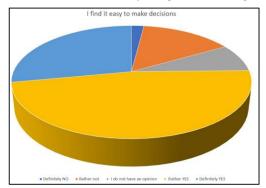
Pic.10. Self-assessment of women's knowledge, skills, and abilities needed to run a business.

I have the knowledge, skills, and abilities that are needed to start my own business	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	5	2	8	4
Norway	1	6	5	13	18
Denmark	1	0	0	5	4
Estonia	1	3	7	10	2
Lithuania	0	7	5	2	6
Latvia	0	0	1	5	4
Sweden	0	2	2	11	7
TOTAL	3	23	22	54	45

Tab.9: Self-assessment of women's knowledge, skills, and abilities needed to run a business in relevant partnership regions.

The ability to make decisions is extremely important in running your own business. As an entrepreneur, you have to regularly make decisions about various aspects of the business, often under time pressure and uncertainty. Decision-making can also be improved and developed. For example, by: Gathering information: The more data

collected, the better and more informed decisions can be made; Pros and cons analysis: Systematically evaluating the pros and cons of different options can help you make more informed decisions; Consulting mentors: Exchanging views with experienced people can provide new perspectives and help you avoid mistakes; Listening to your intuition: Sometimes your gut can be a good guide, especially if you already have experience in the industry.



Pic.11: Self-assessment of women's ability to make decisions easily.

A sizable proportion of the participants surveyed expressed their self-assessment that it was rather not difficult for them to make decisions (47% or 71 women surveyed), but 42 women, representing 28% of the women surveyed, were completely sure of this. 8 percent, or 12 both, have no opinion on the subject. As the survey of our target group showed. 15% or 22 of the surveyed women found it rather easy to make decisions. It is comforting to note that only 3 women rated themselves as definitely not finding it easy to make decisions.

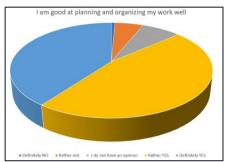
I find it easy to make decisions	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	5	1	10	3
Norway	3	4	2	21	15
Denmark	0	1	0	3	6
Estonia	0	4	4	11	4
Lithuania	0	4	3	8	5
Latvia	0	0	1	8	1
Sweden	0	4	1	10	8
TOTAL	3	22	12	71	42

Tab.10: : Self-assessment of women's ability to make decisions easily in relevant partnership countries.

Planning and organizing your work is key to running your business effectively. Good time and resource management can make a significant difference to the success of a business. Here are some of the reasons why these skills are so important: Efficiency: An organized approach makes better use of available time and resources, which can translate into lower operating costs and higher productivity; Goal achievement: Planning helps to set short- and long-term goals and develop strategies to achieve them. It allows you to track progress and make necessary corrections; Risk management: By planning, potential problems can be anticipated and contingency plans can be developed, reducing the risk of unexpected downtime and losses; Professionalism: A well-organized company usually makes a better impression on customers, suppliers and investors, which can contribute to brand trust and credibility. Planning and organization do not always come naturally, but they are skills that can be developed. There are many tools and techniques, such as calendars, project management apps, and methods such as the Pomodoro technique or the Kanban system, that can help you to plan and organize your work better.

During our survey, 59 women indicated that **they** were certainly structured and effectively able to plan and organize their work. This represents 40% of the total number of respondents. The largest group is the group of women who are not completely sure about this. 69 women indicated that they are more likely to be able to plan and manage their work effectively, representing 47% of the surveyed population. 11 women, i.e. 7 percent of the surveyed population, have not yet formed an opinion on this issue. 5*, i.e. 8 of the total number of women surveyed indicated that they are rather not good at planning and organizing their work and only 1 woman does not manage this at all. This woman represents

1% of the total surveyed group. However, as mentioned above, this is no reason to rule out their ability to start their own business.



Pic.12: Self-assessment of women's ability to plan and organize work well

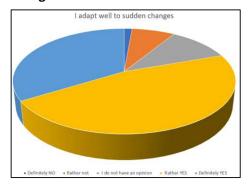
I am good at planning and organizing my work well	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	3	2	8	6
Norway	1	1	6	16	19
Denmark	0	1	0	4	5
Estonia	0	1	2	14	6
Lihuania	0	2	0	8	10
Latvia	0	0	1	6	3
Sweden	0	0	0	13	10
TOTAL	1	8	11	69	59

Tab.11: Self-assessment of women's ability to plan and organize work well in relevant partnership countries.

Adapting to sudden changes is absolutely key to running your own business. In fact, flexibility and the ability to react quickly to changing market conditions often determine the survival and success of businesses. Here are a few reasons why adaptation is so important: Independent variables: Markets, consumer trends, technology and regulations are in constant motion and can change without warning. Companies that adapt quickly can seize these changes as opportunities; Competition: New competitors can emerge at any time with innovative products or services. The ability to adapt allows them to remain competitive; Crisis management: In the event of unforeseen events such as natural disasters, economic crises or pandemics, quick adaptation can be the difference between collapse and survival of the company; Business development: As a company grows, changes in management, operations and strategy are needed. Flexibility allows the business to scale effectively; Innovation: To be a leader in its industry, a company must not only respond to change but also innovate. Adaptation is important to introduce new ideas and solutions. Adaptation does not just mean a reactive approach to change, but also proactively anticipating and preparing for potential scenarios. This requires continuous learning, monitoring trends, and listening to market needs.

Such a question was answered by 148 women who took part in a survey carried out as part of the BSI_4Women project. Rather, the largest proportion of respondents is aware that they are good at adapting to changes that occur unexpectedly. This answer was given by 69 women or 47% of the surveyed population. 50 women, or 34%, feel that they adapt very well to any changes that occur. 16 women who took part in the survey said they did not have an opinion, which represents 11% of the surveyed population. 11 women, i.e. 7% of those surveyed, consider themselves rather unable to

adapt to any changes that follow, while only 2 women say they are completely unable to adapt to change.



Pict.13: Self-assessment of women's ability to adapt well to sudden changes

I adapt well to sudden changes	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES		
Poland	0	2	0	11	6		
Norway	2	4	3	20	14		
Denmark	0	0	1	3	6		
Estonia	0	1	6	7	9		
Lithuania	0	2	4	7	7		
Latvia	0	0	2	7	1		
Sweden	0	2	0	14	7		
TOTAL	2	11	16	69	50		

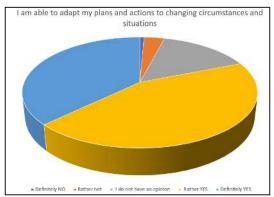
Tab.12: Self-assessment of women's ability to adapt well to sudden changes in relevant partnership countries.

The ability to adapt plans and actions to changing circumstances and situations is crucial for running your own business. In today's dynamic and competitive business environment, things can change rapidly. Market conditions,

customer preferences, technology advancements, and economic factors can all have a significant impact on your business.

I am able to adapt my plans and actions to changing circumstances and situations	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	1	1	9	8
Norway	1	1	7	16	18
Denmark	0	0	0	6	4
Estonia	0	1	3	10	9
Lithuania	0	2	6	6	6
Latvia	0	0	0	9	1
Sweden	0	0	5	9	9
TOTAL	1	5	22	65	55

Tab.13: Self-assessment of women's ability to adapt plans and actions to changing circumstances and situations in relevant partnership countries.



Pict.14: Self-assessment of women's ability to adapt plans and actions to changing circumstances and situations

65 women out of the total population surveyed are inclined to say that they have ability to adapt plans and actions to changing circumstances and

situations. This represents 44% of the total set of women who took part in the survey. Also, a sizeable proportion showed that they are 100% willing to adapt their plans to changing circumstances. This answer was given by 55 respondents, which in turn represents 37% of the total surveyed population. Of the number of responses received, 22 respondents indicated that they had no opinion on the matter. This represents 15% of the women surveyed. Only 6 women indicated that they did not feel able to adapt plans and actions circumstances and situations. to changing Correspondingly, 5 women are unlikely to feel that they have this ability, while only 1 is certain that she does not. This represents 3% and 1% of the surveyed population respectively.

By being flexible and adaptable, it is possible to quickly respond to these changes and adjust plans and actions accordingly. This allows us to seize new opportunities, mitigate risks, and stay ahead of the competition. It also helps to optimize operations, improve efficiency, and deliver better products or services to customers. Having the ability to adapt helps ensure the long-term success and sustainability of the business.

Setting goals is absolutely vital for any business, no matter its size or stage in its lifecycle. Goals serve as a roadmap for your business, providing direction and a clear focus on what needs to be achieved. They help to align your team's efforts towards a common objective, ensuring everyone is working towards the same end. When you set goals, you are essentially outlining your business's priorities. It helps you allocate resources more efficiently, as you can focus on what's truly important. This can be particularly crucial when resources are limited, which is often the case for many businesses. Goals also enable you to measure progress. By setting specific, measurable, achievable, relevant, and time-bound (SMART) goals, you can track how your business is performing against the targets you've set. This can be incredibly motivating for you and your team, as you can see the tangible results of your hard work. Moreover, having clear business goals aids in decision-making. When faced with a choice, you can ask yourself which option better aligns with your goals, which can simplify and clarify the decision-making process. Furthermore, goals can drive innovation and improvement. When you're striving to meet a challenging goal, it often forces you to think creatively and find new and better ways of doing things. Lastly, from a financial perspective, goals are important for attracting investors. They want to see that you have a clear vision for your business and a growth plan. Goals provide that assurance, making your business a more attractive investment proposition.

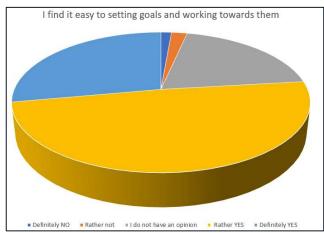
The table below presents the responses of individuals from different countries (Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden) **regarding their ease in setting goals and working towards them**. The responses are categorized into "Definitely NO," "Rather not," "I do not have an opinion," "Rather YES," and "Definitely YES. The majority of respondents from all countries indicated that they find it easy to set goals and work towards them, with

72 individuals selecting "Definitely YES" and 41 choosing "Rather YES." On the other hand, only 3 individuals chose "Rather not," and 2 individuals selected "Definitely NO" in total. The largest number of individuals who do not have a clear opinion on the matter came from Latvia, with 9 respondents, followed by Estonia with 7, and Sweden with 7 as well The data suggests that a significant proportion of the surveyed individuals, from a variety of countries, feel confident in setting goals and making progress towards achieving them. However, some individuals are undecided or express a lack of confidence in this area. In conclusion, the majority of respondents from the surveyed countries feel capable of setting and working towards their goals, with a smaller proportion expressing uncertainty or a lack of confidence in this regard.

or a rack or community that regards							
I find it easy setting goals and working towards them	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES		
Poland	0	1	1	11	6		
Norway	2	1	7	21	12		
Denmark	0	0	0	5	5		
Estonia	0	1	7	8	7		
Lithuania	0	0	4	11	5		
Latvia	0	0	9	1	0		
Sweden	0	0	1	15	6		
TOTAL	2	3	29	72	41		

Tab.14: Self-assessment of women's ability to set goals and work towards them in partnership countries.

The total number of respondents surveyed for setting goals and working towards them is 147. This is calculated by adding up the individual responses for each category across all the countries: 2 (1%) for "Definitely NO," 3 (2%) for "Rather not," 29 (20%) for "I do not have an opinion," 72 (42%) for "Rather YES," and 41 (28%) for "Definitely YES." The country with the highest number of 'Definitely YES' responses for setting goals and working towards them is Norway, with 12 respondents indicating 'Definitely YES'. Possibly that situation also due to the fact that we were able to collect the highest number of responses in Norway as well.



Pict.15: Self-assessment of women's ability to set goals and work towards them

The ability to manage your working time is not only useful but essential when running your own business. Time management is a critical skill that can determine the success or failure of your venture. That was also the next ability that was tested during running out of our survey.

Proper time management helps you work smarter, not harder, so you can get more done in less time. What else, it allows you to prioritize tasks, focusing on what's most important and what will have the greatest impact on your business. By managing your time well, you can reduce stress as you create a more balanced approach to work. Rushed work often leads to mistakes. By managing your time, you can improve the quality of the work you produce.

The majority of respondents from Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden indicated that they are good at managing their working time, with the highest number of respondents choosing "Definitely YES." The total number of respondents who selected "Definitely YES" is 62, while 59 respondents chose "Rather YES." Interestingly, a significant number of respondents from Latvia and Lithuania indicated that they do not have an opinion about their ability to manage their working time, with 5 and 6 respondents, respectively. Overall, the data suggests that a considerable portion of the respondents from the mentioned countries feel confident in managing their working time, as evidenced by the high numbers of "Definitely YES" and "Rather YES" responses. However, there is a notable percentage of individuals who either have no opinion or feel less certain about their time management abilities, as indicated by the "I do not have an opinion" and "Rather not" responses. Based on the provided data, a total of 62 respondents answered the question about managing their working time. This total is

derived from the individual responses of participants from Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden, where the responses were categorized into "Definitely NO," "Rather not," "I do not have an opinion," "Rather YES," and "Definitely YES." The breakdown of responses from each country is also provided, with the sum of all responses resulting in a total of 62 individuals who have answered the question.

I am good at managing my working time	Definitely	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	3	5	5	8
Norway	1	3	6	14	19
Denmark	0	0	0	4	6
Estonia	0	2	2	13	6
Lithuania	0	2	2	6	10
Latvia	0	0	1	5	4
Sweden	0	1	0	12	9
TOTAL	1	11	16	59	62

Tab.14: Self-assessment of women's ability to manage working time in relevant partnership countries

I am good managing working time	at Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
number	1	11	16	59	62
%	1%	7%	11%	40%	42%

Tab.15: Self-assesment of women's ability to manage working time in general.

The willingness to take professional risks has quite a role to play in running one's own business. Risk often involves trying new things, which can lead to innovation and staying ahead of the competition. In order for a business to grow, it is sometimes necessary to invest in new projects, technologies, and/or markets, which always carries a certain amount of risk. The business world is changing rapidly and the willingness to take risks can be crucial in adapting to new market conditions. Taking risks and experiencing failures is part of the learning process that leads to a better understanding of the business and the market. The willingness to take risks can be a motivator to work harder and strive to achieve the vision of your business. However, it is important that risks are calculated; sensible risk-taking implies informed decisions based on data and analysis.

The data provided by the survey presents the willingness to take professional risks among individuals in different countries. The countries included in the survey are Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden. The responses were categorized into five levels: "Definitely NO," "Rather not," "I do not have an opinion," "Rather YES," and "Definitely YES." The number of respondents for each category from the respective countries is as follows:

I am prepared to take risks when it comes to professional matters	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	2	0	13	4
Norway	1	5	6	21	10
Denmark	0	0	0	6	4
Estonia	1	2	7	7	6
Lithuania	0	3	5	8	4
Latvia	0	0	2	6	2
Sweden	0	1	3	11	7
TOTAL	2	13	23	72	37

 $\textbf{\textit{Tab.16}: Self-assessment of women's preparation to take professional risk in relevant partnership countries.}$

The total number of respondents for each category across all countries is as follows:

Definitely NO: 2Rather not: 13

• I do not have an opinion: 23

• Rather YES: 72

Definitely YES: 37

When analyzed as a percentage of the total respondents, the distribution of responses is as follows:

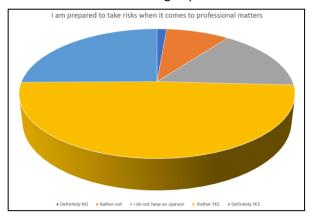
Definitely NO: 1%Rather not: 9%

I do not have an opinion: 16%

Rather YES: 49%Definitely YES: 25%

The majority of respondents (49%) indicated a willingness to take risks when it comes to professional matters, falling into the "Rather YES" and "Definitely YES" categories. On the other hand, only a small percentage (1%) expressed a definite unwillingness to take risks, falling into the "Definitely NO" category. Overall, the data reflects a relatively high level of willingness to take professional risks among the

surveyed individuals, with a significant proportion open to the idea and only a minority expressing a clear aversion to risk-taking in professional matters.



Pic.16: Self-assessment of women's preparation to take professional

The general conclusion from the provided data is that a significant majority of respondents, totaling 74%, expressed a willingness to take risks in professional matters. This is evident from the combined percentages of respondents falling into the "Rather YES" (49%) and "Definitely YES" (25%) categories. Additionally, only a small percentage of respondents, 1%, indicated a definite unwillingness to take risks, falling into the "Definitely NO" category. Therefore, the overall trend suggests a high level of preparedness among the surveyed individuals to take professional risks.

Courage and facing challenges are important in running your own business. Business owners often have to make difficult decisions, enter unfamiliar markets, invest in new technologies or strategies, and deal with the unpredictability of the economy. Courage in business does not mean the absence of fear, but the ability to act in spite of it. Courage combined with wise risk management and a well-thought-out strategy can lead to significant success. In our survey, our participants were asked about their willingness to take on new tasks and challenges. They were asked to indicate their level of agreement with this statement, with options ranging from "Definitely NO" to "Definitely YES."

The data reveals that the majority of participants (43%) **expressed a strong willingness to face new tasks and challenges**, selecting "Rather YES" or "Definitely YES." Similarly, 43% of respondents from the total sample indicated their strong inclination towards embracing new tasks. On the other hand, 7% of participants were inclined to avoid new challenges, as they chose "Rather not." A minimal 1% expressed a definite aversion to new tasks by selecting "Definitely NO." The survey covered eight countries, namely Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden. Among these, the highest percentage of individuals inclined to face new tasks and challenges was observed in Norway, with 63% of respondents selecting "Rather YES" or "Definitely YES." This was matched by an identical 63% of respondents from the total sample. Conversely, the lowest inclination was observed in Denmark, with only 3% of respondents selecting "Definitely NO," and 12% selecting "Rather YES" or "Definitely YES."

The distribution of responses for 'I like to face new tasks and challenges' across different countries is as follows:

- Definitely NO: Poland (0), Norway (1), Denmark (0), Estonia (0), Lithuania (0), Latvia (0), Sweden (0), Total (1)
- Rather not: Poland (1), Norway (6), Denmark (0), Estonia (2), Lithuania (1), Latvia (0), Sweden (1), Total (11)
- I do not have an opinion: Poland (2), Norway (3), Denmark (0), Estonia (1), Lithuania (3), Latvia (0), Sweden (0), Total (9)
- Rather YES Definitely YES: Poland (9), Norway (15), Denmark (3), Estonia (10), Lithuania (10), Latvia (7), Sweden (9), Total (63)

This distribution provides insight into the varying attitudes towards facing new tasks and challenges across different European countries.

I like to face new tasks and challenges	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	1	2	9	7
Norway	1	6	3	15	18
Denmark	0	0	0	3	7
Estonia	0	2	1	10	10
Lithuania	0	1	3	10	6
Latvia	0	0	0	7	3
Sweden	0	1	0	9	12
TOTAL	1	11	9	63	63

Tab.16: Self-assessment of women's willingness to face new tasks and challenges in relevant partnership countries.

The number of respondents who chose 'Definitely NO', 'Rather not', 'I do not have an opinion', 'Rather YES', and 'Definitely YES' for 'I like to face new tasks and challenges' are as follows:

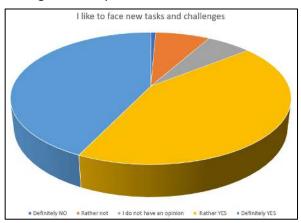
Definitely NO: 1%Rather not: 7%

I do not have an opinion: 6%

Rather YES: 15%Definitely YES: 63%

The general conclusion from the provided data is that a significant proportion of individuals across the surveyed European countries are open to facing new tasks and challenges. The majority of respondents, totaling 63%, expressed a strong willingness to take on new tasks and challenges, as indicated by their selection of "Rather YES" or "Definitely YES." Conversely, a small percentage of participants, only 1%, expressed a definite aversion to new tasks by selecting "Definitely NO." The data also reveals variations in attitudes towards new challenges across the different countries, with Norway exhibiting the highest inclination and Denmark showing the lowest. Overall, the findings suggest a generally positive

attitude towards embracing new tasks and challenges among the surveyed individuals.



Pic.16: Self-assessment of women's willingness to face new tasks and challenges

Running a business often requires working with different stakeholders, such as suppliers, customers, business partners, or investors. The ability to build effective relationships is crucial. Effective communication is the foundation of good teamwork and allows for clear communication of vision, goals, and expectations. No one is an expert at everything, and being able to delegate tasks to the right people allows you to build on their strengths and increase efficiency. In any team, differences of opinion can arise. The ability to resolve them is key to maintaining a positive atmosphere and productivity. Working in a group encourages the exchange of ideas and experiences, which can lead to innovative solutions and new business ideas.

I collaborate well as a part of a group or a team	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	1	1	8	9
Norway	2	0	5	15	21
Denmark	0	0	0	4	6
Estonia	0	2	3	7	11
Lithuania	0	2	2	9	7
Latvia	0	0	0	7	3
Sweden	0	0	2	6	14
TOTAL	2	5	13	56	71

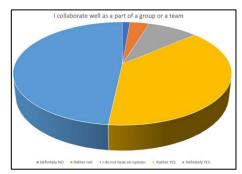
Tab.17: Self-assessment of women's ability to collaborate well as a part of a group or team in relevant partnership countries.

The survey results indicate that the highest number of respondents who "Definitely YES" collaborate well as part of a group or team are from Sweden with 14 responses, followed by Norway with 15 responses. The "Rather YES" responses are also highest from Norway with 21 responses, followed by Sweden with 14 responses. Conversely, the "Definitely NO" responses are the lowest, with only 2 responses from Poland, and "Rather not" responses are lowest from Denmark and Estonia with 0 responses.

Overall, the survey shows that a majority of respondents, totaling 71 (48%), believe they collaborate well as part of a group or team, while 56 (38%) are more inclined towards "Rather YES." The "I do not have an opinion" category received 13 responses (9%), and the "Rather not" and "Definitely NO" categories received 5 (3%) and 2 (1%) responses, respectively.

The data suggests that a significant portion of respondents from the surveyed countries feel that they collaborate well within a group or team, with a smaller percentage leaning towards "Rather YES." The findings could indicate a positive trend in terms of teamwork and collaboration within these countries. However, the survey also highlights a small percentage of respondents who are uncertain or have negative views about their ability to collaborate effectively in a group or team.

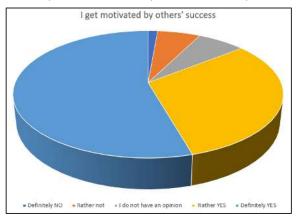
In conclusion, the survey results illustrate varying attitudes towards collaboration within groups or teams across the surveyed countries, with a majority expressing positive views. The findings could provide valuable insights for understanding the dynamics of teamwork and collaboration in different cultural contexts.



Pic.17: Self-assessment of women's ability to collaborate well as a part of a group or team

It is only natural and positive when the success of others has a motivating effect on us. By seeing the achievements of others, we can draw inspiration from them for our own actions, learn from them and strive for self-development. This is a healthy form of aspiration that can contribute to one's own professional and personal development.

The survey shows that a total of **80% of the respondents feel motivated by the success of others**, with 54% selecting "Definitely YES" and 31% selecting "Rather YES." Only 7% of the respondents indicated "I do not have an opinion," while 6% chose "Rather not," and 1% chose "Definitely NO." The survey data also provides a breakdown of responses by country, showing the distribution of responses within each nation. Norway had the highest number of "Definitely YES" responses, followed by Denmark and Sweden. Estonia and Latvia had the highest percentage of "Rather YES" responses. Poland had the highest percentage of "I do not have an opinion" responses, while Lithuania had the highest percentage of "Rather not."



Pic.18: Self-assessment of women's ability to be motivated by other success.

The number of answers in each category for the statement "I get motivated by others' success" is as follows:

- Definitely NO: 2
- Rather not: 9
- I do not have an opinion: 9
- Rather YES: 31
- Definitely YES: 80

These numbers represent the distribution of responses to the survey question across the surveyed individuals from Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden. If you need further details or analysis on the distribution of answers, feel free to ask.

Overall, the survey indicates that a majority of individuals across the countries surveyed are motivated by the success of others, with varying degrees of certainty. The results also demonstrate some differences in the levels of motivation by success across the different countries.

I get motivated by others' success	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	2	0	8	9
Norway	1	3	3	12	24
Denmark	0	0	2	2	6
Estonia	1	2	1	7	12
Lithuania	0	0	2	9	9
Latvia	0	1	0	3	6
Sweden	0	1	2	5	14
TOTAL	2	9	10	46	80

Tab.18: Self-assessment of women's ability to be motivated by other success in relevant countries.

Every entrepreneur should be versatile - knowledgeable in management, marketing, and finance, as well as having interpersonal and leadership skills. Owning your own business requires constant education and adaptation to changing market conditions. By learning new things, you not only make your business more competitive but also improve your competencies, which can lead to better business decisions and innovation. In Poland, 13 respondents answered "Definitely NO," 33 respondents who chose "Rather not," 9 respondents who indicated "I do not have an opinion," 16 respondents who preferred "Rather YES," and 11 respondents who opted for "Definitely YES." In Norway, 2 respondents selected "Definitely NO," while 7 chose "Rather not," and 1 indicated "I do not have an opinion." Additionally, 6 respondents preferred "Rather YES," and 7 respondents favored "Definitely YES." In Denmark, none of the respondents chose "Definitely NO," 1 respondent preferred "Rather not," while 2 had no opinion. Moreover, 1 respondent opted for "Rather YES," and 1 respondent chose "Definitely YES." In Estonia, there were no respondents who chose "Definitely NO" or "Rather not," but 2 had no opinion. Additionally, 6 respondents preferred "Rather YES," and 7 respondents favored "Definitely YES." In Lithuania, there were no respondents who selected "Definitely NO," while 1 chose "Rather not," and 2 had no opinion. Furthermore, 3 respondents preferred "Rather YES," and 1 respondent favored "Definitely YES." In Latvia, there were no respondents who opted for "Definitely NO," 1 respondent chose "Rather not," while 2 had no opinion. Additionally, 1 respondent preferred "Rather YES," and 3 respondents favored "Definitely YES." Moving on to Sweden, 2 respondents indicated "Definitely NO," and 1 chose "Rather not." Furthermore, 3 respondents had no opinion, 31 preferred "Rather YES," and 110 favored "Definitely YES." The percentage distribution of the responses across all countries reveals that 2% of respondents chose "Definitely NO," 1% opted for "Rather not," 2% had no opinion, 21% preferred "Rather YES," and 75% favored "Definitely YES."

I always wish to continue developing by improving my skills and knowledge	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	0	0	6	13
Norway	2	0	1	7	33
Denmark	0	0	0	1	9
Estonia	0	1	0	6	16
Lithuania	0	0	2	7	11
Latvia	0	0	0	3	7
Sweden	0	0	0	1	21
TOTAL	2	1	3	31	110

 $\textbf{\textit{Tab.18: Self-assessment of refugee women's willingness to improve skills and knowledge in relevant countries.}$

Overall, the majority of respondents across the surveyed countries expressed a strong desire to continue developing by improving their skills and knowledge, with "Definitely YES" being the most popular choice. The

results highlight a positive attitude towards personal and professional development within the surveyed population.

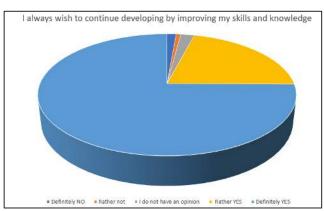
The overall percentage of respondents who indicated 'Definitely YES' for the statement 'I always wish to continue developing by improving my skills and knowledge' is 75%. This is based on the data provided, which shows that 110 out of the total respondents chose 'Definitely YES' as their response, resulting in a 75% share of the total responses. The percentage distribution of all answers in total is as follows:

Definitely NO: 1%Rather not: 1%

I do not have an opinion: 2%

Rather YES: 21%Definitely YES: 75%

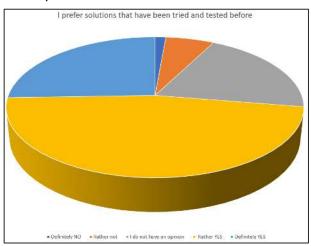
This distribution is based on the total number of responses collected for each category across all countries in the document.



Pic.18: Self-assessment of refugee women's willingness to improve skills and knowledge

Relying on proven approaches to running your own business can be safe and stable, but it is worth remembering that the market is constantly changing and what was effective in the past will not always work in the future. Developments in technology, changing consumer trends, and global economic events can affect the effectiveness of these methods. However, it is believed that a healthy balance between using proven methods and innovation is the key to long-term success. Innovation can lead to the discovery of market niches, new customer groups, and better adaptation of products or services to meet changing consumer needs. However, any change or innovation should be well thought out and based on solid data and market analysis.

The countries included in the survey are Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden. These countries were part of the data collection process to understand individuals' motivation by others' success. The total number of respondents in the survey is 100. This is calculated by adding up the individual responses from each country, which sum up to 100. The majority of the respondents from the surveyed countries indicated that they are motivated by others' success. Specifically, 54% of the total respondents answered "Definitely YES," while 31% chose "Rather YES." Conversely, only a small proportion, 1%, and 6% respectively, selected "Definitely NO" and "Rather not."



Pic.19: Self-assessment of refugee women's preferences to use solutions that have been tested before.

The detailed breakdown of responses by country is as follows:

- Poland: 9 respondents (12%) chose "Definitely NO," 24 (31%) selected "Rather not," and 46 (54%) indicated "Definitely YES."
- Norway: 6% of the respondents preferred "Definitely NO," 6% chose "Rather not," and the majority, 54%, selected "Definitely YES."
- Denmark: 7% of respondents indicated "Definitely NO," 7% selected "Rather not," and 31% chose "Definitely YES."
- Estonia: 31% of respondents favored "Definitely NO," while 46% chose "Definitely YES."
- Lithuania: 54% of the respondents indicated "Definitely YES."
- Latvia: 6% of respondents chose "Rather not," 14% selected "Definitely YES."
- Sweden: 2 respondents (5%) preferred "Definitely NO," 3 (6%) chose "Rather not," and 9 (54%) indicated "Definitely YES."

I prefer solutions that have been tried and tested before	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	1	1	11	7
Poland	2	3	9	21	8
Denmark	0	1	3	3	3
Estonia	0	3	3	12	5
Lithuania	0	1	3	9	7
Latvia	0	0	4	2	1
Sweden	0	0	6	10	6
TOTAL	2	9	29	68	37

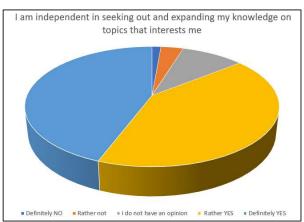
Tab.19: Self-assessment of refugee women's preferences to use solutions that have been tested before in relevant countries

In conclusion, the majority of individuals from the surveyed countries are motivated by others' success, with a significant percentage choosing "Definitely YES." The data suggests that the concept of being motivated by others' success is prevalent among the respondents, with variations across the different countries.

Looking for opportunities for personal development is extremely important, especially if you are running your own business. Personal development can bring many benefits to both the owner as a leader and the business. By developing your time management, negotiation or communication skills, you can manage your business better and be more productive. By developing your self-awareness and analytical skills, you can make better, more informed business decisions. As a leader, you are a role model for your employees. Your commitment to personal development can inspire them to do the same, which will contribute to the growth of the whole team. Investing in personal development is investing in the future of your business.

The survey respondents were asked to indicate their level of **independence in seeking and expanding knowledge on topics of interest**. The options provided were "Definitely NO," "Rather not," "I do not have an opinion," "Rather YES," and "Definitely YES." The results of the survey indicate that the majority of respondents in all countries expressed a high level of independence in seeking and expanding their knowledge on topics of interest. Specifically, a significant percentage of respondents in each country chose "Rather YES" and "Definitely YES" to indicate their level of independence in pursuing knowledge.

Poland had 10 respondents who chose "Definitely NO," 21 chose "Rather not," 6 had no opinion, 11 chose "Rather YES," and 65 chose "Definitely YES." Similar patterns were observed in the other countries, with a higher percentage of respondents choosing "Rather YES" and "Definitely YES" compared to the other options. The survey also provides the percentage breakdown of the responses for each country. For example, in Poland, 1% of respondents chose "Definitely NO," 3% chose "Rather not," 10% had no opinion, 41% chose "Rather YES," and 44% chose "Definitely YES."



Pic.20: Self-assessment of refugee women's independence in seeking of opportunities for self-development.

The total division of answers in the surveyed countries is as follows:

- Definitely NO: 2 in Norway
- Rather not: 5 in Estonia, 2 in Norway, 2 in Sweden, 1 in Estonia
- I do not have an opinion: 2 in Poland, 5 in Norway, 3 in Estonia, 2 in Lithuania, 2 in Sweden
- Rather YES: 7 in Poland, 13 in Norway, 4 in Denmark, 14 in Estonia, 10 in Lithuania, 6 in Latvia, 7 in Sweden
- Definitely YES: 65 in Poland, 41% in Poland, 65 in Norway, 44% in Norway, 11 in Denmark, 14 in Estonia

Tab.20: Self-assessment of refugee women's independence in seeking of opportunities for self-development in relevant countries.

am independent in seeking out and expanding my knowledge on topics that interests me	Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	0	2	7	10
Norway	2	2	5	13	21
Denmark	0	0	0	4	6
Estonia	0	1	3	14	5
Lithuania	0	0	2	10	8
Latvia	0	0	0	6	4
Sweden	0	2	2	7	11
TOTAL	2	5	14	61	65

Multitasking, is often an integral part of running your own business, especially in the early stages. As an entrepreneur, you may find yourself in a situation where you have to handle sales, marketing, customer service, accounting, and many other tasks at the same time. However, it also has its drawbacks. It is important to remember that, as an entrepreneur, your health and well-being are extremely important to the success of your business. The given data presents responses from individuals in Poland, Norway, Denmark, Estonia, Lithuania, and Latvia regarding their ability to handle multiple activities simultaneously. The responses are categorized into five levels: "Definitely NO," "Rather not," "I do not have an opinion," "Rather YES," and "Definitely YES." The table shows the number of respondents at each level of ability for each country and the overall totals. For example, 2 individuals from Norway responded "Definitely NO," while 55 individuals, constituting 44% of the total respondents, answered "Definitely YES." The data indicates that the majority of respondents from all countries feel capable of handling several activities at once, with 44% of the total respondents expressing a "Definitely YES" level of confidence. On the other hand, only 2% of the total respondents indicated "Definitely NO" as their response. Overall, the results suggest that a significant proportion of individuals from these countries feel adept at managing multiple tasks simultaneously. The highest percentage of respondents, 55, indicated a "Definitely YES" level of confidence in their ability to handle several activities at once.

The division of votes in each country regarding their ability to handle several activities at once is as follows:

Poland:

Definitely NO: 0Rather not: 1

I do not have an opinion: 0

Rather YES: 11Definitely YES: 7

Norway:

Definitely NO: 2Rather not: 1

I do not have an opinion: 5

Rather YES: 16Definitely YES: 19

Denmark:

Definitely NO: 0Rather not: 0

I do not have an opinion: 0

Rather YES: 5Definitely YES: 5

Estonia:

Definitely NO: 0

Rather not: 2

I do not have an opinion: 2

Rather YES: 12Definitely YES: 7

Lithuania:

Definitely NO: 0Rather not: 1

I do not have an opinion: 3

Rather YES: 7Definitely YES: 9

Latvia:

Definitely NO: 0Rather not: 1

• I do not have an opinion: 2

Rather YES: 4Definitely YES: 3

These numbers represent the distribution of responses from each country regarding their ability to handle multiple activities simultaneously.

400000000000000000000000000000000000000					
I am good at handling sev	veral Definitely NO	Rather not	I do not have an opinion	Rather YES	Definitely YES
Poland	0	1	0	11	7
Norway	2	1	5	16	19
Denmark	0	0	0	5	5
Estonia	0	2	2	12	7
Lithuania	0	1	3	7	9
Latvia	0	1	2	4	3
TOTAL	2	6	12	55	50

Tab.21: Self-assessment of refugee women's ability to run few activities at once in relevant partnership countries.

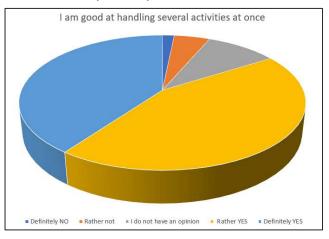
The total division percentage of votes in each category for the ability to handle several activities at once is as follows:

Definitely NO: 2%Rather not: 5%

I do not have an opinion: 10%

Rather YES: 40%Definitely YES: 44%

This data indicates the percentage breakdown of responses in each category for the ability to handle multiple activities simultaneously. The majority of respondents, 44%, expressed a "Definitely YES" level of confidence in their ability to handle several activities at once, while 2% indicated "Definitely NO."



Pic.21: Self-assessment of refugee women's ability to run few activities at once.

This section provides a comprehensive self-assessment of the target group, particularly women refugees, in the context of their predisposition to start and run their own businesses. It covers various aspects such as interest, skills, market research, business planning, financial resources, risk tolerance, support system, learning and adaptability, legal and regulatory knowledge, work-life balance, decision-making, planning and organizing, adaptability to change, goal setting, time management, willingness to take professional risks, facing challenges, motivation by others' success, and seeking opportunities for personal development. The survey results reveal that a significant proportion of the women surveyed believe they have the necessary knowledge, skills, and abilities to start their businesses. Furthermore, they express a willingness to take professional risks, face new tasks and challenges, and are motivated by the success of others. They also showcase a strong inclination towards seeking opportunities for personal development and improvement. The data indicates that the majority of respondents are confident in their abilities to handle multiple activities simultaneously, and they express a high level of independence in seeking and expanding their knowledge on topics of interest. Additionally, there is a positive trend towards collaborating well as part of a group or team, being motivated by others' success, and being open to the use of solutions that have been tested before. In conclusion, the survey results demonstrate a strong level of self-

confidence, motivation, and willingness to develop and adapt among the women refugees, indicating a positive predisposition towards entrepreneurship and a proactive attitude towards self-improvement and professional growth. These findings suggest a strong potential for successful entrepreneurial endeavors within the target group.

SECTION III. GOALS OF THE TARGET GROUP

Setting goals is one of the most important aspects of running your own business. It is crucial for both the short-term performance and the long-term vision of your business. Here are some reasons why setting goals matters: Goals give a clear direction for the company to follow. Without goals, actions can be chaotic and less effective.

Good goals motivate and inspire both you and your team to take action. Goals allow you to assess the progress and effectiveness of your activities. You can track whether the business is progressing according to plan. Goals help you make business decisions, as each decision can be evaluated in terms of whether it brings you closer to achieving them. With goals, you can focus your resources and efforts on what is most important, avoiding distractions on less important tasks. Challenging yourself through ambitious but realistic goals can lead to personal and professional growth.

Planning and time management: Goals allow for better planning and management of time and resources.

Goals should be SMART, i.e.:

Specific - concrete and clearly defined,

Measurable - progress that can be measured,

Current - relevant and meaningful in the present moment,

Realistic - achievable with current resources,

Timely - having a clearly defined completion time.

This relevant topic presents data on the importance of work as a source of income for regaining self-reliance and self-sufficiency in Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden. The importance of work is categorized into five levels: irrelevant, insignificant, medium important, important, and very important. In Poland, work as a source of income is considered very important by 10 respondents and important by 9 respondents, totaling 61% of the total responses. In Norway, 17 respondents consider it very important, and 18 consider it important, also totaling 61%. Denmark follows a similar pattern, with 41% of respondents rating it as very important. Estonia and Lithuania also rated work as very important at 41% and 29%, respectively. Latvia and Sweden both rated it as very important at 18% and 18%, respectively. Overall, the majority of respondents across all countries rated work as a source of income as important or very important for regaining self-reliance and self-sufficiency. The data highlights the significance of employment in achieving financial independence and underscores its role in fostering self-sufficiency. These findings emphasize the value of work as a crucial factor in promoting personal autonomy and economic stability.

In conclusion, the survey results indicate a consensus among respondents from the surveyed countries regarding the importance of work as a source of income for regaining self-reliance and self-sufficiency. The data underscores the need for employment opportunities and financial stability in facilitating self-sufficiency and highlights the pivotal role of work in promoting individual independence and well-being.

The percentage division in relevant countries for the **importance of work as a source of income for regaining self-reliance and self-sufficiency** is as follows:

Poland: Irrelevant (0%), Insignificant (0%), Medium important (0%), Important (15%), Very Important (15%) Norway: Irrelevant (1%), Insignificant (2%), Medium important (26%), Important (30%), Very Important (41%) Denmark: Irrelevant (1%), Insignificant (0%), Medium important (5%), Important (10%), Very Important (13%) Estonia: Irrelevant (1%), Insignificant (1%), Medium important (37%), Important (15%), Very Important (15%) Lithuania: Irrelevant (0%), Insignificant (0%), Medium important (16%), Important (10%), Very Important (13%) Sweden: Irrelevant (0%), Insignificant (0%), Medium important (16%), Important (13%), Very Important (21%)

In summary, the percentage division in relevant countries shows varying levels of importance placed on work as a source of income for regaining self-reliance and self-sufficiency, with Norway and Estonia having the highest percentage of respondents considering it "Very Important" at 41% and 15% respectively.

Regaining self-reliance and self-sufficiency - work as a source of income	Irrelevant	Insignificant	Medium important	Important	Very Important
Poland	0	0	0	9	10
Norway	1	2	5	18	17
Denmark	1	0	1	6	2
Estonia	1	1	7	9	5
Lithuania	0	0	3	6	11
Latvia	0	0	0	5	5
Sweden	0	0	3	8	11
TOTAL	3	3	19	61	61

Tab.22: Results of survey on self-reliance and self-sufficiency work as a source of income in relevant partnership countries.

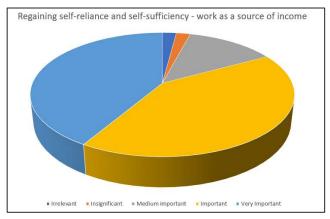
Based on the provided data, the percentage of respondents who consider work as a source of income to be 'Very Important' for regaining self-reliance and self-sufficiency is 41%. This is calculated from the total count of responses for 'Very Important' (41) out of the total responses (100). The data indicates that a significant portion of the respondents across the surveyed countries view work as a crucial factor in achieving self-reliance and self-sufficiency.

The total count of responses for each level of importance for work as a source of income is as follows:

Irrelevant:		3
Insignificant:		3
Medium	important:	19
Important:		61

Very Important: 41

These counts are based on the data provided in the document, which indicates the number of responses for each level of importance from the surveyed countries. This information gives an overview of the distribution of opinions regarding the importance of work as a source of income for regaining self-reliance and self-sufficiency.



Pic.22: Results of survey on self-reliance and self-sufficiency work as a source of income

Another of the themes raised in our survey was the importance of professional development, deepening knowledge, improving skills, and/or acquiring new skills. The data received in the survey on the perceived importance of professional development, knowledge deepening, skill improvement, and skill acquisition in Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden. The importance levels are categorized as "Irrelevant," "Insignificant," "Medium Important," "Important," and "Very Important. "In Poland, 6 responses were indicating that professional development, knowledge deepening, skill improvement, and/or acquiring new skills are considered important, and 11 responses indicating that it is very important. This totals to 17 responses out of the 51 total responses, making it the most significant category at 33% in Poland. In Norway, 12 responses indicated that it is important, and 30 responses indicated that it is very important. This totals to 42 responses out of 78, making it the most significant category at 54% in Norway. In Denmark, 2 responses indicated that it is medium important, and 3 responses indicated that it is very important. This totals to 5 responses out of 9, making it the most significant category at 56% in Denmark. In Estonia, 11 responses indicated that it is important. This is the most significant category at 100% in Estonia. In Lithuania, 10 responses indicated that it is important, and 8 responses indicated that it is very important. This totals 18 responses out of 51, making it the most significant category at 35% in Lithuania. In Latvia, 5 responses indicated that it is important, and 5 responses indicated that it is very important. This totals 10 responses out of 36, making it the most significant category at 28% in Latvia. In Sweden, 5 responses

indicated that it is important, and 17 responses indicated that it is very important. This totals 22 responses out of 78, making it the most significant category at 28% in Sweden. The overall trend across the countries shows that a majority of respondents consider professional development, deepening knowledge, improving skills, and acquiring new skills as either important or very important, with the "Very Important" category being the most common choice. This signifies the high value placed on continuous learning and skill enhancement in the professional context.

Professional development, deepening one's knowledge, improving one's skills, and/or acquiring new skills	Irrelevant	Insignificant	Medium important	Important	Very Important
Poland	0	0	2	6	11
Norway	0	0	1	12	30
Denmark	0	0	0	2	3
Estonia	0	4	4	11	4
Lithuania	0	0	2	10	8
Latvia	0	0	0	5	5
Sweden	0	0	0	5	17
TOTAL	0	4	9	51	78

Tab.23: Results of the survey on the relevance of professional development, deepening one's knowledge, improving one's skills, and/or acquiring new skills in relevant partnership countries.

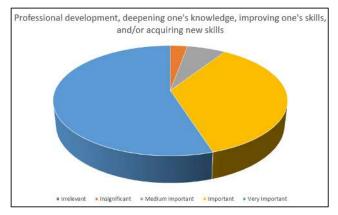
The percentage results of the survey in total are as follows:

Irrelevant: 9.6%Insignificant: 36%Medium important: 55%

Important: 0%

Very Important: 4.3%

The total percentages are derived from the data provided in the document, indicating the levels of importance assigned to professional development, knowledge deepening, skill improvement, and skill acquisition across the surveyed countries.



Pic.23: Results of the survey on the relevance of professional development, deepening one's knowledge, improving one's skills, and/or acquiring new skills

Aiming for a good, stable position in a company or public institution that aligns with your education and work experience is a relevant and admirable career goal. Stability and the utilization of your skills and knowledge can lead to a fulfilling career path. Working in a role that aligns with your education and experience can lead to higher job satisfaction because you're likely to feel competent and valued. A position that fits your qualifications can provide a solid foundation for future career advancement within the organization. A role that resonates with your academic and professional background can strengthen your professional identity and reputation in the field. Even in stable positions, there's room for personal development and skill enhancement, which can be rewarding both personally and professionally. It's important to consider what you value most in your career. Some people prioritize creativity, innovation, and change, while others find greater satisfaction in stability and predictability. Both are valid and depend on personal preferences and life circumstances.

The provided data outlines the importance of obtaining a stable position in a company or public institution by the individual's education and work experience across several countries of the Baltic Sea The significance of this objective is measured on a scale of irrelevance, insignificance, medium importance, importance, and very importance. The data reveals that in Norway, the majority of respondents consider this goal to be very important, with 41% of the total respondents expressing this view. In Denmark, 25% of respondents rated it as medium important, while 29% and 30% of respondents in Estonia and Latvia, respectively, regarded it as important. In Lithuania and Sweden, the majority of respondents also placed importance on this goal. However, in Poland, the importance of this objective varied, with 5% of respondents deeming it as irrelevant and 10% as insignificant.

Overall, the survey results indicate that a significant proportion of respondents across the surveyed countries place importance on securing a stable position in line with their education and work experience. This underscores the value placed on career alignment and the pursuit of suitable employment opportunities.

The distribution of responses for the importance of obtaining a stable position in a company or public institution in line with education and work experience varies across the surveyed countries. In Norway, 41% of respondents rated this goal as very important, while in Denmark, 25% considered it as medium important. In Estonia and Latvia, 29% and 30% of respondents, respectively, regarded it as important. In Lithuania and Sweden, the majority of respondents also placed importance on this goal. However, in Poland, the importance of this objective varied, with 5% of respondents deeming it as irrelevant and 10% as insignificant.

Overall, the survey results indicate that a significant proportion of respondents across the surveyed countries place importance on securing a stable position in line with their education and work experience, highlighting the value placed on career alignment and the pursuit of suitable employment opportunities.

A good, stable position in a company or public institution in line with my education and work experience		Insignificant	Medium important	Important	Very Important
Poland	0	2	4	6	7
Norway	5	3	7	14	14
Denmark	0	0	2	3	0
Estonia	0	2	7	6	2
Lithuania	0	3	4	4	9
Latvia	0	0	4	2	4
Sweden	2	4	6	5	5
TOTAL	7	14	34	40	41

Tab.24: Results of the survey on the relevance of setting good, stable position in a company or public institution in line with education and work experience as a career goal.

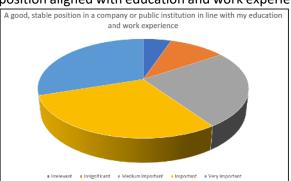
The percentage division of responses for the importance of obtaining a stable position in a company or public institution in line with education and work experience across all surveyed countries is as follows:

Irrelevant: 7%Insignificant: 14%Medium important: 25%

Important: 29%Very Important: 30%

These percentages represent the distribution of responses across all countries, indicating the varying levels of importance placed on securing a suitable

position aligned with education and work experience.



Pic.24: Results of the survey on the relevance of setting good, stable position in a company or public institution in line with education and work experience as a career goal

Starting and managing my own business from scratch is an ambitious and exciting career goal. It embodies the spirit of entrepreneurship and can be a path to both personal and professional fulfillment. However, entrepreneurship also involves challenges such as financial risk, uncertainty, and the potential for long hours, especially in the early stages. It's important to be prepared for these challenges and have strategies in place to manage them. To work towards this goal, a solid business plan, a clear understanding of your market, sufficient capital, and the resilience to overcome the hurdles are needed.

The survey results show the number of businesses falling into each category in the respective countries. For instance, in Estonia, 2 respondents are showing owing businesses categorized as "Insignificant" and 1 as "Medium important," totaling 3. Meanwhile, in Sweden, there are 4 businesses categorized as "Medium important" and 13 as "Very Important," totaling 17. Additionally, the percentage of businesses falling into each category, with the majority (53%) classified as "Very Important." The percentage breakdown indicates the significance of these businesses to the individual who created and managed them. Overall, the document reveals that a significant

number of respondent setting owing a business business created from scratch and managed by the individual are deemed "Very Important," constituting 53% of the total. This underscores the value and impact of these ventures.

Based on the provided data, 49 respondents need to start their own business. This is based on the "Important" category, which has a total count of 49 across the countries listed in the document. Starting a business is a significant priority for these individuals, as indicated by the number of businesses categorized as "Important" that were created from scratch and managed by them.

Own business created from scratch and managed by me	Irrelevant	Insignificant	Medium important	Important	Very Important
Poland	0	0	1	9	9
Norway	0	0	4	15	24
Denmark	0	0	0	3	2
Estonia	0	2	1	7	12
Lithuania	0	0	5	7	8
Latvia	0	0	0	3	7
Sweden	0	0	4	5	13
TOTAL	0	2	15	49	75

Tab.25: Results of the survey on the relevance of setting business from scratch and managing it as a career goal in relevant partnership countries.

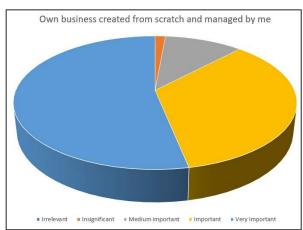
The percentage division of answers for the level of importance of businesses created from scratch and managed by the individual is as follows:

Irrelevant: 0%Insignificant: 1%

Medium important: 11%

Important: 35%Very Important: 53%

These percentages represent the distribution of the level of importance of the businesses across the countries listed in the document. It indicates that the majority of the businesses are considered "Very Important," comprising 53% of the total. This breakdown provides insight into the significance of these ventures to the individual who created and managed them.



Pic.25: Results of the survey on the relevance of setting business from scratch and managing it as a career goal

Bringing new ideas is crucial for running a business. Innovation and creativity are often the lifeblood of a company, especially in today's fast-paced and competitive market. Fresh ideas can help your business stand out from competitors. They can be a unique selling point that attracts customers. New ideas enable a business to adapt to changing market conditions, customer preferences, and technological advancements. Implementing new ideas can lead to business expansion, whether through new product lines, entering new markets, or finding more efficient ways to operate. Ideas don't always have to be groundbreaking; incremental improvements and small tweaks can also have a significant impact. The key is to foster a culture where ideas are welcomed, evaluated, and, when appropriate, acted upon. It's also important to have a process in place to manage these ideas, from the initial brainstorming to feasibility analysis, development, and finally, implementation. This ensures that the ideas are not only creative but also practical and aligned with your business goals.

Overall, the data reflects a widespread belief in **the importance of bringing personal ideas to fruition within one's own company**, with a clear majority of respondents expressing that it is either "Important" or "Very Important." This indicates a common understanding of the value in fostering and implementing individual creativity and innovation within the business context. The data indicates that the majority of the responses fall into the "Important" and "Very Important" categories. Specifically, 30% of the respondents rated this as "Important," while a significant 65% rated it as "Very Important." This demonstrates a strong emphasis on the value of bringing

personal ideas to life and implementing them within one's own company across the surveyed countries. Poland, Norway, and Sweden collectively contributed the highest number of "Very Important" responses, with a total of 59 out of 91. This suggests a particularly strong conviction in these countries regarding the significance of implementing one's own ideas.

The distribution of responses for bringing one's own ideas to life and implementing them in their own company across different countries is as follows:

- Poland: Irrelevant (5), Insignificant (13), Medium important (2), Important (7), Very Important (13)
- Norway: Irrelevant (12), Insignificant (29), Medium important (2), Important (3), Very Important (29)
- Denmark: Irrelevant (2), Insignificant (3), Medium important (0), Important (13), Very Important (3)
- Estonia: Irrelevant (7), Insignificant (13), Medium important (1), Important (10), Very Important (13)
- Lithuania: Irrelevant (9), Insignificant (10), Medium important (1), Important (6), Very Important (10)
- Latvia: Irrelevant (4), Insignificant (6), Medium important (0), Important (17), Very Important (6)
- Sweden: Irrelevant (3), Insignificant (17), Medium important (2), Important (3), Very Important (17)

The majority of the responses fall into the "Important" and "Very Important" categories, with a significant emphasis on the value of bringing personal ideas to life and implementing them within one's own company across the surveyed countries. Specifically, 30% of the respondents rated this as "Important," while a significant 65% rated it as "Very Important." This indicates a common understanding of the value in fostering and implementing individual creativity and innovation within the business context.

Bringing my own ideas to life and implementing them in my own company	Irrelevant	Insignificant	Medium important	Important	Very Important
Poland	0	0	1	5	13
Norway	0	0	2	12	29
Denmark	0	0	0	2	3
Estonia	0	1	1	7	13
Lithuania	0	0	1	9	10
Latvia	0	0	0	4	6
Sweden	0	0	2	3	17
TOTAL	0	1	7	42	91

Tab.26: Results of the survey on the importance of bringing own ideas to life and implementing them in own company as a career goal for refugee women in relevant partnership countries.

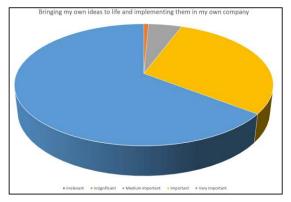
The chart presents the division of percentage answers regarding the importance of bringing one's own ideas to life and implementing them in their own company is as follows:

Irrelevant: 1%Insignificant: 5%

Medium important: 30%

Important: 0%Very Important: 65%

These percentages represent the distribution of responses from the surveyed countries, indicating a strong emphasis on the value of implementing personal ideas within one's own company, with a significant majority rating it as "Very Important."



Pic.26: Results of the survey on the importance of bringing own ideas to life and implementing them in own company as a career goal for refugee women

This section emphasizes the significance of setting goals, particularly in the context of running a business. It outlines the reasons why goal-setting is crucial, such as providing a clear direction, motivating and inspiring action, enabling progress assessment, aiding decision-making, and focusing resources effectively. The importance of work as a source of income for achieving self-reliance and self-sufficiency is highlighted across Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden. The majority of respondents in these countries consider work as very important or important for regaining self-reliance and self-sufficiency. The data underscores the pivotal role of employment in achieving financial independence and fostering personal autonomy and economic stability. The

survey also delves into the importance of professional development, knowledge deepening, skill improvement, and acquiring new skills, revealing that a majority of respondents in these countries consider these aspects as either important or very important. Additionally, the survey indicates a strong emphasis placed on securing a stable position in a company or public institution that aligns with one's education and work experience. Moreover, the document highlights the ambition and significance of starting and managing one's own business. The majority of respondents across the surveyed countries express this goal as important or very important for their career aspirations. Furthermore, the importance of bringing personal ideas to life and implementing them within one's own company is underscored, with a majority of respondents rating this goal as either important or very important. The document also emphasizes that innovation and creativity are vital for business success, and fostering a culture that welcomes and implements new ideas is crucial. The data reflects a widespread belief in the importance of innovation and creativity within the business context.

Based on the provided data, 41% of the respondents across the surveyed countries consider work as a source of income to be 'Very Important' for regaining self-reliance and self-sufficiency. This percentage is calculated from the total count of responses for 'Very Important' (41) out of the total responses (100). The data indicates a significant portion of the respondents view work as a crucial factor in achieving self-reliance and self-sufficiency. The significance of obtaining a stable position in a company or public institution in line with education and work experience across the surveyed countries is substantial. The data indicates that a significant proportion of respondents across the surveyed countries place importance on securing a stable position aligned with their education and work experience. This underscores the value placed on career alignment and the pursuit of suitable employment opportunities. The survey results reveal varying levels of importance placed on this goal across the countries, with a majority of respondents considering it as either important or very important. In Norway, for example, 41% of respondents rated this goal as very important, while in Denmark, 25% considered it as medium important. Similarly, in Estonia and Latvia, 29% and 30% of respondents, respectively, regarded it as important. In Lithuania and Sweden, the majority of respondents also placed importance on this goal. Overall, the data highlights the significance of securing a stable position in line with one's education and work experience, emphasizing the value of career alignment and the pursuit of suitable employment opportunities.

SECTION IV. EXPERIENCE OF THE TARGET GROUP IN RUNNING THEIR OWN BUSINESS

In Poland, 3 individuals have experience in running their own business, 1 has worked in a management position, and 6 have participated in training for setting up a business. There were no respondents with an interesting idea and motivation to learn about business in this category. In Norway, the numbers are higher, with 19 individuals having experience in running their own business, 3 working in a management position, and 8 participating in training for setting up a business. Additionally, 2 respondents have an interesting idea and motivation to learn about business. Denmark has 6 individuals with experience in running their own business, while Estonia has 8. Neither country had respondents with experience in a management position, but both had individuals who participated in training for setting up a business. Estonia had 3 respondents with an interesting idea and motivation to learn about business, while Denmark had 0. Lithuania had 3 individuals with experience in running their own business, 2 working in a management position, and 4 participating in training for setting up a business. 3 respondents had an interesting idea and motivation to learn about business. Latvia had 1 individual with experience in running their own business, 3 working in a management position, and 3 participating in training for setting up a business. There were no respondents with an interesting idea and motivation to learn about business in this category. Sweden had 10 individuals with experience in running their own business, 3 working in a management position, and 6 participating in training for setting up a business. Additionally, 2 respondents had an interesting idea and motivation to learn about business. In total, the data includes 50 individuals with experience in running their own business, 12 working in a management position, 11 participating in training for setting up a business, and 10 having an interesting idea and motivation to learn about business.

experience in running your own busines	in setting up		management position at a	skills that could be useful to	participated in training to prepare for setting	I have no experience or knowledge of setting up and running my own business, but I have an interesting idea and a lot of motivation to act and learn.
Poland	3	1	0	6	0	9
Norway	19	3	6	8	2	4
	6	0	0	1	0	3
Denmark	U	U	U	7	U	3
Estonia	8	0	2	6	3	4
				_		_
Estonia	8	0	2	6	3	4
Estonia Lithuania	8	0 2	2	6 4	3	4 7

Tab.27: Results of the survey on the refugee women experience in r running business in relevant partnership countries.

In Poland, refugee women have expertise in accounting and audit services, brand creation, clothing production, beauty studio management, and other fields. In Norway, their specializations include health and aesthetics of nail plates, graphic design, hotel business, and various other ventures such as grooming of exhibition dog breeds and a massage parlor. The entrepreneurial experiences of refugee women in Denmark encompass sales operations, translation, home baking, sewing production, food catering, and creating East African chili sauces. In Estonia, they have been involved in online stores, beauty master training, organic fertilizer production, and movie production, among others. Lithuanian refugee women have expertise in commerce, wholesale and retail trade, tourist business, culinary product production, and advertising agency services. Latvian refugee women have experience in retail, while those in Sweden have been engaged in land surveying, souvenir sales, photo studio management, consulting services, children's clothing retail, agricultural activities, and accounting. The range of specializations in which refugee women have experience is extensive and includes fields such as agriculture, beauty industry, sales, marketing, production, and service industries This section reveals the remarkable entrepreneurial diversity and expertise of refugee women in different countries, showcasing their proficiency in a wide array of fields such as beauty, hospitality, retail, production, and consultancy. The varied experiences and skills of these women highlight their resilience, adaptability, and determination to succeed in their entrepreneurial pursuits. Overall, the document underscores the valuable contributions and potential of refugee women as entrepreneurs in their host countries, bringing a wealth of knowledge and experience to diverse industries and sectors.

The businesses run by refugee women include:

- 1. Accounting and audit services
- 2. Brand creation and clothing production
- 3. Beauty studio
- 4. Health and aesthetics of nail plates (manicure, pedicure, and podiatry services)
- 5. Graphic design and media
- 6. Restoration of old cars
- 7. Production of organic fertilizers and fuel pellets
- 8. Hosting holidays and conducting children's activities
- 9. Agribusiness and cosmetics production
- 10. Production of movies, serials, and television programs
- 11. Commerce
- 12. Wholesale and retail trade in industrial and technical materials
- 13. Hotel business and cafe management
- 14. Grooming of exhibition dog breeds

- 15. Massage parlor
- 16. Private medical practice
- 17. Apiary and natural honey products
- 18. Coffee shop, atelier, fabric store, and massage room
- 19. Advertising agency and food supply
- 20. Private school
- 21. Sales operations and translation
- 22. Home baking and sewing production
- 23. Game development
- 24. Food catering and East African kitchen
- 25. Online sales and marketing
- 26. Sale of metal structures
- 27. Online stores and beauty master training studio
- 28. Consulting services and strategic communication
- 29. Children's clothing store
- 30. Agricultural business
- 31. Tourist business and production of culinary products
- 32. Retail
- 33. Land surveying and geodesy
- 34. Selling souvenirs and renting premises
- 35. Photo studio and construction company
- 36. Communication agency
- 37. Gastronomy and cosmetology
- 38. Internet clothing trade
- 39. Wholesale trade of food products
- 40. Hotel and restaurant business
- 41. Provider activity
- 42. Farming
- 43. Production and decoration of confectionery.

The refugee women participating in the survey have run a diverse range of businesses across various countries. In Poland, their businesses included accounting and audit services, brand creation, clothing production, and beauty studios. In Norway, they were involved in hotel management, graphic design, and media, as well as health and aesthetics services related to nail plates. Additionally, they engaged in businesses such as grooming exhibition dog breeds, operating a massage parlor, and managing a private medical practice. In Denmark, their businesses ranged from sales operations, translation, and home baking to sewing production and game development. They also specialized in food catering and East African cuisine, including the production of sambuca and chili sauces. In Estonia, their businesses included online stores, beauty master training studios, and the production of organic fertilizers and fuel pellets. Lithuanian refugee women were involved in commerce, wholesale and retail trade, consulting services, and children's clothing stores. In Latvia, they engaged in retail, while in Sweden, their businesses included land surveying, souvenir sales, photo studios, and construction companies. Additionally, they were involved in businesses such as communication agencies, gastronomy, cosmetology, internet clothing trade, wholesale trade of food products, and the production and decoration of confectionery. These diverse entrepreneurial activities demonstrate the wide range of businesses run by refugee women across different countries. These refugee women have extensive experience in running their own businesses. Their entrepreneurial endeavors span a wide range of industries and specializations, with some having over 20 years of experience in fields such as wholesale and retail trade, tourism, culinary production, and various service industries. Additionally, they have demonstrated their entrepreneurial acumen by successfully managing businesses such as beauty studios, online stores, consulting services, and agricultural activities for extended periods, showcasing their long-standing commitment to entrepreneurship.

Regarding the experience in working in managerial positions, in Poland, the individual has served as an administrator for 15 years. In Norway, the individual has a diverse background, including 6 years as the Head of retail sales service for electronics and household appliances, 5 years in the taxi service business, and 1 year as a restaurant manager, preceded by 3 years as a restaurant administrator and 3 years as a hotel manager. In Lithuania, the individual has extensive experience as a store manager in the retail trade for over 10 years and as an HR director

for 10 years. In Latvia, the individual has worked as a project manager for 5 years, deputy manager for 6 years, and in civil service for 5.5 years. They also have 5 years of experience as a restaurant administrator and in organizing holidays, along with 4 years as the deputy director of production. In Sweden, the individual has 3 years of experience in IT and sustainability and has also served as the deputy director of economics for 6 years, chief accountant for 7.5 years, and as district manager. This section of the survey clearly highlights the diverse professional backgrounds of individuals in various roles such as administration, retail sales, hospitality management, HR, project management, and finance across different countries. It showcases their extensive experience in their respective fields, demonstrating their versatility and adaptability to different work environments.

The refugee women taking part in the survey have worked in their respective positions for the following durations:

- Poland: Administrator for 15 years
- Norway: Head of retail sales service for electronics and household appliances for 6 years, taxi service business for 5 years, restaurant manager for 1 year, and restaurant administrator for 3 years.
- Sweden: IT and sustainability for 3 years, deputy director of economics for 6 years, chief accountant for 7.5 years, and district manager.
- Lithuania: Store manager in the retail trade for more than 10 years and HR director for 10 years.
- Latvia: Project manager for 5 years, deputy manager for 6 years, and civil service for 5.5 years.

When running our survey, we considered the question about working in a public situation important as well. The refugee women have held several positions in different countries and departments. In Norway, they worked as the Head of Retail Sales Service for electronics and household appliances, as well as establishing and operating a taxi service. They also served as a restaurant manager and administrator, and as a hotel manager. In Latvia, they held the positions of Head of a Mental Health Center and Psychologist, as well as Deputy Head of the department. In Estonia, they worked in the environmental sector and served as the head nurse of the blood transfusion station. Additionally, they worked as a Sales Manager in Lithuania.

The BSI_4Women survey aimed also to gather the opinions of refugee women on activities that would facilitate their entry into the labor market as entrepreneurs in their current residing countries. The results showed a strong demand for various forms of support and resources to aid their entrepreneurial efforts. The key findings included a notable consensus on the importance of training and courses to bridge cultural differences, with 107 respondents emphasizing the need for such programs. Language courses tailored for foreigners in specialized industry-specific languages were also considered crucial, with 109 respondents expressing a need for this type of support. Furthermore, vocational courses offering retraining and professional development opportunities were highlighted by 87 respondents, indicating a desire for continuous skill enhancement. Expert advice and workshops on business setup and legal frameworks were also deemed essential, with 112 respondents emphasizing their significance. Additionally, 92 respondents expressed a need for guidance on obtaining funding for both innovative and noninnovative businesses. The survey also revealed a demand for informational resources, with 71 respondents advocating for the creation of a publication focusing on labor market participation and business establishment rules for migrant women. Similarly, 78 respondents expressed a desire for a migrant women-centric portal containing vital information and materials to support entrepreneurship. In terms of practical support, there was a strong call for the implementation of start-up incubation programs targeting entrepreneurial migrant women, as indicated by 104 respondents. Additionally, the establishment of regional networks to foster support and collaboration among migrant women in business was deemed important, with 53 respondents endorsing this idea. Financial support mechanisms were also highlighted, with 69 respondents advocating for the creation of a grant fund or financial mechanism to aid start-ups initiated by migrant women. The country-specific breakdown of responses demonstrated varying degrees of demand across different regions. For instance, Norway emerged as having the highest demand across most categories, indicating a significant need for comprehensive support for entrepreneurial migrant women. On the other hand, Denmark exhibited comparatively lower demand in most areas, reflecting a potentially different entrepreneurial landscape or existing support structures.

The survey results indicate that refugee women suggest several specific initiatives and resources to support women's entrepreneurship in their countries of residence. These include:

- 1. Training and courses on cultural differences
- 2. Language courses tailored for foreigners in specialized industry-specific languages
- 3. Vocational courses providing opportunities for retraining and professional development
- 4. Expert advice and workshops on setting up a business, including the choice of the legal form of the business
- 5. Expert advice and workshops on how to obtain funding to start up and develop innovative and non-innovative businesses

- 6. Creation of a publication on the labor market participation of migrant women and the rules for setting up a business in the country of residence
- 7. Creation of a portal for migrant women containing key information and materials to support women's entrepreneurship
- 8. Creation and implementation of start-up incubation programs targeting entrepreneurial migrant women
- 9. Creation of regional networks for entrepreneurial migrant women to support them in becoming selfemployed and developing their businesses in their countries of residence
- 10. Creation of a grant fund/financial mechanism for start-ups set up by migrant women.

The votes in Poland for the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in their current residing country are as follows:

- Training/Courses on Cultural Differences: 8
- Language Courses for Foreigners in a Specialized Language: 13
- Vocational Courses Providing Opportunities for Retraining and/or Professional Development: 11
- Expert Advice/Workshops on Setting up a Business: 16
- Expert Advice/Workshops on How to Obtain Funding: 14
- Creation of a Publication on the Labour Market Participation of Migrant Women: 6
- Creation of a Portal for Migrant Women: 11
- Creation and Implementation of Start-up Incubation Programmes: 17
- Creation of Regional Networks for Entrepreneurial Migrant Women: 11
- Creation of a Grant Fund/Financial Mechanism for Start-ups: 12

SECTION V. SKILLS, KNOWLEDGE, AND RELATED NEEDS OF THE TARGET GROUP

Skills and knowledge are crucial for running a business. They form the backbone of your ability to offer valuable products or services, make informed decisions, and navigate the complex landscape of industry regulations, market trends, and consumer needs. Without a solid foundation of relevant skills and knowledge, it would be challenging to achieve success and sustain a business in the long term.

For example, if you're starting a tech company, having a deep understanding of software development, project management, and the technology market is essential. Similarly, for a brick-and-mortar retail store, skills in inventory management, customer service, and an understanding of retail operations are key. That is why we have also focused on this matter in our survey.

All the answers in question 6D allow us to receive a comprehensive overview of the skills and abilities of refugee women living in various countries that could be beneficial in running their businesses. In Poland, women possess skills such as responsibility, purposefulness, perseverance, and discipline. They also have experience in team management, task setting, recruiting, and planning further development strategy, along with knowledge of psychology and marketing. They exhibit the ability to quickly learn new things, multitask, and work in a team, while also demonstrating analytical thinking and creativity. Norwegian refugee women are equipped with professional knowledge and the ability to communicate effectively in English. They also demonstrate a desire to learn, plan, work in a group, and solve problems. Furthermore, they exhibit traits such as purposefulness, creativity, patience, and stability. Their skill set includes practicality, motivation to make people happy, creative thinking, empathy, courage, and leadership, as well as organizational and problem-solving abilities. Refugee women living in Denmark possess responsibility, purposefulness, intelligence, and communication skills, while those from Estonia showcase passion, creativity, interest in new things, and cooperation. They also have business and medical skills, pharmaceutical knowledge, and experience in administrative work. Women living in Lithuania exhibit resilience, problem-solving skills, adaptability, manual skills, diligence, responsibility, attention to detail, determination, and the ability to adapt to new situations. Latvian individuals have skills in production, computer usage, and working with CNC equipment, as well as professional experience, communication skills, self-education, and time management. Refugee women living in Sweden at the moment demonstrate expertise in brainstorming, data analysis, motivating people, and project coordination. They also possess skills in content creation for social media platforms, coaching, and psychological games. Their abilities include technological and organizational competencies, communicative experience, marketing, communication, presentation, sales techniques, and

multitasking. Overall, migrants living in these European countries exhibit a wide range of skills and capabilities that can be advantageous in entrepreneurial endeavors, including leadership, communication, problem-solving, creativity, adaptability, and technical expertise. Their diverse skill sets cover areas such as business management, marketing, communication, technology, and creative content creation, making them well-equipped to pursue entrepreneurial ventures in various industries. The conclusion drawn from the results of this question is that refugee women living in various European countries possess a diverse range of skills and capabilities that are beneficial for running their businesses. These skills include responsibility, creativity, communication, problem-solving, adaptability, leadership, and technical expertise. The individuals also demonstrate a strong desire to learn, develop, and achieve results, as well as the ability to work in a group, make independent decisions, and establish contacts. Additionally, they have experience in areas such as business management, medical services, pharmaceutical knowledge, content creation for social media, and project coordination across different industries.

Some of the surveyed refugee women took some courses to get some knowledge relevant to business running. In Norway, the women took courses specifically focused on starting a business. In Estonia, some refugee women participated in an entrepreneurship course that included writing a business plan. They also applied for funding for this course through the Unemployment Insurance Fund. The training took place at Koolikell and was conducted by trainer Emeri Saluveer, with a total duration of 108 hours from April 25, 2023, to May 25, 2023. In Lithuania, , the refugee women underwent training in business planning and market research. They participated in a professional, free one-day seminar to enhance their business skills. In Sweden, the woman attended the Sviff business course designed for Ukrainian entrepreneurs, as well as the Go Business program offered by YesBox.

The first need that we decided to check in our survey is **the need to increase skills and knowledge in the area of** "**Verification and strategy of the start-up idea**". The majority of respondents in each country indicated a medium level of knowledge, with Poland, Norway, and Latvia having the highest number of respondents in this category. A significant number of respondents from all countries expressed a need for verification and support in creating a start-up strategy, especially in Latvia and Estonia. The respondents' needs are categorized into "I don't know", "Small/None", "Medium", and "Significant." The highest percentage of respondents expressing a significant need for verification and support is in Poland, followed by Norway and Latvia.

The breakdown of needs in each country for refugee women in the area of start-up idea verification and strategy is as follows:

• Poland:

- "I don't know" (lack of knowledge and skills): 3
- "Small / None" (sufficient knowledge and skills): 5
- "Medium" (some knowledge but needs improvement): 5
- "Significant" (lack of knowledge and skills and would like to gain them): 6

Norway:

- "I don't know" (lack of knowledge and skills): 1
- o "Small / None" (sufficient knowledge and skills): 4
- "Medium" (some knowledge but needs improvement): 20
- "Significant" (lack of knowledge and skills and would like to gain them): 18

• Denmark:

- "I don't know" (lack of knowledge and skills): 1
- "Small / None" (sufficient knowledge and skills): 2
- "Medium" (some knowledge but needs improvement): 5
- "Significant" (lack of knowledge and skills and would like to gain them): 2

• Estonia:

- "I don't know" (lack of knowledge and skills): 7
- "Small / None" (sufficient knowledge and skills): 7
- "Medium" (some knowledge but needs improvement): 6
- o "Significant" (lack of knowledge and skills and would like to gain them): 5

• Lithuania:

- "I don't know" (lack of knowledge and skills): 2
- o "Small / None" (sufficient knowledge and skills): 6

- "Medium" (some knowledge but needs improvement): 5
- o "Significant" (lack of knowledge and skills and would like to gain them): 7
- Latvia:
 - o "I don't know" (lack of knowledge and skills): 1
 - o "Small / None" (sufficient knowledge and skills): 3
 - "Medium" (some knowledge but needs improvement): 5
 - o "Significant" (lack of knowledge and skills and would like to gain them): 1
- Sweden:
 - "I don't know" (lack of knowledge and skills): 1
 - "Small / None" (sufficient knowledge and skills): 2
 - "Medium" (some knowledge but needs improvement): 13
 - o "Significant" (lack of knowledge and skills and would like to gain them): 6

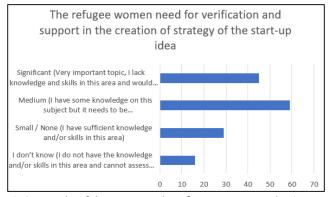
Verification and strategy of the start-up idea	and/or skills in this area	Small / None (I have sufficient knowledge and/or skills in this area)	Medium (I have some knowledge on this subject but it needs to be improved/updated)	Significant (Very important topic, I lack knowledge and skills in this area and would like to gain them)
Poland	3	5	5	6
Norway	1	4	20	18
Denmark	1	2	5	2
Estonia	7	7	6	5
Lithuania	2	6	5	7
Latvia	1	3	5	1
Sweden	1	2	13	6
TOTAL	16	29	59	45

Tab.28: Results of the survey on the refugee women need to increase skills and knowledge in the subject of verification and support in the creation of strategy of the start-up idea in relevant partnership countries.

Refugee women perceive the need for knowledge and skills in the area of start-up idea verification and strategy as significant. The data indicates that a substantial percentage of refugee women expressed a significant need for verification and support in creating a start-up strategy. Specifically, 30% of the respondents indicated a significant lack of knowledge and skills in this area and expressed a desire to gain them. This suggests that there is a high level of importance placed on acquiring the necessary expertise in start-up idea verification and strategy among refugee women. The percentages of refugee women with different levels of knowledge and skills in the area of start-up idea verification and strategy are as follows:

- "I don't know" (lack of knowledge and skills): 11%
- "Small / None" (sufficient knowledge and skills):
 19%

- "Medium" (some knowledge but needs improvement): 40%
- "Significant" (lack of knowledge and skills and would like to gain them): 30%



Pic.27: Results of the survey on the refugee women need to increase skills and knowledge in the subject of verification and support in the creation of strategy of the start-up idea

In our survey, we have also found out that a significant number of refugee women lack knowledge and skills in the area of formalizing start-ups and setting up businesses. A large percentage of respondents expressed a lack of knowledge and skills in this area and expressed a desire to gain them. The importance of the topic is highlighted, with a considerable percentage of respondents acknowledging the significance of formalizing start-ups and setting up businesses. This underscores the need for targeted support and resources to enhance the knowledge and skills

of refugee women in this area. The data collected in the survey underscores the importance of providing education, training, and resources to support refugee women in acquiring the necessary knowledge and skills for starting and formalizing businesses. It also emphasizes the need for tailored support programs to address the specific needs of refugee women in partnership regions/countries. Based on the data provided, it is evident that there is a significant need to increase the knowledge and skills of refugee women in formalizing start-ups and setting up businesses. The data indicates that the highest number of respondents expressing a lack of knowledge and skills in this area and a desire to gain them are in Estonia, with a total of 20 individuals. This is followed by Poland with 6 individuals and Latvia with 9 individuals. Therefore, based on the data, it can be concluded that Estonia is the country where it is most needed to increase refugee women's knowledge in this area.

The refugee women need to formalizing the start-up, i.e. setting up a business (possible forms of business activity, how to register a company)	I don't know (I do not have the knowledge and/or skills in this area and cannot assess whether I need them)	Small / None (I have sufficient knowledge and/or skills in this area)	Medium (I have some knowledge on this subject but it needs to be improved/updated)	Significant (Very important topic, I lack knowledge and skills in this area and would like to gain them)
Poland	3	5	5	6
Norway	3	6	14	20
Denmark	1	4	4	1
Estonia	8	6	6	3
Lithuania	1	5	5	9
Latvia	2	2	4	2
Sweden	1	5	10	6
TOTAL	19	33	48	47

Tab.28: Results of the survey on the refugee women need to increase skills and knowledge in the subject of formalizing startup, i.e setting up a busin in relevant countries (Poland, Norway, Denmark, Estonia, Lithuania, Latvia, Sweden)

The divisions of total responses for the subject of refugee women formalizing start-ups and setting up businesses are as follows:

"I don't know (I do not have the knowledge and/or skills in this area and cannot assess whether I need them)" - 19 responses

"Small / None (I have sufficient knowledge and/or skills in this area)" - 33 responses

"Medium (I have some knowledge on this subject but it needs to be improved/updated)" - 48 responses

The divisions of total responses for the subject of refugee women formalizing start-ups and setting up businesses are as follows:

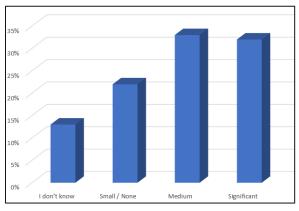
"I don't know (I do not have the knowledge and/or skills in this area and cannot assess whether I need them)" accounts for 19% of the responses.

"Small / None (I have sufficient knowledge and/or skills in this area)" represents 33% of the responses.

"Medium (I have some knowledge on this subject but it needs to be improved/updated)" makes up 48% of the responses.

A total number of 47 (32%) refugee women answered that the need for formalizing start-ups and setting up businesses is significant. This response indicates that a considerable number of refugee women recognize the

importance of gaining knowledge and skills in this area and express a desire to acquire them.



Pic.27: Results of the survey on the refugee women need to increase skills and knowledge in the subject of formalizing startup Based on the data collected by the survey,, the level of knowledge and skills on the selection of the business model varies among refugee women in different countries. The breakdown of responses is as follows:

- Poland: 3% "I don't know", 3% "Small / None",
 2% "Medium", 5% "Significant"
- Norway: 4% "I don't know", 7% "Small / None", 2% "Medium", 9% "Significant"
- Denmark: 7% "I don't know", 16% "Small / None", 4% "Medium", 8% "Significant"

• Estonia: 5% "I don't know", 17% "Small / None", 2% "Medium", 1% "Significant"

- Lithuania: 8% "I don't know", 2% "Small / None", 8% "Medium", 8% "Significant"
- Latvia: 2% "I don't know", 1% "Small / None", 5% "Medium", 2% "Significant"
- Sweden: 2% "I don't know", 3% "Small / None", 2% "Medium", 9% "Significant"

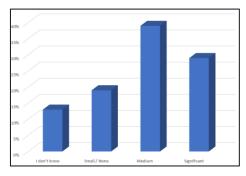
The refugee women need to increase their knowledge and skills on the selection of the business model	knowledge and/or skills in this area and cannot assess	have sufficient knowledge and/or skills in	Medium (I have some knowledge on this subject but it needs to be improved/updated)	Significant (Very important topic, I lack knowledge and skills in this area and would like to gain them)
Poland	3	4	7	5
Norway	3	7	16	17
Denmark	2	2	4	2
Estonia	5	9	8	1
Lithuania	2	2	8	8
Latvia	2	1	5	2
Sweden	2	3	9	8
Total	19	28	57	43

Tab.29: Results of the survey on the refugee women need to increase skills and knowledge in the subject of the selection of the business model in relevant countries

As the survey proved, refugee women living in Sweden need to focus the most on increasing their knowledge and skills in the selection of business models. The data indicates that 39% of the participants from Sweden expressed a significant need for more knowledge and skills in this area, which is the highest percentage among the countries listed. This suggests that there is a greater demand for educational and capacity-building programs tailored to the specific needs of refugee women in Sweden to enhance their understanding and decision-making in business model selection. According to the data provided, a substantial percentage of refugee women expressed that this is a very important topic and that they lack the necessary knowledge and skills in this area. Specifically, 39% of participants indicated a significant need for more knowledge and skills, while 29% stated they have some knowledge but need improvement. This underscores the importance of providing support and resources to enable refugee women to make informed decisions and effectively select suitable business models.

The percentage division of answers in total, based on the provided data, is as follows:

- "I don't know" (I do not have the knowledge and/or skills in this area and cannot assess whether I need them): 10%
- "Small / None" (I have sufficient knowledge and/or skills in this area): 5%
- "Medium" (I have some knowledge on this subject but it needs to be improved/updated):
 13%
- "Significant" (Very important topic, I lack knowledge and skills in this area and would like to gain them): 19%



Pic.28: Results of the survey on the refugee women need to increase skills and knowledge in the subject of the selection of the business model

The survey also aimed to determine the level of knowledge and skills of the participants in this area and to identify their need for further training or support. The survey results indicate that a significant percentage of refugee women lack the necessary knowledge and skills to prepare a business plan for their companies. Specifically, 17% of the respondents admitted to not having the required expertise to assess whether they need training in this area. Additionally, 29% of the participants indicated that they have little or no knowledge and skills in this domain, while 56% reported having some knowledge but acknowledged the need for improvement or updating. Furthermore, 45% emphasized the significance of gaining knowledge and skills in business plan preparation, indicating a strong desire to acquire expertise in this area. The survey results indicate that refugee women in all surveyed countries expressed a need for improvement in their knowledge and skills related to the preparation of a business plan for their companies. Specifically, the need for improvement was reported in Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden. The percentages varied across the countries, with a significant portion of

respondents in each country expressing a desire to enhance their expertise in this area. Therefore, the need for improvement in business plan preparation skills was identified across all the surveyed countries.

The percentage division in each country regarding the refugee women's need for improvement in knowledge and skills related to business plan preparation is as follows:

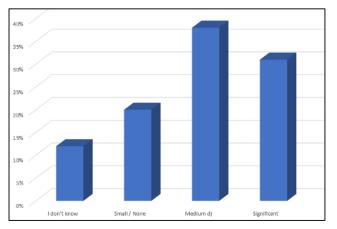
- Poland: 17% "I don't know", 3% "Small/None", 9% "Medium", 5% "Significant"
- Norway: 12% "I don't know", 5% "Small/None", 14% "Medium", 22% "Significant"
- Denmark: 2% "I don't know", 4% "Small/None", 3% "Medium", 1% "Significant"
- Estonia: 7% "I don't know", 8% "Small/None", 4% "Medium", 4% "Significant"
- Lithuania: 2% "I don't know", 3% "Small/None", 9% "Medium", 6% "Significant"
- Latvia: 1% "I don't know", 1% "Small/None", 6% "Medium", 2% "Significant"
- Sweden: 1% "I don't know", 5% "Small/None", 11% "Medium", 5% "Significant"

Preparation of a business plan for the company	I don't know (I do not have the knowledge and/or skills in this area and cannot assess whether I need them)	Small / None (I have sufficient knowledge and/or skills in this area)	subject but it needs	important topic, I lack knowledge and skills
Poland	2	3	9	5
Norway	2	5	14	22
Denmark	2	4	3	1
Estonia	7	8	4	4
Lithuania	2	3	9	6
Latvia	1	1	6	2
Sweden	1	5	11	5
TOTAL	17	29	56	45

Tab.30: Results of the survey on the needs of the refugee women to increase knowledge/skills in preparation of a business plan for the company in relevant countries.

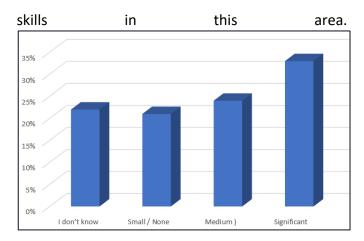
The overall distribution of refugee women's responses regarding their knowledge and skills in business plan preparation is as follows:

- 12% of the respondents indicated that they have sufficient knowledge and/or skills in this area.
- 20% expressed a small or no knowledge and skills in business plan preparation.
- 38% reported having some knowledge of the subject but acknowledged the need for improvement or updating.
- 31% considered the preparation of a business plan to be a significant area for improvement.



Pic.29: Results of the survey on needs of the refugee women to increase knowledge/skills on the preparation of a business plan for the company

The survey results indicate that a **significant number of refugee women feel uncertain about their knowledge and skills in fulfilling accounting and tax obligations**. A considerable portion of the respondents (32%) admitted to lacking the necessary knowledge to assess whether they need to improve in this area. Additionally, 31% indicated that they have sufficient knowledge and skills, while 35% acknowledged that they have some knowledge but need to enhance or update it. The most striking finding is that 49% of them expressed a strong desire to gain more knowledge and skills in this crucial area, emphasizing its importance in their business operations. A significant portion (33%) of refugee women identified the subject as a very important topic in which they lack knowledge and skills and expressed a desire to enhance their expertise. Additionally, 24% mentioned having some knowledge but needing improvement, while 22% admitted to not having the necessary skills to assess their needs. A smaller percentage (21%) stated that they have sufficient knowledge and



Pic.30: Results of the survey on the needs of refugee women to increase skills or knowledge in the subject of fulfillment of accounting and tax obligations on the part of the entrepreneur

The need for increasing knowledge in fulfilling accounting and tax obligations varies among the surveyed women living in partnership countries. In Poland, 32% of entrepreneurs expressed a lack of knowledge and skills in this area and were unable to assess whether they needed improvement. In Norway, the percentage was 31%, while in Denmark, it was 35%. Estonia had 49% of entrepreneurs expressing a strong desire to gain more knowledge and skills in this crucial

area. In Lithuania, the percentage was 32%, in Latvia, it was 35%, and in Sweden, it was 32%. These findings indicate a widespread need for improved expertise in fulfilling accounting and tax obligations across the surveyed countries.

Fulfillment of accounting and tax obligations on the part of the entrepreneur	and/or skills in this	Small / None (I have sufficient knowledge and/or skills in this area)	Medium (I have some knowledge on this subject but it needs to be improved/updated)	knowledge and skills in
Poland	4	4	6	5
Norway	5	7	10	21
Denmark	3	4	2	1
Estonia	9	10	3	1
Lithuania	5	2	2	11
Latvia	2	1	3	4
Sweden	4	3	9	6
TOTAL	32	31	35	49

Tab.31: Results of the survey on the needs of refugee women to increase skills or knowledge in the subject of fulfillment of accounting and tax obligations on the part of the entrepreneur in relevant countries.

The survey on refugee women's need for increasing skills or knowledge in the subject of further development of start-ups gathered responses from Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden. The survey results showed that a significant portion of the respondents expressed a lack of knowledge and skills in this area and were unable to assess whether they needed them. The number of respondents who indicated "I don't know" ranged from 2 in Denmark to 20 in Estonia, with a total of 20 across all countries. In contrast, some respondents expressed having sufficient knowledge and skills in the subject, with 33 in total across all countries. This group represented those who considered their knowledge to be small or none, with percentages ranging from 7% in Estonia to 22% in Latvia. Additionally, some respondents indicated having some knowledge on the subject but recognized the need for improvement or updating. This group totaled 44 across all countries, with percentages varying from 6% in Poland to 30% in Latvia. A significant number of respondents considered further development of start-ups to be a very important topic and expressed a desire to gain more knowledge and skills in this area. This group totaled 50 across all countries, representing 34% in total. The highest number of respondents in this category was in Sweden, with 11, and the lowest was in Estonia, with 2. Overall, the survey highlighted a strong interest and need for increasing skills and knowledge in the subject of further development of start-ups among refugee women in the surveyed countries. The findings underscore the importance of providing opportunities for skill development and knowledge enhancement in this area to support the entrepreneurial aspirations of refugee women in these nations.

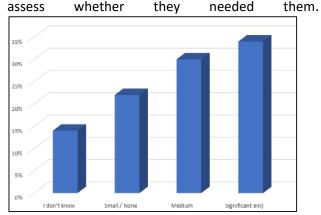
Results of the survey on refugee women on the need for increasing skills or knowledge in the subject of Further development of the start-up	I don't know II do not	Small / None (I have sufficient knowledge and/or skills in this area)	Medium (I have some knowledge on this subject but it needs to be improved/updated)	Significant (Very important topic, I lack knowledge and skills in this area and would like to gain them)
Poland	2	7	6	4
Norway	3	7	14	19
Denmark	0	2	3	5
Estonia	8	8	5	2
Lithuania	3	5	1	11
Latvia	1	0	6	3
Sweden	3	4	9	6
Total	20	33	44	50

Tab.32: Results of the survey on refugee women on the need for increasing skills or knowledge in the subject of further development of the start-up in relevant countries.

The survey on refugee women's need for increasing skills or knowledge in the subject of further development of start-ups across Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden revealed varying levels of knowledge and skills among the respondents. A significant portion expressed a lack of knowledge and skills in this area and were unable to assess whether they needed them. This group ranged from 2 in Denmark to 20 in Estonia, with a total of 20 across all countries. On the other hand, some respondents indicated having sufficient knowledge and skills in the subject, totaling 33 across all countries. Additionally, some recognized the need for improvement or updating of their knowledge, totaling 44 across all countries. A considerable number of respondents considered further development of start-ups to be a very important topic and expressed a desire to gain more knowledge and skills in this area, totaling 50 across all countries.

The percentage division of the needs based on the survey on refugee women's need for increasing skills or knowledge in the subject of further development of start-ups is as follows:

- 34% of the respondents consider further development of start-ups as a significant and very important topic and express a desire to gain more knowledge and skills in this area.
- 22% of the respondents indicated that they have sufficient knowledge and/or skills in this area.
- 30% of the respondents stated that they have some knowledge on the subject but recognize the need for improvement or updating.
- 14% of the respondents expressed a lack of knowledge and skills in this area and were unable to



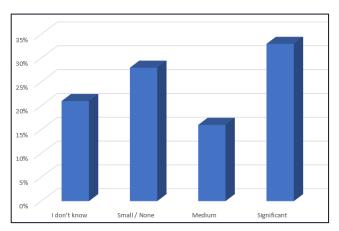
Pic.31: Results of the survey on refugee women on the need for increasing skills or knowledge in the subject of further development of the start-up

The survey aimed to assess **the needs** of refugee women in Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden **regarding increasing their skills and knowledge in start-up financing**. The results are as follows:

- 31% of the respondents indicated that they "don't know" whether they need to increase their skills and knowledge in start-up financing, as they lack the necessary expertise to assess this.
- 41% of the respondents reported having "small/none" of the required skills and knowledge in this area, suggesting that they believe they possess sufficient expertise.
- 16% of the respondents stated that they have "medium" knowledge of the subject, but they feel the need to improve and update their skills and knowledge.
- 33% of the respondents expressed that start-up financing is a "significant" and every
- important topic for them, as they lack the necessary knowledge and skills and would like to acquire them.

The survey findings highlight that a significant proportion of refugee women in the surveyed

countries feel the need to enhance their skills and knowledge in start-up financing. This indicates a demand for programs and initiatives aimed at providing support and resources to empower refugee women to become more proficient in this area. The results also underscore the importance of addressing the specific needs of refugee women in the context of entrepreneurship and financial literacy, to facilitate their economic empowerment and integration into their host societies.



Pic.32: Results of the survey on refugee women on the needs to increase skills or knowledge on start-up financing

The level of knowledge in each country, based on the survey results, is as follows:

- Poland: 41% of respondents indicated they have "Small/None" knowledge, 26% have "Medium" knowledge and 31% responded "I don't know."
- Norway: 28% of respondents indicated they have "Small/None" knowledge, 26% have "Medium" knowledge, and 33% expressed a "Significant" lack of knowledge and a desire to gain skills.
- Denmark: 21% of respondents indicated they have "I don't know," 26% have "Medium" knowledge, and 28% have "Small/None" knowledge.
- Estonia: 12% of respondents indicated they have "Small/None" knowledge, 7% have "Medium" knowledge, and 9% responded "I don't know."
- Lithuania: 2% of respondents indicated they have "Small/None" knowledge, 0% have "Medium" knowledge and 3% responded, "I don't know."
- Latvia: 7% of respondents indicated they have "Small/None" knowledge, 4% have "Medium" knowledge and 2% responded, "I don't know."
- Sweden: 5% of respondents indicated they have "Small/None" knowledge, 4% have "Medium" knowledge and 2% responded, "I don't know."

The most common answer across all countries, based on the survey results, is "Small/None" in terms of the level of knowledge or skills in start-up financing. This response indicates that a significant proportion of the surveyed refugee women believe they have sufficient knowledge and/or skills in this area. It was the most prevalent response, representing 41% of the total surveyed.

The level of knowledge among refugee women in the surveyed countries varies. Based on the provided data, the country with the highest percentage of respondents indicating a significant lack of knowledge and a desire to gain skills in start-up financing is Norway, with 33%. On the other hand, Lithuania has the lowest percentage of respondents in this category, with only 2%. Conversely, Poland has the highest percentage of respondents indicating they have sufficient knowledge and/or skills in this area, at 41%, while Estonia has the lowest percentage in this category, at 12%.

Results of the survey on refugee women on the need to increase skills or knowledge on start-up financing	I don't know (I do not have the knowledge and/or skills in this area and cannot assess whether I need them)	sufficient knowledge	Medium (I have some knowledge on this subject but it needs to be improved/updated)	Significant (Very important topic, I lack knowledge and skills in this area and would like to gain them)
Poland	4	5	4	6
Norway	7	12	7	17
Denmark	4	2	1	3
Estonia	9	8	3	3
Lithuania	3	5	0	12
Latvia	2	2	4	2
Sweden	2	7	7	6
Total	31	41	26	49

Tab.33: Results of the survey on refugee women on the need for increasing skills or knowledge in the subject of start-up financing in relevant countries.

When it comes to **knowledge of marketing for startups**, a significant portion of the respondents expressed uncertainty about their current knowledge and skills in marketing strategy, with 20% stating that they did not have enough expertise to assess whether they needed further skills in this area. Furthermore, 30% of the participants indicated that they had small or limited knowledge and skills in marketing strategy, suggesting that they may require additional training or education in this field. The survey also highlighted that 37% of the refugee women had a medium level of knowledge of marketing strategy but felt that it needed improvement or updating. This indicates a recognition of the importance of marketing strategy for start-ups, with a significant portion of the respondents acknowledging the need for further development in this area. Moreover, 29% of the participants expressed that marketing strategy was a significant and very important topic for them. They emphasized their lack of knowledge and skills in this area and expressed a strong desire to gain expertise in marketing strategy for start-up businesses.

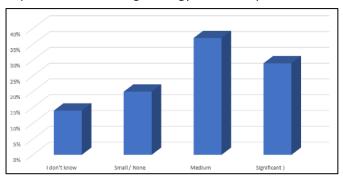
The division of votes in each category based on the survey results is as follows:

Small/None (Sufficient knowledge and/or skills): 20% of the participants

Medium (Some knowledge but needs improvement/updated): 37% of the participants

Significant (Very important topic, lack knowledge and skills, desire to gain them): 29% of the participants

I don't know (Cannot assess whether knowledge and skills are needed): 14% of the participants



Pic.33: Results of the survey on refugee women on the need for increasing skills or knowledge in the subject of marketing strategy for a start-up

The survey results indicate that the level of knowledge and skills in marketing strategy for start-ups among refugee women varies across the surveyed countries. The highest level of knowledge and the need for improvement or updating is observed in Sweden, with a total of 30 respondents (20%) indicating a medium level of knowledge. On the other hand, the lowest level of knowledge and skills, as well as uncertainty about the need for improvement, is observed in Estonia, with a total of 8 respondents (14%) expressing uncertainty and 3 respondents (5%) indicating a medium level of knowledge that needs improvement or updating.

Results of the survey on refugee women on the need for increasing skills or knowledge in the subject of marketing strategy for a start-up	the knowledge and/or skills in this area and cannot	sufficient knowledge	Medium (I have some knowledge on this subject but it needs to be improved/updated)	Significant (Very important topic, I lack knowledge and skills in this area and would like to gain them)
Poland	3	5	6	5
Norway	3	9	14	17
Denmark	2	1	5	2
Estonia	8	7	5	3
Lithuania	2	4	8	6
Latvia	1	1	6	2
Sweden	1	3	10	8
Total	20	30	54	43

Tab.34: Results of the survey on refugee women on the need for increasing skills or knowledge in the subject of marketing strategy for a start-up in relevant countries.

In our survey, we also wanted to assess their **knowledge and skills related to institutions supporting small and medium-sized entrepreneurs**, as well as their potential need for support in this area. The survey results revealed that a significant portion of the respondents (24%) admitted to lacking the knowledge and skills necessary to assess whether they need support in this area. Additionally, 36% of the participants expressed confidence in their existing knowledge and skills, indicating that they do not require further support. However, a considerable number of respondents (25%) admitted to having some knowledge on the subject but recognized the need for improvement or updating. Moreover, 34% of the refugee women considered the topic to be very important and expressed a

desire to gain more knowledge and skills in this area. Overall, the survey highlighted the varying levels of knowledge and skills among refugee women regarding institutions supporting small and medium-sized entrepreneurs. It also underscored the importance of providing support and resources to those who recognize the need for improvement in this area. In conclusion, the findings of the survey emphasize the significance of offering tailored support and educational opportunities to refugee women to enhance their understanding of institutions supporting small and medium-sized entrepreneurs. By addressing the specific needs identified in the survey, it is possible to empower refugee women and contribute to their successful integration into the entrepreneurial landscape of their host countries.

Results of survey on refugee women in the subject of increasing knowledge in the subject of institutions supporting small and medium-sized entrepreneurs - possible forms of support from them	I don't know (I do not have the knowledge and/or skills in this area and cannot assess	sufficient knowledge	Medium (I have some knowledge on this subject but it needs to be improved/updated)	Significant (Very important topic, I lack knowledge and skills in this area and would like to gain them)
Poland	3	5	5	6
Norway	5	6	16	17
Denmark	4	2	2	2
Estonia	7	8	4	4
Lithuania	2	4	3	11
Latvia	1	2	5	2
Sweden	2	9	2	8
Total	24	36	37	50

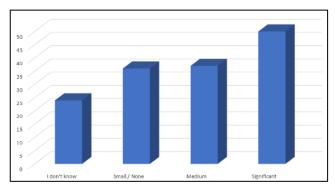
Tab.35: Results of survey on refugee women in the subject of increasing knowledge in the subject of institutions supporting small and mediumsized entrepreneurs - possible forms of support from them in relevant partnership countries.

The survey on refugee women's knowledge and skills in institutions supporting small and medium-sized entrepreneurs revealed varying levels of proficiency. A significant portion (24%) admitted to lacking the necessary knowledge and skills to assess whether they need support in this area. Additionally, 36% expressed confidence in their existing knowledge and skills, indicating that they do not require further support. However, 25% of the respondents admitted to having some knowledge but recognized the need for improvement or updating. Furthermore, 34% considered the topic to be very important and expressed a desire to gain more knowledge and skills in this area. Overall, the survey highlighted the diverse levels of knowledge and skills among refugee women regarding institutions supporting small and medium-sized entrepreneurs. A total of 36% of the refugee women surveyed expressed that they have sufficient knowledge and skills in the subject of institutions supporting small and medium-sized entrepreneurs. This percentage represents those who indicated "Small/None" in terms of needing further support in this area.

The survey on refugee women's knowledge and skills in institutions supporting small and medium-sized entrepreneurs revealed the following percentages and literal divisions in each category:

- Small/None (Sufficient knowledge and/or skills): 36% of respondents fell into this category.
- Medium (Some knowledge but needs improvement/updated): 24% of respondents indicated they have some knowledge but recognize the need for improvement or updating.
- 3. Significant (Lack of knowledge and skills, would like to gain them): 34% of respondents expressed that

- they lack knowledge and skills in this area and would like to gain them.
- 4. I don't know (Cannot assess whether they need support): 16% of respondents indicated that they do not have the knowledge and/or skills in this area and cannot assess whether they need them.



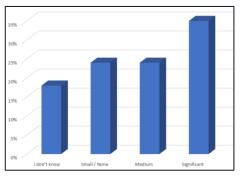
Pic.34: Results of survey on refugee women in the subject of increasing knowledge in the subject of institutions supporting small and medium-sized entrepreneurs - possible forms of support from them.

The survey on refugee women run as part of the BSI_4Women Project, across Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden revealed a strong need to enhance skills and knowledge related to business organizations and business incubators. Firstly, a significant portion of the respondents, 26%, indicated that they lacked the necessary knowledge and skills to assess the need for increased expertise in business organizations and business incubators. This suggests a potential gap in understanding and highlights the importance of addressing this issue. Furthermore, 35% of the participants expressed that they had small or no need for improvement in this area, signifying that they already possess sufficient knowledge and skills. This finding is crucial as it identifies a segment of refugee women who may not require immediate support in this particular domain. Moreover, an equal percentage of 35% acknowledged that while they have some knowledge in this field, there is still a need for improvement and updating. This indicates a willingness to enhance their existing skills, presenting an opportunity for targeted interventions and support. Additionally, 51% of the respondents emphasized the significant importance of gaining knowledge and skills in business organizations and business incubators, highlighting a strong desire to acquire expertise in this area. This finding underscores the urgency and value of facilitating access to resources and educational opportunities related to these subjects.

The level of knowledge in each country varies among refugee women surveyed. In Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden, the responses indicate different levels of familiarity and interest in the subject of business organizations and business incubators. The survey results show that a significant percentage of refugee women in these countries expressed a need to improve or update their knowledge and skills in this area, with varying proportions indicating a lack of knowledge and skills, a need for improvement, or a strong desire to gain expertise. Therefore, the level of knowledge in each country ranges from lacking to needing improvement, with a notable percentage expressing a strong need to increase their skills and knowledge in business organizations and business incubators.

Results of the survey on refugee women indicating the need to inrease the skills and knowledge on the business organizations and business incubators - benefits of membership and/or possible forms of support from them	I don't know (I do not	Small / None (I have sufficient knowledge	Medium (I have some knowledge on this subject but it needs to be improved/updated)	knowledde and skills in
Poland	6	3	3	7
Norway	4	11	12	16
Denmark	3	2	2	3
Estonia	5	10	3	5
Lithuania	3	3	3	11
Latvia	2	1	5	2
Sweden	3	5	7	7
Total	26	35	35	51

Tab.36: Results of the survey on refugee women indicating the need to increase the skills and knowledge on the business organizations and business incubators - benefits of membership and/or possible forms of support from them in relevant partnership countries.



Pic.35: Results of the survey on refugee women indicating the need to increase the skills and knowledge on the business

organizations and business incubators - benefits of membership and/or possible forms of support from them.

The percentages of votes in each category, based on the extracted document, are as follows:

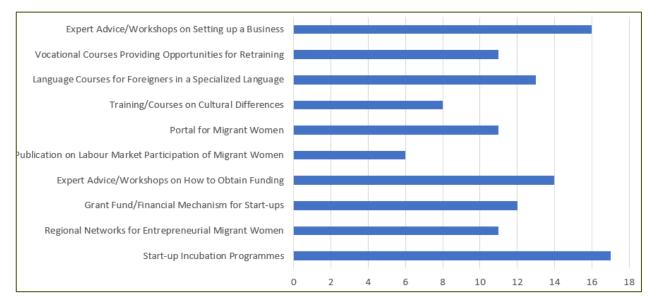
- "Medium" category (some knowledge but needs improvement/updated): 24%
- "Significant" category (lack of knowledge and skills, desire to gain them): 35%
- "Small/None" category (sufficient knowledge and/or skills): 24%
- "I don't know" category (lack of knowledge and cannot assess the need): 18%

The BSI 4Women survey highlights the additional needs of refugee women in Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden in terms of acquiring new skills and knowledge to support their businesses. In Poland, the focus is on understanding market needs, and cultural differences, and securing informational and legal support, including language learning and entrepreneurial training. The survey emphasizes the importance of industry-specific knowledge, communication, management, and marketing skills, as well as financial literacy and mentor support. Similarly, in Norway, refugee women require extensive training in tax, accounting, and legal aspects, along with advanced courses in public catering and market analysis. Financial support, language learning, and understanding of local laws are identified as critical needs. Furthermore, seeking informational and financial support, understanding taxation, and obtaining necessary documents and certificates are essential for navigating the business landscape in Norway. In Denmark, refugee women seek financial and legal support, including assistance with work permits and business development. They also express the need for marketing expertise and an understanding of local laws. Additionally, knowledge of the sales market and business model selection, along with financial management, are highlighted as crucial for success. Refugee women living in Estonia emphasize the importance of accounting, language learning, and understanding business operations in the country. They require mentoring support and seek knowledge in specific business sectors. Furthermore, they express the need for funding, as well as guidance from individuals who have successfully launched similar businesses in Estonia. In Lithuania, language courses, financial assistance, and expertise in the legal and marketing frameworks are identified as critical needs. Refugee women seek consultations with successful business owners, along with support in risk management and building business relationships. In Latvia, refugee women require assistance with business registration, management skills, hiring, accounting, and taxation. They express the need for financing, market promotion, and an understanding of European requirements in the beauty industry. In Sweden, refugee women need guidance on pitching, attracting investments, and understanding the local business system. They seek knowledge of Swedish market peculiarities, crowdfunding, and strategic business planning. Additionally, they emphasize the need for specialized accounting courses, legal expertise, and networking opportunities with successful entrepreneurs. Overall, the survey underscores the refugee women's multifaceted needs, including language learning, mentor support, understanding local laws, financial literacy, and specialized business skills. It emphasizes the significance of acquiring knowledge from successful business owners and the importance of financial and legal support in their entrepreneurial journeys.

The BSI_4Women survey also gathered the opinions of refugee women on activities that would facilitate their entry into the labor market as entrepreneurs in their current residing countries.

The votes in Poland for the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in their current residing country are as follows:

- Training/Courses on Cultural Differences: 8
- Language Courses for Foreigners in a Specialized Language: 13
- Vocational Courses Providing Opportunities for Retraining and/or Professional Development: 11
- Expert Advice/Workshops on Setting up a Business: 16
- Expert Advice/Workshops on How to Obtain Funding: 14
- Creation of a Publication on the Labour Market Participation of Migrant Women: 6
- Creation of a Portal for Migrant Women: 11
- Creation and Implementation of Start-up Incubation Programmes: 17
- Creation of Regional Networks for Entrepreneurial Migrant Women: 11
- Creation of a Grant Fund/Financial Mechanism for Start-ups: 12

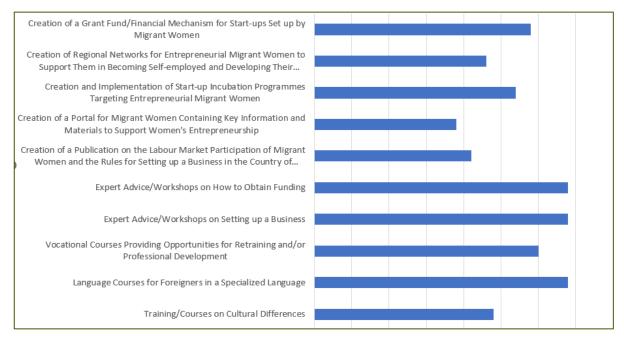


Pic.36: the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in Poland

The most necessary training in Poland, based on the survey results, is the expert advice/workshops on setting up a business, including the choice of the legal form of the business, with a total of 16 votes. This indicates a strong demand for guidance and support in navigating the process of establishing and structuring a business in Poland. Additionally, language courses for foreigners in a specialized language necessary to work in a given industry received 13 votes, highlighting the importance of language proficiency for employment in specific sectors. These results underscore the significance of tailored business setup guidance and language skills for refugee women seeking to enter the labor market as entrepreneurs in Poland.

The votes in Norway for the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in their current residing country are as follows:

- Training/Courses on Cultural Differences: 24
- Language Courses for Foreigners in a Specialized Language: 34
- Vocational Courses Providing Opportunities for Retraining and/or Professional Development: 30
- Expert Advice/Workshops on Setting up a Business: 34
- Expert Advice/Workshops on How to Obtain Funding: 34
- Creation of a Publication on the Labour Market Participation of Migrant Women and the Rules for Setting up a Business in the Country of Residence: 21
- Creation of a Portal for Migrant Women Containing Key Information and Materials to Support Women's Entrepreneurship: 19
- Creation and Implementation of Start-up Incubation Programmes Targeting Entrepreneurial Migrant Women: 27
- Creation of Regional Networks for Entrepreneurial Migrant Women to Support Them in Becoming Selfemployed and Developing Their Businesses in Their Countries of Residence: 23
- Creation of a Grant Fund/Financial Mechanism for Start-ups Set up by Migrant Women: 29



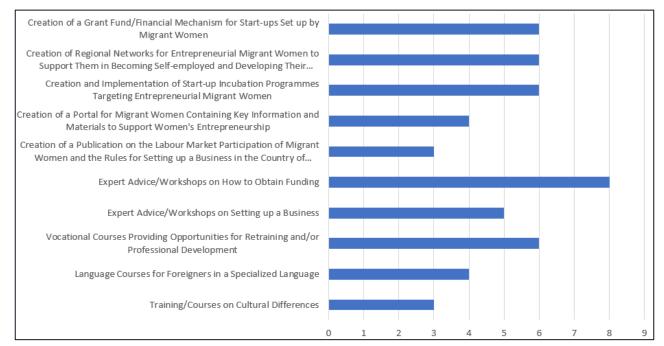
Pic.37: the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in Norway

The most necessary training in Norway, based on the survey results, is the language courses for foreigners in a specialized language necessary to work in a given industry, which received 34 votes. This indicates a strong demand for language proficiency in a specialized field, highlighting the importance of linguistic skills for employment in specific sectors. Additionally, expert advice/workshops on setting up a business and obtaining funding also received 34 votes each, underscoring the significance of comprehensive guidance on business setup and financial aspects for refugee women seeking to enter the labor market as entrepreneurs in Norway.

The votes in Denmark for the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in their current residing country are as follows:

- Training/Courses on Cultural Differences: 3
- Language Courses for Foreigners in a Specialized Language: 4
- Vocational Courses Providing Opportunities for Retraining and/or Professional Development: 6
- Expert Advice/Workshops on Setting up a Business: 5
- Expert Advice/Workshops on How to Obtain Funding: 8
- Creation of a Publication on the Labour Market Participation of Migrant Women and the Rules for Setting up a Business in the Country of Residence: 3
- Creation of a Portal for Migrant Women Containing Key Information and Materials to Support Women's Entrepreneurship: 4
- Creation and Implementation of Start-up Incubation Programmes Targeting Entrepreneurial Migrant Women: 6
- Creation of Regional Networks for Entrepreneurial Migrant Women to Support Them in Becoming Selfemployed and Developing Their Businesses in Their Countries of Residence: 6
- Creation of a Grant Fund/Financial Mechanism for Start-ups Set up by Migrant Women: 6

Based on the provided data, the most necessary training in Denmark, based on the survey results, is the expert advice/workshops on how to obtain funding to start up and develop innovative and non-innovative businesses, which received 8 votes. This indicates a strong demand for guidance and support in obtaining funding for entrepreneurial ventures among refugee women in Denmark. Additionally, language courses for foreigners in a specialized language necessary to work in a given industry received 4 votes, highlighting the importance of language proficiency for employment in specific sectors. Vocational courses providing opportunities for retraining and/or professional development received 6 votes, indicating a need for skill development and professional training among refugee women in Denmark.



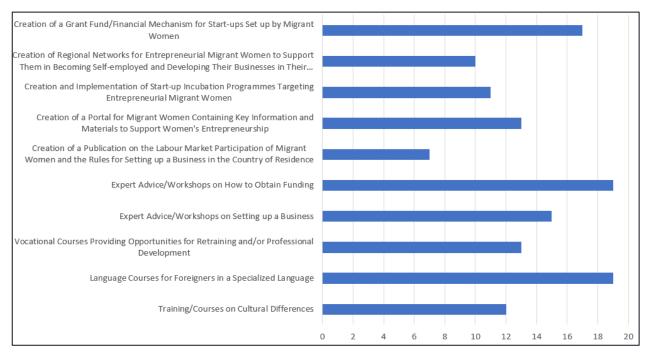
Pic.38: the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in Denmark

The extracted data shows the number of votes for various activities that would facilitate refugee women's entry into the labor market as entrepreneurs in their current residing countries. The activities include training/courses on cultural differences, language courses for foreigners, vocational courses, expert advice/workshops on business setup, funding, creation of publications, portals for migrant women, start-up incubation programs, regional networks, and grant funds/financial mechanisms.

For Estonia, the votes for the listed activities are as follows:

- Training/Courses on Cultural Differences: 12
- Language Courses for Foreigners in a Specialized Language: 19
- Vocational Courses Providing Opportunities for Retraining and/or Professional Development: 13
- Expert Advice/Workshops on Setting up a Business: 15
- Expert Advice/Workshops on How to Obtain Funding: 19
- Creation of a Publication on the Labour Market Participation of Migrant Women and the Rules for Setting up a Business in the Country of Residence: 7
- Creation of a Portal for Migrant Women Containing Key Information and Materials to Support Women's Entrepreneurship: 13
- Creation and Implementation of Start-up Incubation Programmes Targeting Entrepreneurial Migrant Women: 11
- Creation of Regional Networks for Entrepreneurial Migrant Women to Support Them in Becoming Selfemployed and Developing Their Businesses in Their Countries of Residence: 10
- Creation of a Grant Fund/Financial Mechanism for Start-ups Set up by Migrant Women: 17

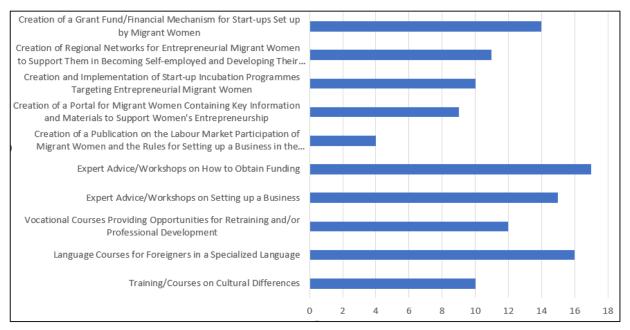
Based on the provided data, the most necessary training in Estonia, based on the survey results, is the language courses for foreigners in a specialized language necessary to work in a given industry, which received 19 votes. This indicates a strong demand for language proficiency in a specialized field, highlighting the importance of linguistic skills for employment in specific sectors among refugee women in Estonia. Additionally, expert advice/workshops on how to obtain funding to start up and develop innovative and non-innovative businesses also received 19 votes, underscoring the significance of comprehensive guidance on financial aspects for refugee women seeking to enter the labor market as entrepreneurs in Estonia.



Pic.39: the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in Estonia

For Lithuania, the votes for the listed activities are as follows:

- Training/Courses on Cultural Differences: 10
- Language Courses for Foreigners in a Specialized Language: 16
- Vocational Courses Providing Opportunities for Retraining and/or Professional Development: 12
- Expert Advice/Workshops on Setting up a Business: 15
- Expert Advice/Workshops on How to Obtain Funding: 17
- Creation of a Publication on the Labour Market Participation of Migrant Women and the Rules for Setting up a Business in the Country of Residence: 4
- Creation of a Portal for Migrant Women Containing Key Information and Materials to Support Women's Entrepreneurship: 9
- Creation and Implementation of Start-up Incubation Programmes Targeting Entrepreneurial Migrant Women: 10
- Creation of Regional Networks for Entrepreneurial Migrant Women to Support Them in Becoming Selfemployed and Developing Their Businesses in Their Countries of Residence: 11
- Creation of a Grant Fund/Financial Mechanism for Start-ups Set up by Migrant Women: 14

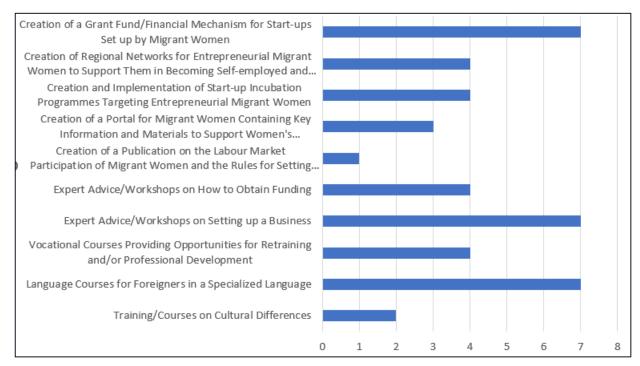


Pic.40: the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in Lithuania

Based on the provided data, the most necessary training in Lithuania, based on the survey results, is expert advice/workshops on how to obtain funding to start up and develop innovative and non-innovative businesses, which received 17 votes. This indicates a strong demand for guidance and support in obtaining funding for entrepreneurial ventures among refugee women in Lithuania. Additionally, language courses for foreigners in a specialized language necessary to work in a given industry received 16 votes, highlighting the importance of language proficiency for employment in specific sectors. Vocational courses providing opportunities for retraining and professional development also received significant support with 12 votes, indicating a need for skill development and professional training among refugee women in Lithuania.

For Latvia, the votes for the listed activities are as follows:

- Training/Courses on Cultural Differences: 2
- Language Courses for Foreigners in a Specialized Language: 7
- Vocational Courses Providing Opportunities for Retraining and/or Professional Development: 4
- Expert Advice/Workshops on Setting up a Business: 7
- Expert Advice/Workshops on How to Obtain Funding: 4
- Creation of a Publication on the Labour Market Participation of Migrant Women and the Rules for Setting up a Business in the Country of Residence: 1
- Creation of a Portal for Migrant Women Containing Key Information and Materials to Support Women's Entrepreneurship: 3
- Creation and Implementation of Start-up Incubation Programmes Targeting Entrepreneurial Migrant Women: 4
- Creation of Regional Networks for Entrepreneurial Migrant Women to Support Them in Becoming Selfemployed and Developing Their Businesses in Their Countries of Residence: 4
- Creation of a Grant Fund/Financial Mechanism for Start-ups Set up by Migrant Women: 7



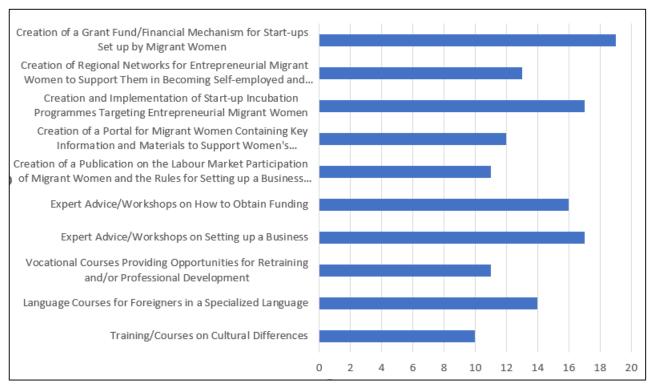
Pic.41: the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in Latvia

Based on the provided data, the most necessary training in Latvia, based on the survey results, is the language courses for foreigners in a specialized language necessary to work in a given industry, which received 7 votes. This indicates a strong demand for language proficiency in a specialized field, highlighting the importance of linguistic skills for employment in specific sectors among refugee women in Latvia. Additionally, expert advice/workshops on how to obtain funding to start up and develop innovative and non-innovative businesses also received 7 votes, underscoring the significance of comprehensive guidance on financial aspects for refugee women seeking to enter the labor market as entrepreneurs in Latvia.

For Sweden, the votes for the listed activities are as follows:

- Training/Courses on Cultural Differences: 10
- Language Courses for Foreigners in a Specialized Language: 14

- Vocational Courses Providing Opportunities for Retraining and/or Professional Development: 11
- Expert Advice/Workshops on Setting up a Business: 17
- Expert Advice/Workshops on How to Obtain Funding: 16
- Creation of a Publication on the Labour Market Participation of Migrant Women and the Rules for Setting up a Business in the Country of Residence: 11
- Creation of a Portal for Migrant Women Containing Key Information and Materials to Support Women's Entrepreneurship: 12
- Creation and Implementation of Start-up Incubation Programmes Targeting Entrepreneurial Migrant Women: 17
- Creation of Regional Networks for Entrepreneurial Migrant Women to Support Them in Becoming Selfemployed and Developing Their Businesses in Their Countries of Residence: 13
- Creation of a Grant Fund/Financial Mechanism for Start-ups Set up by Migrant Women: 19



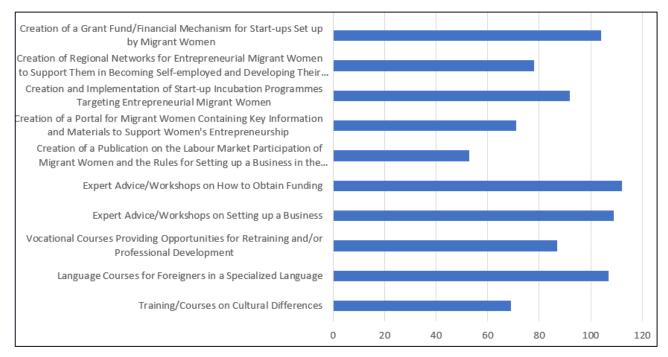
Pic.42: the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in Sweden

The most necessary training in Sweden, based on the survey results, is the creation of a grant fund/financial mechanism for start-ups set up by migrant women, which received 19 votes. This indicates a strong demand for financial support and resources to facilitate the establishment and development of businesses by migrant women in Sweden. Additionally, expert advice/workshops on setting up a business and obtaining funding also received significant support with 17 and 16 votes respectively, highlighting the importance of comprehensive guidance and financial assistance for refugee women seeking to enter the labor market as entrepreneurs in Sweden.

The most necessary trainings in total, based on the survey results, are as follows:

- 1. Language courses for foreigners in a specialized language necessary to work in a given industry: Total votes 107
- 2. Expert advice/workshops on how to obtain funding to start up and develop innovative and non-innovative businesses: Total votes 112
- 3. Expert advice/workshops on setting up a business, including choice of the legal form of the business: Total votes 109

These activities received the highest total votes across all countries, indicating a strong demand for language proficiency, comprehensive guidance on business setup and funding, and legal advice among refugee women seeking to enter the labor market as entrepreneurs in their current residing countries.



Pic.43: the various activities that would make it easier for refugee women to enter the labor market as entrepreneurs in all countries

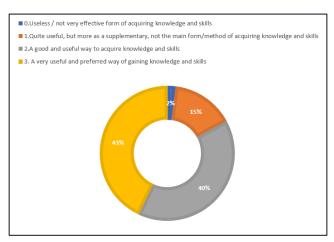
The BSI_4Women survey also gathered responses from refugee women in Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden regarding the relevance of different forms of training, courses, and group workshops (live sessions). The responses were categorized into four levels of usefulness. The survey revealed that a significant percentage of refugee women found these training and educational opportunities to be a very useful and preferred way of gaining knowledge and skills. Specifically, 63 out of the total responses considered these sessions as highly beneficial, representing 43% of the total feedback. Additionally, a considerable number of respondents, 59 (40%), regarded these training opportunities as a good and useful way to acquire knowledge and skills, indicating a positive perception of the effectiveness of these programs. A smaller proportion of participants, 22 (15%), viewed the training, courses, and group workshops as quite useful, but more as a supplementary rather than the main method of acquiring knowledge and skills. Conversely, a minimal percentage of respondents, 3 (2%), expressed that they found these sessions to be useless or not very effective for acquiring knowledge and skills. Overall, the survey results indicate that the majority of refugee women find the training, courses, and group workshops to be a beneficial and preferred method of acquiring knowledge and skills, with a minority considering them as less effective or only supplementary in nature.

According to the BSI_4Women survey, refugee women found the training, courses, and group workshops (live sessions) to be the most useful in Sweden, with 63 respondents, representing 43% of the total feedback, considering these sessions as highly beneficial and a preferred way of gaining knowledge and skills.

The results of the BSI_4Women survey for refugee women on the relevance of the Training, courses, group workshops (live sessions)	0.Useless / not very effective form of acquiring knowledge and skills	1.Quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills	way to acquire	3. A very useful and preferred way of gaining knowledge and skills
Poland	0	4	8	7
Norway	1	2	13	27
Denmark	0	3	4	3
Estonia	2	4	11	6
Lithuania	0	4	9	7
Latvia	0	3	4	3
Sweden	0	2	10	10
Total	3	22	59	63

Tab.37: The results of the BSI_4Women survey for refugee women on the relevance of the Training, courses, group workshops (live sessions) in relevant countries.

The survey revealed that a significant percentage of refugee women found these sessions to be a very useful and preferred way of gaining knowledge and skills, with 43% of the total responses considering them highly beneficial. Additionally, 40% of respondents regarded these opportunities as a good and useful way to acquire knowledge and skills, while 15% viewed them as guite useful but more as supplementary rather than the main method of acquiring knowledge and skills. Only a minimal percentage, 2%, expressed that they found these sessions to be useless or not very effective for acquiring knowledge and skills. Overall, the majority of refugee women perceive these training, courses, and group workshops as beneficial and preferred methods of acquiring knowledge and skills.



Pic.44: The results of the BSI_4Women survey for refugee women on the relevance of the Training, courses, group workshops (live sessions)

The BSI_4Women survey collected data from refugee women in Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden to assess the relevance of training, courses, and group workshops (online sessions) for acquiring knowledge and skills. The survey results are categorized into three levels of effectiveness:

- 1. Useless / not very effective form of acquiring knowledge and skills:
 - o Estonia and Sweden reported 4% and 2%, respectively, finding these methods as not very effective.
 - The total percentage for this category was 6%.
- 2. Quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills:
 - Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden reported 1%, 4%, 4%, 5%, 2%, and 4% respectively.
 - The total percentage for this category was 16%.
- 3. A very useful and preferred way of gaining knowledge and skills:
 - Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden reported 10%, 19%, 2%, 9%, 12%, 1%, and 10% respectively.
 - The total percentage for this category was 43%.

The survey results indicate that the majority of refugee women find training, courses, and group workshops (online sessions) to be a very useful and preferred way of gaining knowledge and skills, with a total of 63% falling into this category. Conversely, only 6% found these methods to be useless or not very effective. The remaining 31% reported these methods as quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills.

Refugee women perceive the effectiveness of training, courses, and group workshops (online sessions) as a very useful and preferred way of gaining knowledge and skills. The BSI_4Women survey results indicate that 63% of refugee women find these methods to be very useful and preferred. Additionally, 16% of the respondents reported these methods as quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills. Only 6% found these methods to be useless or not very effective. Overall, the majority of refugee women in the surveyed countries view training, courses, and group workshops (online sessions) as effective means of acquiring knowledge and skills.

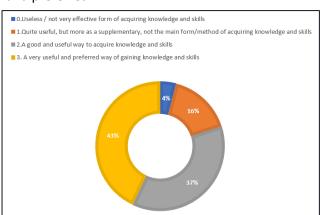
The results of the BSI_4Women survey for refugee women on the relevance of the Training, courses, group workshops (online sessions)	O.Useless / not very effective form of acquiring		to acquire knowledge and	3. A very useful and preferred way of gaining knowledge and skills
Poland	0	1	8	10
Norway	0	4	20	19
Denmark	0	4	4	2
Estonia	0	5	9	9

Latvia	0	4	5	1
Sweden	2	3	7	10
Total	6	23	55	63

Tab.38: The results of the BSI_4Women survey for refugee women on the relevance of the Training, courses, group workshops (online sessions) in relevant countries.

The country with the highest percentage of refugee women considering the Training, courses, group workshops (online sessions) as a very useful and preferred way of gaining knowledge and skills is Norway, with 19%. This is based on the results of the BSI_4Women survey, which also indicates that a total of 63% of refugee women across all surveyed countries find these methods to be very useful and preferred.

The overall perception of refugee women on the relevance of Training, courses, and group workshops (online sessions) in the surveyed countries is positive. According to the results of the BSI_4Women survey, the majority of refugee women find these methods to be very useful and preferred for gaining knowledge and skills, with a total of 63% falling into this category. Additionally, 23% perceive these methods as quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills. Only 6% found these methods to be useless or not very effective. Therefore, the overall perception is that these training methods are effective and beneficial for refugee women in the surveyed countries.



Pic.45: The results of the BSI_4Women survey for refugee women on the relevance of the Training, courses, group workshops (online sessions)

In our survey we have also assessed the relevance of individual coaching and mentoring (live meetings) for refugee women in partnership countries. The survey results were categorized into four levels of effectiveness. The first level, labeled as "Useless / not very effective form of acquiring knowledge and skills," received minimal responses, with only 3 out of 100 participants indicating this as their perception. The second level, "Quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills," garnered more support, with 11 out of 100 participants expressing this view. The third level, "A good and useful way to acquire knowledge and skills," was the most popular, with 42 out of 100 participants finding this method effective.

The fourth level, "A very useful and preferred way of gaining knowledge and skills," received the highest support, with 91 out of 100 participants viewing individual coaching and mentoring as a highly effective method. These results indicate that the majority of refugee women in these countries perceive individual coaching and mentoring as a very useful and preferred way of acquiring knowledge and skills. This suggests that such support mechanisms are highly valued and should be considered in the development of programs and initiatives aimed at empowering and integrating refugee women into their host communities.

This part of our survey collected responses from refugee women in Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden to assess the relevance of individual coaching and mentoring for them. The survey results were categorized into four levels of effectiveness, ranging from "Useless / not very effective" to "A very useful and preferred way of gaining knowledge and skills." The responses varied across the countries, with the majority of participants in all countries except for Estonia and Latvia perceiving individual coaching and mentoring as a very useful and preferred way of acquiring knowledge and skills. Specifically, 91 out of 100 participants in the total sample viewed individual coaching and mentoring as highly effective.

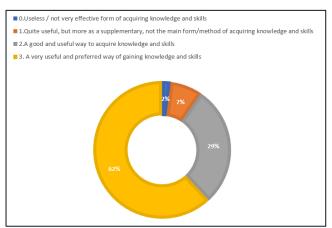
The results of the BSI_4Women survey for refugee women on the relevance of the Individual coaching, mentoring (live meetings)	O.Useless / not very effective form of acquiring knowledge	1.Quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills	to acquire knowledge	3. A very useful and preferred way of gaining knowledge and skills
Poland	0	1	9	9
Norway	0	4	9	30

Denmark	0	0	2	8
Estonia	2	3	5	13
Lithuania	0	1	8	11
Latvia	1	1	4	4
Sweden	0	1	5	16
Total	3	11	42	91

Tab.39: The results of the BSI_4Women survey for refugee women on the relevance of Individual coaching, and mentoring (live meetings) in relevant countries

The percentage summary of the BSI_4Women survey for refugee women on the relevance of individual coaching and mentoring is as follows:

- 2% of the participants found individual coaching and mentoring to be a useless or not very effective form of acquiring knowledge and skills.
- 7% of the participants viewed it as quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills.
- 29% of the participants considered it a good and useful way to acquire knowledge and skills.
- 62% of the participants perceived individual coaching and mentoring as a very useful and preferred way of gaining knowledge and skills.



Pic.46: The results of the BSI_4Women survey for refugee women on the relevance of the Individual coaching, mentoring (live meetings)

In our survey we have also sought feedback from refugee women regarding the relevance of individual coaching or mentoring through online meetings. The survey responses were categorized into four levels of effectiveness in acquiring knowledge and skills.

The first level, labeled as "Useless / not very effective," received minimal support, with only 7 out of 200 respondents (5%) considering it as quite useful but more as a supplementary rather than the main method of acquiring knowledge and skills. Moving to the second level, "Quite useful, but more as a supplementary," garnered 14 responses, or 10% of the total, indicating that it is a good and useful way to acquire knowledge and skills. The third level, "A good and useful way to acquire knowledge and skills," received the highest support, with 47 respondents (32%) considering it as a very useful and preferred way of gaining knowledge and skills. Finally, the fourth level, "A very useful and preferred way of gaining knowledge and skills," obtained the most substantial backing, with 79 respondents (54%) endorsing it as an extremely useful and favored approach to acquiring knowledge and skills. In conclusion, the majority of refugee women participants in the survey considered individual coaching or mentoring through online meetings as a highly effective and preferred method for gaining knowledge and skills. The responses highlight the significant value and impact of this approach in supporting the educational and skill development needs of refugee women in the surveyed countries.

The summary of responses in the surveyed countries for the BSI_4Women survey on the relevance of individual coaching or mentoring (online meetings) is as follows:

- Useless / not very effective form of acquiring knowledge and skills: Poland (0), Norway (0), Denmark (0), Estonia (3), Lithuania (2), Latvia (1), Sweden (1), Total (7) Percentage: 5%
- Quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills:
 Poland (1), Norway (5), Denmark (0), Estonia (3), Lithuania (1), Latvia (2), Sweden (2), Total (14) Percentage: 10%
- A good and useful way to acquire knowledge and skills: Poland (6), Norway (16), Denmark (2), Estonia (7), Lithuania (3), Latvia (4), Sweden (9), Total (47) Percentage: 32%
- A very useful and preferred way of gaining knowledge and skills: Poland (12), Norway (22), Denmark (8), Estonia (10), Lithuania (14), Latvia (3), Sweden (10), Total (79) Percentage: 54%

The results of the BSI_4Women survey for refugee women on the relevance of the Individual coaching or mentoring (online meetings)	O.Useless / not very effective form of acquiring knowledge and skills	* * * * * * * * * * * * * * * * * * * *	2.A good and useful way to acquire knowledge and skills	
Poland	0	1	6	12
Norway	0	5	16	22
Denmark	0	0	2	8
Estonia	3	3	7	10
Lithuania	2	1	3	14
Latvia	1	2	4	3
Sweden	1	2	9	10
Total	7	14	47	79

Tab.40: The results of the BSI_4Women survey for refugee women on the relevance of the Individual coaching or mentoring (online meetings) in relevant countries

The summary of votes in all countries for the BSI_4Women survey on the relevance of individual coaching or mentoring (online meetings) is as follows:

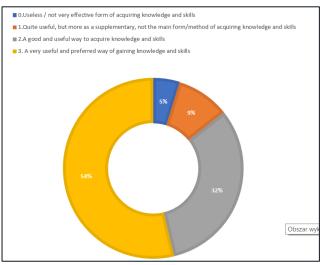
- Useless / not very effective form of acquiring knowledge and skills: 7 votes (5%)
- Quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills: 14 votes (10%)
- A good and useful way to acquire knowledge and skills: 47 votes (32%)
- A very useful and preferred way of gaining knowledge and skills: 79 votes (54%)

The overall percentage of refugee women who find individual coaching or mentoring (online meetings) to be a very useful and preferred way of gaining knowledge and skills is 54%. This is based on the results of the BSI_4Women survey across multiple countries, where 79 out of 146 respondents indicated that

they consider individual coaching or mentoring through online meetings as a highly effective and preferred method for gaining knowledge and skills.

The survey also gathered responses from refugee women regarding the relevance of self-education using online tools such as thematic online platforms, online workshop materials, and online publications. The survey results indicated that 8% of the respondents considered these online tools to be useless or not very effective for acquiring knowledge and skills. Additionally, 24% of the participants found these tools to be quite useful, but more as a supplementary rather than the main method of acquiring knowledge and skills. On the other hand, 35% of the refugee women surveyed regarded these online tools as a good and useful way to acquire knowledge and skills. Moreover, an equal percentage (35%) indicated that self-education using online tools was very useful and their preferred way of gaining knowledge and skills.

In summary, the survey revealed that a significant proportion of refugee women found



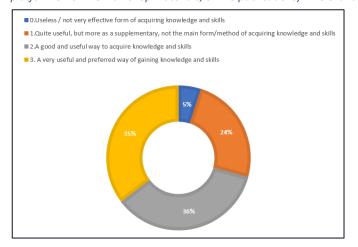
Pic.47: The results of the BSI_4Women survey for refugee women on the relevance of the Individual coaching or mentoring (online meetings)

self-education through online tools to be effective, with an almost equal preference for considering it either a good and useful way or a very useful and preferred way of acquiring knowledge and skills. However, a notable percentage also expressed that these tools were more of a supplementary rather than the primary method of self-education. In Poland, 8% of the respondents considered self-education using online tools to be useless or not very effective, while 36% found it quite useful but more as a supplementary rather than the main method of acquiring knowledge and skills. Additionally, 52% regarded it as a good and useful way to acquire knowledge and skills, and 51% considered it a very useful and preferred way of gaining knowledge and skills. In Norway, 5% of the respondents found self-education using online tools to be useless or not very effective, 24% considered it quite useful but more

as a supplementary method, 35% regarded it as a good and useful way, and 35% considered it a very useful and preferred way of gaining knowledge and skills. In Denmark, 13% of the respondents found self-education using online tools to be quite useful but more as a supplementary method, 35% regarded it as a good and useful way, and 35% considered it a very useful and preferred way of gaining knowledge and skills. In Estonia, 3% of the respondents found self-education using online tools to be useless or not very effective, 7% considered it quite useful but more as a supplementary method, 6% regarded it as a good and useful way, and 7% considered it a very useful and preferred way of gaining knowledge and skills. In Lithuania, 1% of the respondents considered self-education using online tools to be useless or not very effective, 3% found it quite useful but more as a supplementary method, 7% regarded it as a good and useful way, and 9% considered it a very useful and preferred way of gaining knowledge and skills. In Latvia, 0% of the respondents found self-education using online tools to be useless or not very effective, 4% considered it quite useful but more as a supplementary method, 5% regarded it as a good and useful way, and 1% considered it a very useful and preferred way of gaining knowledge and skills. In Sweden, 2% of the respondents considered self-education using online tools to be useless or not very effective, 3% found it quite useful but more as a supplementary method, 11% regarded it as a good and useful way, and 6% considered it a very useful and preferred way of gaining knowledge and skills.

The results of the BSI_4Women survey for refugee women on the relevance of self-education using online tools (thematic online platform or online workshop materials, online publications)	U. USEIESS / HUL VELY	1. Quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills	2. A good and useful way to acquire knowledge and skills	3. A very useful and preferred way of gaining knowledge and skills
Poland	1	4	5	9
Norway	1	13	13	16
Denmark	0	2	5	3
Estonia	3	7	6	7
Lithuania	1	3	7	9
Latvia	0	4	5	1
Sweden	2	3	11	6
Total	8	36	52	51

Tab.41: The results of the BSI_4Women survey for refugee women on the relevance of the Self-education using online tools (thematic online platform or online workshop materials, online publications) in relevant countries



Pic.48: The results of the BSI_4Women survey for refugee women on the relevance of Self-education using online tools (thematic online platform or online workshop materials, online publications)

The total percentage summary of the BSI_4Women survey for refugee women on the relevance of self-education using online tools is as follows:

- 8% of the respondents considered selfeducation using online tools to be useless or not very effective.
- 24% found it quite useful, but more as a supplementary rather than the main method of acquiring knowledge and skills.
- 35% regarded it as a good and useful way to acquire knowledge and skills.
- 35% considered it a very useful and preferred way of gaining knowledge and skills

In the survey, we also indicated that there were varying perceptions regarding the effectiveness of discussion groups as a means of acquiring knowledge and skills among refugee women. In terms of the responses to the effectiveness of discussion groups, the survey revealed that 8% of the participants considered them to be a useless or not very effective form of acquiring knowledge and skills. Furthermore, 27% of the respondents viewed discussion groups as quite useful, but more as a supplementary rather than the main method of acquiring

knowledge and skills. Conversely, a significant portion of the participants, constituting 37%, regarded discussion groups as a good and useful way to acquire knowledge and skills. Additionally, 30% of the respondents considered discussion groups to be a very useful and preferred way of gaining knowledge and skills. The findings from the survey highlight the diverse opinions among refugee women regarding the utility of thematic discussion groups. While some perceive them as ineffective or supplementary, a substantial number view them as a valuable and preferred method for acquiring knowledge and skills. These results emphasize the importance of understanding the varied perspectives and preferences of refugee women when it comes to educational and skill acquisition platforms. It underscores the need for tailored approaches to education and knowledge dissemination that account for the differing opinions and preferences of the target audience. Moreover, the findings imply that there is potential for discussion groups to be an effective tool for knowledge and skill acquisition among refugee women, provided that their preferences and attitudes are taken into account in the design and implementation of such platforms.

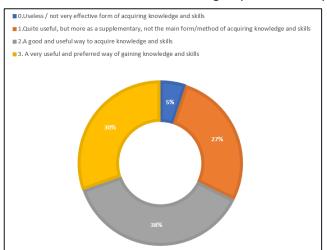
In Poland, 8% of the participants considered discussion groups to be a useless or not very effective form of acquiring knowledge and skills, while 40% viewed them as quite useful but more as a supplementary rather than the main method. Additionally, 37% regarded discussion groups as a good and useful way to acquire knowledge and skills, and 30% considered them to be a very useful and preferred way of gaining knowledge and skills. In Norway, 5% of the respondents perceived discussion groups as useless or not very effective, 27% viewed them as quite useful but more as a supplementary method, 37% considered them a good and useful way to acquire knowledge and skills, and 30% regarded them as a very useful and preferred way of gaining knowledge and skills. In Denmark, 0% of the participants considered discussion groups to be useless or not very effective, 9% viewed them as quite useful but more as a supplementary method, 55% regarded them as a good and useful way to acquire knowledge and skills, and 44% considered them a very useful and preferred way of gaining knowledge and skills. In Estonia, 2% of the respondents perceived discussion groups as useless or not very effective, 7% viewed them as quite useful but more as a supplementary method, 6% considered them a good and useful way to acquire knowledge and skills, and 6% regarded them as a very useful and preferred way of gaining knowledge and skills. In Lithuania, 1% of the participants considered discussion groups to be useless or not very effective, 4% viewed them as quite useful but more as a supplementary method, 9% regarded them as a good and useful way to acquire knowledge and skills, and 6% considered them a very useful and preferred way of gaining knowledge and skills. In Latvia, 0% of the respondents perceived discussion groups as useless or not very effective, 0% viewed them as quite useful but more as a supplementary method, 4% considered them a good and useful way to acquire knowledge and skills, and 6% regarded them as a very useful and preferred way of gaining knowledge and skills. In Sweden, 1% of the participants considered discussion groups to be useless or not very effective, 9% viewed them as quite useful but more as a supplementary method, 6% regarded them as a good and useful way to acquire knowledge and skills, and 6% considered them a very useful and preferred way of gaining knowledge and skills.

The results of the BSI_4Women survey for refugee women on the relevance of the Discussion orthematic groups, e.g. on an online platform	acquiring knowledge	1.Quite useful, but more as a supplementary, not the main form/method of acquiring knowledge and skills	2.A good and useful way to acquire knowledge and skills	3. A very useful and preferred way of gaining knowledge and skills
Poland	1	7	6	5
Norway	3	12	16	12
Denmark	0	1	7	2
Estonia	2	7	7	7
Lithuania	1	4	9	6
Latvia	0	0	4	6
Sweden	1	9	6	6
Total	8	40	55	44

Tab.42: The results of the BSI_4Women survey for refugee women on the relevance of the Discussion for thematic groups, e.g. on an online platform in relevant countries

The division of votes in total, based on the results of the BSI_4Women survey for refugee women on the relevance of thematic discussion groups, is as follows:

- 8% of the participants considered discussion groups to be a useless or not very effective form of acquiring knowledge and skills.
- 27% viewed discussion groups as quite useful, but more as a supplementary rather than the main method of acquiring knowledge and skills.
- 37% regarded discussion groups as a good and useful way to acquire knowledge and skills.
- 30% considered discussion groups to be a very useful and preferred way of gaining knowledge and skills.



Pic.49: The results of the BSI_4Women survey for refugee women on the relevance of the Discussion for thematic groups, e.g. on an online platform

The conclusion from all the votes in the BSI_4Women survey for refugee women on the relevance of thematic discussion groups is that there is a varied

perspective on the effectiveness of these groups as a means of acquiring knowledge and skills. The survey results indicate that a significant portion of the participants, constituting 37%, regarded discussion groups as a good and useful way to acquire knowledge and skills, while 30% considered them to be a very useful and preferred way of gaining knowledge and skills. Additionally, 27% viewed discussion groups as quite useful, but more as a supplementary rather than the main method of acquiring knowledge and skills. However, 8% of the participants considered discussion groups to be a useless or not very effective form of acquiring knowledge and skills. These results highlight the diverse opinions among refugee women regarding the utility of thematic discussion groups and emphasize the need for tailored approaches to education and knowledge dissemination that account for the differing opinions and preferences of the target audience.

SECTION VI. BRIEF DESCRIPTION OF THE SURVEYED TARGET GROUP

The majority of refugee women in Poland, Norway, Denmark, Lithuania, and Sweden are Ukrainian. In Denmark, there is also a mix of Vietnamese, Somali, and Uzbekistani refugee women. Additionally, Somali refugee women in Denmark identify as Somali-Dansk. This data highlights the diverse nationalities of refugee women in different European countries, with Ukrainian women being the most prevalent in several of the surveyed nations.

The survey provides data on the age distribution of refugee women in several European countries. In Poland, the largest age group is 35-44, with 8 women, followed by 25-34 with 5 women. The other age groups have fewer or no participants. In Norway, the 35-44 age group has the highest number of refugee women with 19, followed by 45-54 with 17 women. In Denmark, the 35-44 age group also has the highest participation with 3 women, followed by 25-34 with 4 women. In Estonia, the 35-44 age group is the largest with 14 women, and the 45-54 age group has 4 participants. In Lithuania, the 35-44 age group has 12 women, and the 25-34 age group has 5 participants. In Latvia, the 35-44 age group leads with 7 women, followed by 25-34 and 45-54 with 1 woman each. In Sweden, the 15-24 age group has the highest number of refugee women with 7, followed by 35-44 with 10 women. Overall, the data shows variations in the age distribution of refugee women across the surveyed countries. The 35-44 age group is a common peak age group in most countries, indicating a significant presence of women in this age range. However, there are differences, with some countries having higher participation from older age groups, such as Norway and Estonia, where the 45-54 age group also has a substantial number of participants. The 55-64 and 65+ age groups have minimal representation across all countries, indicating a lower number of older refugee women taking part in the survey. This data can be valuable for policymakers and organizations working with refugee women to understand the age demographics and tailor support and integration programs accordingly.

Country	15-24	25-34	35-44	45-54	55-64	65+
Poland	3	5	8	3	0	0
Norway	2	5	19	17	0	0
Latvia	1	1	7	0	1	0
Sweden	7	4	10	6	1	1
Denmark	1	4	3	2	0	0
Estonia	0	4	14	4	1	0
Lithuania	0	0	0	0	0	0

Tab.43: The age of surveyed refugee women in relevant countries

The education levels are categorized into different stages, ranging from incomplete secondary school to PhD level. In Poland, the majority of surveyed refugee women had achieved higher education qualifications, with 7 holding a bachelor's degree, 10 having completed a master's degree, and none attaining a PhD. One individual had completed secondary special or vocational education, and another had pursued part-time higher education. In Norway, there was a significant number of refugee women who had completed vocational education, with 14 having attained secondary special/vocational qualifications, and 11 holding a bachelor's degree. Additionally, 18 women had completed a master's degree, and none had obtained a PhD. None of the surveyed women had incomplete secondary education or were engaged in part-time higher education. In Denmark, the data indicated that 5 refugee women had completed secondary special or vocational education, while 2 had earned a bachelor's degree and 3 had achieved a master's degree. No women had incomplete secondary education, and no individuals were pursuing part-time higher education or holding a PhD. In Estonia, the results showed a diverse distribution of education levels among the surveyed refugee women. Eight women had completed secondary special or vocational education, while 8 had attained a master's degree. One individual had achieved a PhD, and the rest of the qualifications were spread across different levels. In Lithuania, the data indicated a balanced distribution of education levels, with 5 refugee women having completed a master's degree and 10 holding a bachelor's degree. Two women had completed secondary special or vocational education, and the remaining qualifications were distributed across the various levels. In Latvia, the surveyed refugee women also had diverse education levels. Three women had completed secondary special or vocational education, and 2 had earned a master's degree. One individual had attained a PhD, and the remaining qualifications were spread across different levels. In Sweden, the majority of surveyed refugee women had achieved higher education qualifications, with 3 holding a bachelor's degree and 17 having completed a master's degree. One woman had attained a PhD, and the rest of the qualifications were distributed across the other levels. Overall, the data reflects a diverse range of education levels among surveyed refugee women in these European countries, with a significant number having completed higher education qualifications, including master's degrees.

Country	Secondary School Not Completed	Basic Secondary	General Secondary	Secondary Special/ Vocational	Part-time Higher Education	Higher - 1st Degree (Bachelor's)		PhD
Poland	0	0	0	1	1	7	10	0
Norway	0	0	0	14	0	11	18	0
Denmark	0	0	0	5	0	2	3	0
Estonia	0	1	3	8	2	0	8	1
Lithuania	0	0	1	2	2	5	10	0
Latvia	0	0	1	3	1	2	2	1
Sweden	0	0	0	1	0	3	17	1

Tab.44:: The education level of surveyed refugee women in relevant countries

The BSI_4Women project team surveyed refugee women in several European countries to determine their duration of stay. In Poland, most refugee women had been in the country for more than 12 months to up to 3 years, with a

smaller number staying for more than 3 months to up to 12 months. Norway had a similar trend, with the majority staying for more than 12 months to up to 3 years, followed by more than 3 months to up to 12 months. Denmark had fewer respondents, but the pattern was different, with most staying for up to 3 months and a small number for more than 12 months to up to 3 years. Estonia showed a similar trend to Poland and Norway, with the majority staying for more than 12 months to up to 3 years. Lithuania also had a similar pattern, with most staying for more than 12 months to up to 3 years, followed by more than 3 months to up to 12 months. Latvia had a distribution comparable to Denmark, with most staying for up to 3 months and fewer for more than 12 months to up to 3 years. In Sweden, the majority of refugee women had been in the country for more than 12 months to up to 3 years, followed by more than 12 months to up to 3 years, followed by more than 12 months to up to 3 years, indicating a relatively long duration of displacement.

The distribution of refugee women's duration of stay varies across different countries. In Poland, the majority of refugee women had been in the country for more than 12 months to up to 3 years, with a smaller number staying for more than 3 months to up to 12 months. Norway had a similar trend, with the majority staying for more than 12 months to up to 3 years, followed by more than 3 months to up to 12 months. Denmark had fewer respondents, but the pattern was different, with most staying for up to 3 months and a small number for more than 12 months to up to 3 years. Estonia showed a similar trend to Poland and Norway, with the majority staying for more than 12 months to up to 3 years. Lithuania also had a similar pattern, with most staying for more than 12 months to up to 3 years, followed by more than 3 months to up to 12 months. Latvia had a distribution comparable to Denmark, with most staying for up to 3 months and fewer for more than 12 months to up to 3 years. Overall, the data suggests that the majority of refugee women surveyed in these countries have been staying for more than 12 months to up to 3 years, indicating a relatively long duration of displacement.

Country	Up to 3 months	3 months		_	More than 5 years
Poland	0	2	17	0	0
Norway	2	19	22	0	0
Denmark	1	0	4	1	4
Estonia	1	4	17	1	0
Lithuania	1	7	12	0	0
Latvia	1	3	6	0	0
Sweden	0	5	15	1	1

Tab.44:: The duration of the staying of surveyed refugee women in relevant countries

The data provided is a comparison of the living situations of refugee women in various European countries. The table outlines the number of refugee women who are living on their own, accompanied by at least one person from their close family, and those who are accompanied by all their close family members. In Poland, 4 refugee women are living on their own, 10 are accompanied by at least one close family member, and 5 are accompanied by all their close family. In Norway, 8 refugee women are living on their own, 17 are accompanied by at least one close family member, and 18 are accompanied by all their close family. In Denmark, 2 refugee women are living on their own, 4 are accompanied by at least one close family member, and 4 are accompanied by all their close family. In Estonia, 2 refugee women are living on their own, 11 are accompanied by at least one close family member, and 10 are accompanied by all their close family. In Lithuania, 4 refugee women are living on their own, 10 are accompanied by at least one close family member, and 6 are accompanied by all their close family. In Latvia, 2 refugee women are living on their own, 6 are accompanied by at least one close family member, and 2 are accompanied by all their close family. In Sweden, 5 refugee women are living on their own, 12 are accompanied by at least one close family member, and 5 are accompanied by all their close family. Overall, the data indicates varying living situations for refugee women across these European countries. The majority of refugee women are accompanied by at least one close family member or all of their close family, with only a small number living on their own. This information sheds

light on the support systems and family structures that refugee women have in place in these different host countries.

Country	On my own	Accompanied by at least one person from close family	Accompanied by all close family
Poland	4	10	5
Norway	8	17	18
Denmark	2	4	4
Estonia	2	11	10
Lithuania	4	10	6
Latvia	2	6	2
Sweden	5	12	5

Tab.45: The companion of refugee women staying in relevant partnership countries at the moment

The residence status in our survey is categorized into different types, such as national visa (D) or Schengen visa (C), temporary residence permit, permanent residence permit, long-term EU resident, visa-free travel, stamp confirming submission of refugee status or subsidiary protection, and based on another residence permit issued by a Schengen State. In Poland, most refugee women surveyed had either a stamp confirming submission of the refugee status or subsidiary protection (17) or were in the process of applying for a residence permit (1). None of the surveyed women had a temporary or permanent residence permit, long-term EU resident status, or visa-free travel. In Norway, the majority of refugee women had either a temporary residence permit (13) or were in the process of applying for a residence permit (30). None of the women had a national visa, permanent residence permit, long-term EU resident status, or visa-free travel. In Denmark, refugee women had various residence statuses, with the highest numbers holding temporary residence permits (4) or permanent residence permits (3). One woman had a national visa, while two were in the process of applying for a residence permit. In Estonia, most refugee women had temporary residence permits (12), while 10 were in the process of applying for a residence permit. None had a national visa, permanent residence permit, long-term EU resident status, or visa-free travel. In Lithuania, the majority of refugee women had either temporary residence permits (8) or permanent residence permits (5). Eight women were in the process of applying for a residence permit. In Latvia, most refugee women had temporary residence permits (7), one had a national visa, and two were in the process of applying for a residence permit. None had permanent residence permits, long-term EU resident status, or visa-free travel. In Sweden, the surveyed refugee women primarily had temporary residence permits (7) or were in the process of applying for a residence permit (13). One woman had long-term EU resident status, and another had a stamp confirming submission of the refugee status or subsidiary protection.

With the use of our survey, we also tried to prepare the comprehensive overview of the professional specializations of refugee women in various European countries. The women surveyed have diverse educational backgrounds and work experience, showcasing their skills and expertise across a wide range of fields. In Poland, refugee women specialize in professions such as audit/finance/accounting, graphic design, medicine, translation, IT, project management, and education. They also have expertise in fields like fitness training, fashion design, and sales management, reflecting a broad spectrum of qualifications. In Norway, the surveyed women have specializations in IT development, accounting, podiatry, legal scholarship, management, childcare, and the culinary arts. Their expertise extends to fields such as public administration, law, healthcare, marketing, and sports. In Denmark, refugee women exhibit skills in multilingual sales, translation, fashion design, illustration, culinary arts, accounting, massage therapy, and education. Their professional backgrounds also include expertise in custom matters, economics, and language instruction. Estonia's refugee women have diverse specializations such as photography, project management, organization management, hospitality, engineering, and education. They also exhibit

expertise in fields like yoga instruction, art therapy, 3D art, and film and TV content production. The refugee women in Lithuania have professional backgrounds in makeup artistry, accounting, engineering, trade, confectionery, education, and tailoring. They also possess expertise in fields like healthcare, journalism, and handcrafted product development. Latvia's refugee women showcase skills in economics, information systems management, engineering, psychology, PR, psychological counseling, and hairdressing. Their expertise extends to fields like journalism, dance, and handmade product development. In Sweden, the refugee women specialize in IT, law, human rights, finance, sustainability, project management, education, landscape design, journalism, confectionery, and language instruction. Overall, the surveyed refugee women possess a wide array of professional skills and knowledge, ranging from traditional fields like accounting and education to more specialized areas such as IT development, art therapy, and landscape design. Their diverse expertise highlights their potential contributions to the workforce and society in their host countries.

This summary document provides an overview of the employment situation of refugee women in several partnership countries as part of the BSI_4Women project. In Poland, the majority of surveyed refugee women indicated that they are not working but are actively looking for a job (14 respondents), followed by those who are entrepreneurs or business owners (4 respondents). Additionally, a smaller number have work contracts (2 respondents), specific task/order contracts (2 respondents), or are working without a contract (1 respondent). In Norway, the largest group of refugee women surveyed are not working but seeking employment (14 respondents), while a few are involved in other activities such as learning the country's language at integration courses (9 respondents) and being on maternity/parental leave (7 respondents). Fewer respondents identified as entrepreneurs or business owners (1 respondent) or holding work contracts (2 respondents). In Denmark, the data shows that the majority of refugee women are not working but are actively seeking employment (3 respondents), followed by those with work contracts (3 respondents) and entrepreneurs or business owners (2 respondents). In Estonia, the most common category is having a work contract (10 respondents), followed by those not working but looking for a job (6 respondents) and entrepreneurs or business owners (3 respondents). In Lithuania, the data indicates that the largest group is evenly split between having work contracts (4 respondents) and not working but looking for a job (4 respondents). There are also a few entrepreneurs or business owners (3 respondents) and those with specific task/order contracts (2 respondents). In Latvia, the majority of refugee women are either working with a work contract (4 respondents) or not working but actively seeking employment (2 respondents). There are also a few entrepreneurs or business owners (1 respondent) and others learning the country's language at integration courses (1 respondent). In Sweden, the largest group of refugee women are not working but are looking for a job (9 respondents), followed by those not working but concentrating on their own business (9 respondents) and those not working but studying as students (5 respondents).

Overall, the data presented in this part of the document provides insights into the employment status of refugee women in the surveyed countries, highlighting the prevalence of those seeking employment and the varying levels of entrepreneurship and contractual work among the respondents. The information can be valuable for understanding the labor market participation of refugee women and for designing targeted support programs to enhance their employment opportunities.

Another issue addressed in our survey was a breakdown of the professional positions held by surveyed refugee women in several European countries, including Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden. The positions are categorized into various job roles such as agricultural, horticultural, and forestry workers, childminders/senior care workers, cleaning workers, company owners, managers/heads of departments, managing directors, office workers/receptionists, service workers (cooks, waitresses, etc.), shop assistants, specialists, researchers, teachers/trainers, technicians, quality assurance (QA) professionals, project managers, programmers, and other miscellaneous roles. In Poland, the surveyed refugee women were employed in a diverse range of professions, with the most common being cleaning workers (3), company owners (3), specialists (2), researchers (2), and teachers/trainers (2). Other notable roles included childminders/senior care workers (1), managing directors (1), and programmers (1). In Norway, the distribution of professional positions among the surveyed refugee women varied, with the highest number of respondents working as programmers (15). Additionally, there were notable numbers of cleaning workers (3), company owners (3), and managers/heads of departments (3). In Denmark, the surveyed refugee women held positions such as office workers/receptionists (2), cleaning workers (1), and shop assistants (1), with smaller numbers in other roles such as childminders/senior care workers and specialists. Estonia saw a wider distribution of professional positions, with the highest number of surveyed refugee women working as cleaning workers (4), followed by service workers (3) and researchers (3). Other positions included childminders/senior care workers (1), company owners (1), and shop assistants (1). In Lithuania, the most

common professional position among surveyed refugee women was not working (5), followed by office workers/receptionists (3) and cleaning workers (1). Other roles included childminders/senior care workers, shop assistants, specialists, researchers, and technicians. Latvia had a similar distribution, with the most common position being not working (5), followed by office workers/receptionists (2) and cleaning workers (1). Additionally, there were respondents in roles such as childminders/senior care workers, shop assistants, specialists, and researchers. In Sweden, the surveyed refugee women held positions such as programmers (4), office workers/receptionists (1), and service workers (1). Notably, there were also respondents in roles such as company owners, managers/heads of departments, managing directors, and specialists. Overall, the data highlights the diverse range of professional positions held by surveyed refugee women in these European countries, with variations in the prevalence of different roles across the different nations.

In Poland, the majority of surveyed refugee women reported a good level of language knowledge, with 11 women having very good language skills, 6 having a medium level, and 1 having basic knowledge. None of the respondents reported not knowing the language. In Norway, the situation differs, with a significant number of women reporting not knowing the language at all (11 respondents), and the majority having only basic knowledge (23 respondents). The numbers with very good, good, and medium knowledge are lower, with 0, 3, and 6 respondents respectively. In Denmark, the majority of surveyed refugee women reported either very good or good language knowledge, with 3 and 1 respondents respectively. A smaller number reported medium and basic knowledge, with 2 and 1 respondents respectively, and only 1 respondent reported not knowing the language at all. In Estonia, the majority of respondents reported not knowing the language at all (13 respondents), with smaller numbers reporting basic (8 respondents) and medium (2 respondents) knowledge. None of the women reported very good or good language skills. In Lithuania, the majority of respondents reported not knowing the language at all (9 respondents), followed by basic knowledge (6 respondents) and medium knowledge (5 respondents). None of the women reported very good or good language skills.

In Latvia, the majority of respondents reported either not knowing the language at all (6 respondents) or having basic knowledge (3 respondents). One respondent reported good language knowledge, and none reported very good or medium knowledge. In Sweden, the data is more diverse, with respondents reporting various levels of language knowledge. The majority of women reported good language knowledge (8 respondents), followed by medium (7 respondents) and basic (3 respondents) knowledge. A smaller number of women reported very good knowledge (3 respondents), and none reported not knowing the language at all. In summary, the data indicates variations in the language knowledge levels of surveyed refugee women across different European countries, with some countries having a higher proportion of women with basic or no knowledge of the local language, while others have a more balanced distribution across different levels of language knowledge.

The country with the highest number of refugee women with very good language knowledge is Poland. According to the data, 11 surveyed refugee women in Poland reported having very good language skills.

Country	Very Good	Good	Medium	Basic	Not Knowing
Poland	11	6	1	1	0
Norway	0	3	6	23	11
Denmark	3	1	2	0	1
Estonia	0	0	2	8	13
Lithuania	0	0	6	5	9
Latvia	0	1	6	3	0
Sweden	1	11	6	1	0

Tab.46: The level of knowledge of the language of the country that refugee women currently live in.

IV. Brief description of the target group situation in the partner's region

The majority of war migrants in **Poland**, particularly in the Podkarpackie Region is from Ukraine. The 2022 Russian invasion of Ukraine that started on 24 February led to the 2022 Ukrainian refugee crisis. By 6 September 2022, according to the UNHCR, almost 7.2 million Ukrainian refugees left the territory of Ukraine, with the vast majority initially fleeing to the countries closest to its western border. Almost 1.4 million people fled to neighboring Poland. According to the information of the Ministry of Internal Affairs and Administration, more than 1.2 million citizens of Ukraine are currently in Poland. According to data collected last September, there are twice as many Ukrainian women as men in Poland. Many Ukrainian women came here with their children. In turn, the majority of men from Ukraine in Poland are aged 60+. These are men who are not of military age and accompany women in taking care of their grandchildren, Migrants from Ukraine staying in Poland are mostly women - almost 70% of the total respondents. Women predominate among refugees (around 80%) but also among pre-war migrants (around 54%). Compared to May 2022, i.e. the initial phase of the war in Ukraine, the percentage of men among the refugees has increased (from 10% to 19%). As a result of the outbreak of the war, at least 30% of refugees and 12% of those already staying in Poland before the war brought their children to Poland. This difference is a consequence of the fact that the children of earlier migrants very often had already come to Poland before the war (declared by 23% of respondents). Only approximately 5-6% of migrants declared that their children had remained in Ukraine. A large number of refugees from Ukraine are settling in the Podkarpackie Region. This situation is due to the conflict in eastern Ukraine, which started in 2014, and the difficult political and economic situation in the country. According to data from the Provincial Traffic Centre in Rzeszów, by the end of 2020, there were around 40,000 refugees from Ukraine registered in the Podkarpackie Region. Most of them live in larger cities such as Rzeszów, Przemyśl or Stalowa Wola. However, some choose to settle in the countryside, where they often take up seasonal work in agriculture. Refugees from Ukraine receive various forms of support in Poland. First, they undergo a registration procedure and are granted the status of a foreigner on the territory of Poland. Then they can apply for a temporary residence permit, and in the future, they may apply for refugee status or subsidiary protection. Aid for Ukrainian refugees is organized by many institutions and non-governmental organizations. They provide material support as well as assistance in learning the Polish language, finding a job or social adaptation. Refugees also have access to the health care system in Poland. It is also worth mentioning that some refugees decide to return to Ukraine, especially when the situation in the country improves. However, many of them still remain in Poland, building their new lives and contributing to the development of the Podkarpackie region.

Norway is one of the countries that welcome refugees. The town of More og Romsdal, which is located in the western part of the country, has also received some refugees. Norway has an asylum system that allows for the reception of people fleeing war, persecution or other threats in their home countries. Asylum seekers in Norway are subjected to a process of clarifying their situation and verifying that they meet the criteria for a refugee. Refugees arriving in Norway, including the city of More og Romsdal, receive assistance and support from local authorities and NGOs. As part of this, refugees can be provided with accommodation, assistance in learning the Norwegian language, psychological and medical support, and counseling on issues related to social integration and finding work. Assistance and integration of refugees are important issues for Norwegian society. Many Norwegians are involved in charitable activities and volunteering for refugees, helping them to adapt in their new country and build a new life. The main origin regions of asylum seekers and refugees are Asia and Africa with the main origin countries being Syria, Afghanistan, Eritrea. Ukrainians made up the largest group of refugees living in Norway in 2023, counting 33,000 people. Syrians, who made up the second largest group, counted nearly 16,000. Meanwhile, Eritreans made up the third largest group with 10,000 refugees. In 2022, the number of first asylum applicants increased by 190%, to reach around 4 700. The majority of applicants came from Syria (1 600), Ukraine (800, excluding temporary protection recipients) and Afghanistan (500). The largest increase since 2021 concerned nationals of Syria (+1 000). Of the 1 410 decisions taken in 2022, 78% were positive. Refugee women in More and Romsdal County, Norway, are supported by various organizations and government initiatives aimed at integration, language training, employment, and social support. The county provides services such as education, healthcare, and counseling to help refugee women adapt to their new environment. Local NGOs and community groups also offer assistance, including language classes, vocational training, and cultural integration programs. Despite these efforts, challenges such as cultural adjustment, employment barriers, and social inclusion remain, and ongoing support is crucial to address these issues effectively. There are a number of organisations and programmes in Norway that offer support to refugee women who want to start a business. One such organisation is Innovation Norway, a government institution responsible for promoting entrepreneurship and innovation in Norway. Innovation Norway offers a number of services and programmes that can be helpful to refugee women. First and foremost, the organisation offers counselling and training in setting up and running your own business. You can receive support in areas such as financial management, marketing and sales, business planning and much more. In addition, Innovation Norway can also help you obtain funding for business development. The organisation offers grant programmes and mediates funding from other institutions and funds. In addition, there are NGOs that specialise in supporting refugees and immigrants to start and run their businesses. For example, Refugee Women and Enterprise (RWE) is a non-profit organisation that offers training, mentoring and support to refugee women in Norway.

In addition, take advantage of other existing programmes and initiatives to promote entrepreneurship among refugees. Check out local integration centres, charities and business venues that can offer support and information for refugee women. It is also important to tap into community support. Often there are volunteers or mentors who are willing to help and support those who want to start their own business. In conclusion, there are many sources of support for refugee women wanting to start a business in More and Romsdal, Norway. It is worth reaching out to organisations such as Innovation Norway, NGOs, local integration centres and the community for help.

The situation for women war refugees in **Denmark** can be difficult and challenging. Many refugee women come to Denmark seeking safety and protection from war, violence and persecution. Women are particularly vulnerable to various challenges and risks, such as sexual violence, exploitation, trafficking and acts of traumatic experiences related to war. Upon arrival in Denmark, refugee women can benefit from various forms of support and protection. The Danish state provides them with basic services such as housing, health care and education. NGOs and volunteers are also involved in assisting refugee women, offering legal, psychological and social support, and organising classes and workshops that can help them adapt to their new surroundings. However, despite the measures taken by authorities and organisations, there are still numerous challenges that refugee women have to face. They often have difficulty learning the language, which makes communication and social integration difficult. In addition, most of them are unemployed or work in dangerous and low-paid jobs, which affects their financial and economic difficulties. Refugee women are also vulnerable to gender violence and discrimination. They may experience domestic violence in families with a tradition of violence. In addition, there is a risk of exploitation due to their amount and vulnerability to exploitation. It is therefore important that there is support available, such as shelter and counselling, for women who experience violence. The Danish government and NGOs are trying to implement policies and programmes that aim to protect and support refugee women in Denmark. Cooperation between the public sector and civil society organisations is crucial to ensure comprehensive support and protection for refugee women. The employment situation of refugee women in Aarhus, Denmark can be difficult due to a number of factors, such as the language barrier, cultural differences and the lack of recognition of professional qualifications. However, the Danish immigration system places a strong emphasis on the integration of migrants, including refugee women, and tries to provide them with support in finding work. In Aarhus, there are various organisations and programmes that support refugee women in finding employment. For example, Danmarks største integrationshus (Denmark's largest integration house) offers language courses, training programmes and support in finding a job. In addition, the International Community in Aarhus (International Community in Aarhus) organises various workshops and meetings that can help to gain professional skills and make contacts with local employers. However, difficulties remain, such as the lack of recognition of professional qualifications acquired in the country of origin and insufficient work experience. In addition, gender and cultural expectations of women also count, which can make it difficult for them to enter the labour market. In response to these challenges, a number of organisations in Aarhus offer special training programmes and courses to help refugee women acquire new professional skills and adapt to the relevant labour market. These programmes also emphasise gender equality and the promotion of women's employment. It is also worth mentioning that the Danish government has introduced various programmes and initiatives to facilitate the integration of migrants into the labour market, such as Subsidiær beskæftigelse (Subordinated employment) and Subsidiær løntilskud (Subordinated wage subsidy). These programmes offer financial support to employers who employ migrants, which can also improve the employment situation of refugee women in Aarhus. In conclusion, the employment situation of refugee women in Aarhus, Denmark is challenging, but various organisations, programmes and initiatives are available to help them acquire

professional skills and find work. The Danish government also emphasizes integrating migrants into the labor market through financial programs for employers

Refugee women in Estonia face a unique set of circumstances. While language barriers exist, particularly with Estonians, the widespread use of Russian in various sectors of life provides an advantage for those who speak Russian, including Ukrainian refugees who are proficient in the language. This linguistic aspect facilitates access to healthcare, education, and other services, as Russian is commonly used in the healthcare sector, and there are Russian-speaking schools and Russian language options on official websites and in adult training programs. The presence of established Ukrainian communities and functional NGOs in Estonia also offers support networks for refugee women, aiding their integration and providing a sense of community. These organizations can be instrumental in helping refugee women navigate the local systems and find opportunities for personal and professional development. In terms of rights and access to services, refugee women in Estonia have the same entitlements as Estonian citizens. This equality ensures that any challenges they face in accessing healthcare and education are likely due to systemic issues affecting all residents, rather than discrimination or unequal treatment based on their refugee status. Furthermore, refugee women in Estonia have shown resilience and adaptability, with many participating in entrepreneurship courses and seeking expert advice on business funding. The demand for specialized language courses and financial guidance indicates a strong interest in entering the labor market as entrepreneurs. Their diverse professional backgrounds, including fields like photography, project management, and education, highlight their potential to contribute significantly to the Estonian economy and society. Overall, while refugee women in Estonia do encounter challenges, the combination of language advantages, equal rights, community support, and targeted training programs positions them to overcome these obstacles and integrate successfully into Estonian society

The current situation of refugee women in Lithuania is challenging in several aspects. One of the main challenges is access to healthcare and social services. Many refugee women face difficulties in navigating the healthcare system and often struggle to receive necessary medical support. Additionally, there is a lack of specialized services for refugee women who have experienced trauma, such as counseling or mental health support. Integration into society is another significant challenge for refugee women in Lithuania. Language barriers, cultural differences, and limited access to education and employment opportunities make it difficult for them to fully participate in society and become self-sufficient. Furthermore, there have been reports of gender-based violence and discrimination faced by refugee women. This includes instances of domestic violence, sexual harassment, and unequal treatment. Measures to address and prevent such incidents are still being developed, although the government has implemented some training programs for law enforcement and judicial personnel. Lithuania has made efforts to improve the situation for refugee women by implementing various initiatives. For instance, language and integration programs have been introduced to help refugees adapt to the local culture and society. Furthermore, organizations such as NGOs and civil society groups are providing support and advocacy for refugee women, focusing on their specific needs. However, despite these efforts, refugee women in Lithuania continue to face significant challenges in healthcare, integration, and protection from violence and discrimination. Addressing these issues requires continuous efforts from the government, civil society, and the international community to ensure the well-being and empowerment of refugee women in Lithuania. Refugee women in Kaunas, Lithuania, face various challenges when it comes to employment. These challenges are often similar to those faced by refugees in other parts of the world, including language barriers, lack of recognition of qualifications and experience, and discrimination. However, there are initiatives and organizations in Kaunas that aim to support the employment of refugee women and help them integrate into society. These initiatives include: Language is often a significant barrier to employment for refugee women. Therefore, there are organizations that offer language and skills training programs tailored specifically for refugees. These programs aim to improve their language skills, vocational training, and job readiness. Refugee women can benefit from job placement assistance provided by local organizations. These organizations work with potential employers to identify job opportunities that match the skills and interests of refugee women. They also provide support in the job search process, including resume preparation, interview skills, and job application assistance. Some organizations in Kaunas offer entrepreneurship support and training for refugee women interested in starting their own businesses. These programs provide guidance on business planning, marketing, and financial management, as well as access to funding opportunities. Mentoring programs connect refugee women with professionals in their desired fields who can provide guidance, advice, and networking opportunities. These mentors can help refugee women navigate the local job market and provide support and encouragement throughout their employment journey. Advocacy groups work towards improving policies and practices that promote the inclusion and employment of refugee women in Kaunas. They raise awareness of the skills and talents that refugee women bring to the local workforce and advocate for equal access to employment

opportunities. Efforts to improve the employment prospects of refugee women in Kaunas, Lithuania, are ongoing, and various organizations and initiatives are dedicated to supporting their integration and economic empowerment. However, it is important to continue advocating for policies that foster inclusivity and reduce barriers to employment for refugee women, including addressing discrimination and recognizing their skills and qualifications.

The situation of women refugees in Latvia involves various support systems to address their specific needs. This includes access to healthcare, education, and integration programs. Organizations and NGOs also provide assistance tailored to the unique challenges women refugees may face, such as gender-based violence, healthcare access, and childcare. Additionally, efforts are made to ensure that women refugees have opportunities for empowerment and participation in the community. For detailed information and specific programs, it's recommended to consult official reports from relevant organizations and government agencies in Latvia. The employment situation for refugee women in Latvia involves several challenges and opportunities. Efforts are made to provide access to vocational training, language courses, and job placement support to facilitate their integration into the workforce. However, barriers such as language proficiency, recognition of qualifications, and cultural differences can impact their employment prospects. Organizations and government initiatives aim to address these challenges through tailored programs that support refugee women in gaining employment and achieving financial independence. For detailed information on specific employment programs and statistics, referring to official reports and organizations actively involved in refugee integration in Latvia is recommended.

The situation of refugee women in **Sweden** can vary depending on various factors such as their legal status, access to resources, integration support, and personal circumstances. Refugee women may arrive in Sweden seeking asylum due to persecution, conflict, or other forms of violence in their home countries. Their legal status can impact their access to services, rights, and opportunities in Sweden. Sweden provides various services to support refugees, including housing, healthcare, education, and language courses. However, refugee women may face challenges accessing these services due to language barriers, cultural differences, or lack of information. Refugee women may be at increased risk of gender-based violence, including domestic violence, sexual harassment, and exploitation. Sweden has measures in place to address gender-based violence, but more efforts may be needed to support refugee women who experience such abuses. Integration into Swedish society can be challenging for refugee women due to language barriers, lack of recognition of qualifications, and cultural differences. Access to employment and vocational training programs can significantly impact their ability to integrate and become selfsufficient. Building social networks and support systems is crucial for refugee women's well-being and integration. Community organizations, NGOs, and local initiatives play a vital role in providing support and assistance to refugee women in Sweden. Overall, while Sweden has a relatively favorable reputation for its refugee policies and support systems, refugee women may still face significant challenges and vulnerabilities. Efforts to address these challenges include ensuring access to services, promoting gender equality, combating discrimination, and fostering inclusive integration policies. Refugee women in Sweden are supported through a variety of activities and programs aimed at addressing their specific needs and promoting their well-being and integration. Language courses are essential for refugee women to learn Swedish, communicate effectively, and navigate daily life in Sweden. Integration courses often include information on Swedish society, culture, laws, and rights. Vocational training and employment support programs that offer vocational training, job placement assistance, and support for entrepreneurship help refugee women gain skills, find employment opportunities and achieve economic independence. Refugee women who have experienced trauma, violence, or displacement may benefit from counseling, mental health services, and support groups to address their emotional and psychological needs. women may require legal assistance to navigate the asylum process, address legal issues, and access their rights and entitlements. Legal aid organizations provide support and advocacy on immigration, asylum, family law, and other legal matters. Women's shelters and safe spaces offer refuge and support for refugee women who are survivors of gender-based violence, including domestic violence, sexual assault, and trafficking. These facilities provide a safe environment, counseling, and resources for healing and empowerment. Community organizations, NGOs, and volunteer groups organize various activities and events to promote social integration, cultural exchange, and networking among refugee women and the wider community. These may include language cafes, cultural celebrations, sports clubs, and hobby groups. These activities and programs are designed to empower refugee women, facilitate their integration into Swedish society, and support their overall well-being and resilience. Collaboration among government agencies, NGOs, community organizations, and volunteers is essential to ensure comprehensive support for refugee women in Sweden.

V. Final remarks

The BSI_4WOMEN project partners conducted a survey to explore the potential and needs for developing entrepreneurship among migrant women from war-affected countries. The survey covered partner regions in Poland, Norway, Denmark, Estonia, Lithuania, Latvia, and Sweden. The study aimed to identify the creative potential, goals, motivations, and needs of female war migrants in terms of setting up a business. The survey included 175 female respondents, with the largest group residing in Norway, indicating the country's strong support system for migrants. Partners disseminated survey information through websites, social media, and events attended by women refugees. The study revealed that 147 out of 175 women were interested in starting their own business. The majority expressed confidence in their ability to cope with the challenges of setting up and running a business. Moreover, 134 women were highly motivated to change their professional situation, and 100 believed that running their own business would allow them to use their entrepreneurial skills. The survey also assessed the women's self-assessment regarding their knowledge, skills, and abilities needed to start their businesses. The majority felt confident in their capabilities, showcasing a strong foundation for entrepreneurship. Furthermore, the study revealed that the women were willing to commit a significant amount of time and effort to start their businesses. The data also highlighted the women's willingness to adapt to changes, manage time effectively, and take professional risks. The majority expressed openness to new tasks and challenges, with a strong inclination towards risk-taking and adaptability. Additionally, the respondents displayed a positive attitude toward

collaboration and teamwork. The survey identified various motivations driving these women to start their businesses, including financial independence, passion, desire for flexibility, and the motivation to influence society. The study emphasized that each woman may have her motivations for starting her own business, indicating diverse and multifaceted reasons. In summary, the survey results revealed a high level of interest and motivation among female war migrants to start their businesses. The women displayed confidence in their entrepreneurial abilities and were willing to embrace challenges, adapt to changes, and work effectively as part of a team. These findings lay a strong foundation for the BSI_4WOMEN project to tailor forms and tools to support entrepreneurial women in re-entering the labor market through self-employment.

The motivations and aspirations of female war migrants from Ukraine and other affected countries regarding starting their own businesses are multifaceted. The BSI_4Women survey revealed that a significant number of refugee women are interested in starting their own businesses in their current countries of residence. The motivations driving them include a desire for financial independence, passion for entrepreneurship, flexibility in work, and the aspiration to influence society. Additionally, the survey highlighted the refugee women's confidence in their entrepreneurial abilities and their willingness to embrace challenges, adapt to changes, and work effectively as part of a team. The women also expressed a strong inclination towards risk-taking and adaptability, showcasing their openness to new tasks and challenges. Furthermore, the survey results indicated that the women were highly motivated to change their professional situation and believed that running their own businesses would allow them to use their entrepreneurial skills. Overall, the motivations and aspirations of female war migrants from Ukraine and other affected countries regarding starting their own businesses reflect a strong drive for independence, innovation, and a desire to contribute to their communities through entrepreneurship.

The typical refugee woman in Poland is likely to be from Ukraine, as the majority of war migrants in Poland, particularly in the Podkarpackie Region, are from Ukraine. The 2022 Russian invasion of Ukraine led to the 2022 Ukrainian refugee crisis, resulting in almost 1.4 million Ukrainian refugees fleeing to Poland. According to the Ministry of Internal Affairs and Administration, more than 1.2 million citizens of Ukraine are currently in Poland. The majority of Ukrainian women in Poland are accompanied by their children, and the men from Ukraine in Poland are often aged 60+ and are not of military age, taking care of their grandchildren. The refugee women in Poland are predominantly women, comprising almost 70% of the total respondents. They are settling in the Podkarpackie Region due to the conflict in eastern Ukraine and the difficult political and economic situation in the country. Refugee women in Poland receive various forms of support, including material support, assistance in learning the Polish language, finding a job, and social adaptation. They also have access to the healthcare system in Poland. The survey results indicate that the refugee women in Poland possess a diverse range of skills and capabilities that are beneficial for running their own businesses, including responsibility, creativity, communication, problem-solving, adaptability, leadership, and technical expertise. They have expertise in various professional fields such as audit/finance/accounting, graphic design, medicine, translation, IT, project management, education, fitness training, and fashion design. Additionally, the refugee women in Poland have been involved in businesses such as accounting and audit services, brand creation, clothing production, and beauty studios. The most necessary training in Poland, based on the survey results, is expert advice/workshops on setting up a business, including the choice of the legal form of the business, and language courses for foreigners in a specialized language necessary to work in a given industry. Overall, the typical refugee woman in Poland is resilient, adaptable, and possesses a diverse skill set that equips her for entrepreneurial endeavors and contributes to the development of the Podkarpackie region.

The typical refugee woman in Norway is likely to be from Ukraine, as Ukrainian women made up the largest group of refugees living in Norway in 2023, numbering 33,000. The refugee women in Norway receive support and assistance from local authorities, NGOs, and government initiatives aimed at integration, language training, employment, and social support. They are provided with services such as education, healthcare, and counseling to help them adapt to their new environment. Additionally, there are various organizations and programs in Norway that offer support to refugee women who want to start a business, such as Innovation Norway and Refugee Women and Enterprise (RWE), which provide training, mentoring, and support for refugee women in entrepreneurship. Refugee women in Norway possess a diverse range of skills and expertise, including professional knowledge, communication skills, and a desire to learn, plan, work in a group, and solve problems. They also exhibit traits such as purposefulness, creativity, patience, and stability, along with practicality, motivation to make people happy, creative thinking, empathy, courage, and leadership. Their skill set includes organizational and problem-solving abilities, making them well-equipped for entrepreneurial endeavors. In terms of professional specializations, refugee women in Norway have expertise in various fields such as IT development, accounting, podiatry, legal scholarship, management, childcare, culinary arts, public administration, law, healthcare, marketing, and sports.

This diverse expertise highlights their potential contributions to the workforce and society in Norway. Overall, the typical refugee woman in Norway is resilient, adaptable, and possesses a diverse skill set that equips her for entrepreneurial endeavors and contributes to the development of the country.

The typical refugee woman in Denmark is likely to have fled her home country seeking safety and protection from war, violence, and persecution. Upon arrival in Denmark, she may face various challenges and risks, including language barriers, difficulty finding employment, and vulnerability to gender violence and discrimination. Despite the support provided by the Danish state, NGOs, and volunteers, refugee women in Denmark may encounter difficulties in learning the language, integrating into society, and finding suitable employment. They may also experience domestic violence and exploitation, requiring access to support services such as shelter and counseling.

In terms of professional positions, the surveyed refugee women in Denmark hold diverse roles, including office workers/receptionists, cleaning workers, and shop assistants, among others. Their professional backgrounds also encompass multilingual sales, translation, fashion design, illustration, culinary arts, accounting, massage therapy, and education, reflecting a broad spectrum of qualifications and experiences. The refugee women in Denmark may have participated in entrepreneurship courses, business planning, and training in business skills to enhance their knowledge and capabilities. They may also express a need for support in creating start-up strategies and obtaining funding for their entrepreneurial ventures. Overall, the typical refugee woman in Denmark is resilient, adaptable, and possesses a diverse skill set that equips her for entrepreneurial endeavors and contributes to the development of the country. Despite the challenges they face, these women demonstrate a strong desire to learn, develop, and achieve results, as well as the ability to work in a group, make independent decisions, and establish contacts. Their experiences and skills highlight their potential contributions to the workforce and society in Denmark.

The typical refugee woman in Estonia is a figure of resilience and adaptability, navigating a new life in a society that presents both challenges and opportunities. She may have fled conflict or persecution, seeking safety and stability for herself and her family. Her professional background is likely diverse, with skills and experiences ranging from photography and project management to hospitality and education. This breadth of expertise indicates a strong potential for contributing to the Estonian economy and society. Despite facing the hurdle of a language barrier, particularly with Estonian, she benefits from the widespread use of Russian in Estonia. Her proficiency in Russian is an asset, allowing her easier access to healthcare services, education for her children, and various adult training programs, all of which are available in Russian. This linguistic advantage also extends to the service sector and shops, making daily life and integration into the community more manageable. She is likely to have engaged in entrepreneurship courses, possibly funded through the Unemployment Insurance Fund, to enhance her business knowledge and skills. The need for specialized language courses and expert advice on obtaining funding for business ventures is evident, as reflected in the survey results, which show a strong demand for these services among refugee women in Estonia. Her rights to healthcare and education are on par with those of Estonian citizens, ensuring that any systemic issues she encounters are not unique to her refugee status. The presence of Ukrainian communities and functional NGOs provides her with a support network that can assist with integration and offer a sense of belonging. In summary, the typical refugee woman in Estonia is a multifaceted individual, equipped with a diverse skill set and entrepreneurial aspirations. She is positioned to overcome integration challenges, thanks in part to her Russian language skills and the existing support structures within the community. Her experiences and capabilities underscore her potential as a valuable contributor to the Estonian labor market and society at large.

The typical refugee woman in Lithuania faces significant challenges in accessing healthcare, social services, and integration into society. Many refugee women encounter difficulties in navigating the healthcare system and accessing necessary medical support. Additionally, they may struggle with language barriers, cultural differences, and limited access to education and employment opportunities, hindering their full participation in society and self-sufficiency. Reports of gender-based violence and discrimination, including instances of domestic violence and unequal treatment, further compound their challenges. Efforts to address and prevent such incidents are ongoing, with the government implementing training programs for law enforcement and judicial personnel. Despite these challenges, Lithuania has implemented initiatives to support refugee women, including language and integration programs, as well as support and advocacy from NGOs and civil society groups. However, continuous efforts are required from the government, civil society, and the international community to address the healthcare, integration, and protection challenges faced by refugee women in Lithuania. In terms of professional specializations, refugee women in Lithuania have expertise in commerce, wholesale and retail trade, tourist business, culinary product production, and advertising agency services. They also possess skills in makeup artistry, engineering, healthcare, journalism, and handcrafted product development, reflecting a diverse range of

qualifications and experiences. Additionally, refugee women in Lithuania have been involved in businesses such as accounting and audit services, brand creation, clothing production, and beauty studios, showcasing their entrepreneurial diversity and expertise. Overall, the typical refugee woman in Lithuania demonstrates resilience, adaptability, and a diverse skill set, highlighting her potential contributions to the workforce and society. Despite facing challenges, these women exhibit a strong desire to learn, develop, and achieve results, as well as the ability to work in a group, make independent decisions, and establish contacts. Their experiences and skills underscore their potential as entrepreneurs and contributors to the economic and social fabric of Lithuania.

The typical refugee woman in Latvia faces various challenges and opportunities in terms of healthcare, education, integration, and employment. Refugee women in Latvia have access to support systems that address their specific needs, including healthcare, education, and integration programs. Organizations and NGOs provide tailored assistance to address challenges such as gender-based violence, healthcare access, and childcare. Efforts are made to empower and integrate refugee women into the community. The employment situation for refugee women in Latvia involves challenges such as language proficiency, recognition of qualifications, and cultural differences. However, vocational training, language courses, and job placement support are provided to facilitate their integration into the workforce. The most necessary training in Latvia, based on survey results, includes language courses for foreigners in specialized fields and expert advice on obtaining funding for entrepreneurial ventures. Additionally, the entrepreneurial diversity and expertise of refugee women in Latvia are evident, with a strong demand for language proficiency and comprehensive guidance on financial aspects for entering the labor market as entrepreneurs. Overall, the typical refugee woman in Latvia demonstrates resilience, adaptability, and a diverse skill set, highlighting her potential contributions to the workforce and society. Despite facing challenges, these women exhibit a strong desire to learn, develop, and achieve results, as well as the ability to work in a group, make independent decisions, and establish contacts. Their experiences and skills underscore their potential as entrepreneurs and contributors to the economic and social fabric of Latvia.

The typical refugee woman in Sweden faces a range of challenges and opportunities as she seeks to integrate into Swedish society and potentially start her own business. Upon arrival in Sweden, refugee women may encounter language barriers, cultural differences, and difficulties in accessing healthcare, education, and employment opportunities. They may also be at increased risk of gender-based violence, including domestic violence, sexual harassment, and exploitation. However, Sweden provides various support services to refugees, including housing, healthcare, education, and language courses. Efforts are made to address gender-based violence and promote inclusive integration policies. Refugee women in Sweden may also benefit from vocational training, employment support programs, and mental health services to address their specific needs. In terms of professional specializations, refugee women in Sweden possess a diverse range of skills and expertise, including IT, law, finance, sustainability, project management, education, landscape design, journalism, confectionery, and language instruction. They also demonstrate a wide array of professional skills and knowledge, ranging from traditional fields like accounting and education to more specialized areas such as IT development, art therapy, and landscape design. Their diverse expertise highlights their potential contributions to the workforce and society in Sweden. Overall, the typical refugee woman in Sweden demonstrates resilience, adaptability, and a diverse skill set, showcasing her potential as an entrepreneur and contributor to the economic and social fabric of the country. Despite facing challenges, these women exhibit a strong desire to learn, develop, and achieve results, as well as the ability to work in a group, make independent decisions, and establish contacts. Their experiences and skills underscore their potential as entrepreneurs and contributors to the workforce and society in Sweden.

The typical refugee woman in each of the surveyed countries possesses a diverse range of skills, experiences, and aspirations, reflecting their potential as entrepreneurs and contributors to their host countries. In Poland, refugee women specialize in professions such as accounting, audit services, graphic design, medicine, translation, IT, project management, and education, showcasing a broad spectrum of qualifications. In Norway, their expertise extends to IT development, accounting, podiatry, legal scholarship, management, childcare, and the culinary arts, demonstrating a wide array of professional skills. In Denmark, refugee women exhibit skills in multilingual sales, translation, fashion design, illustration, culinary arts, accounting, and massage therapy, reflecting a diverse range of expertise. Estonian refugee women have diverse specializations such as photography, project management, organization management, hospitality, engineering, and education, showcasing a wide array of professional skills. Lithuanian refugee women have expertise in commerce, wholesale and retail trade, tourist business, culinary product production, and advertising agency services, highlighting their diverse skill set. Latvian refugee women showcase skills in economics, information systems management, engineering, psychology, PR, psychological counseling, and hairdressing, reflecting a broad range of qualifications. In Sweden, refugee women specialize in IT,

law, human rights, finance, sustainability, project management, education, landscape design, journalism, confectionery, and language instruction, demonstrating a diverse range of professional skills and knowledge. Overall, refugee women in these countries exhibit a wide range of skills and capabilities that can be advantageous in entrepreneurial endeavors, including leadership, communication, problem-solving, creativity, adaptability, and technical expertise. Their diverse skill sets cover areas such as business management, marketing, communication, technology, and creative content creation, making them well-equipped to pursue entrepreneurial ventures in various industries.

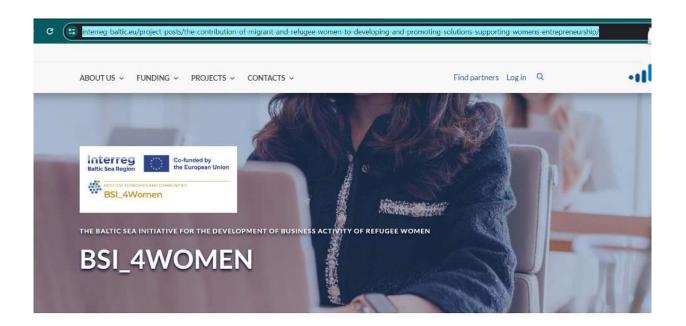
The conclusions and recommendations resulting from the conducted research, as well as the implementation of further activities are centered around the BSI_4Women project. The project aims to support entrepreneurial women, particularly migrant women from war-affected countries, in re-entering the labor market through self-employment. The research has identified the creative potential, goals, motivations, and needs of female war migrants in terms of setting up a business, including companies based on innovative business ideas. The study also aims to tailor forms and tools developed within the project to support entrepreneurial women actively. The recommendations resulting from the research are likely to focus on addressing the identified needs of the target group, such as deficiencies in skills and knowledge necessary for starting and running their own businesses. Additionally, the research may lead to recommendations for the creation of regional networks, start-up incubation programs, and the provision of expert advice and workshops on obtaining funding for innovative and non-innovative businesses. These recommendations are intended to support the entrepreneurial endeavors of migrant women and facilitate their successful integration into the labor market.

To support refugee women in opening businesses in their current resident countries, various activities and initiatives can be implemented based on the findings from the BSI_4Women survey. The survey results indicate a strong demand for specific forms of support and resources to aid refugee women's entrepreneurial efforts. These activities include:

- 1. Training and Courses: Providing training and courses on cultural differences, language proficiency, and vocational opportunities to bridge skill gaps and enhance professional development.
- 2. Expert Advice and Workshops: Offering expert advice and workshops on business setup, legal frameworks, and obtaining funding for both innovative and non-innovative businesses to guide refugee women through the process of establishing and structuring their businesses.
- 3. Creation of Publications and Portals: Developing publications focusing on labor market participation and business establishment rules for migrant women, as well as creating migrant women-centric portals containing vital information and materials to support entrepreneurship.
- 4. Start-up Incubation Programs: Implementing start-up incubation programs targeting entrepreneurial migrant women to provide them with the necessary support and guidance for launching and developing their businesses.
- 5. Regional Networks: Establishing regional networks to foster support and collaboration among migrant women in business, facilitating networking opportunities and knowledge sharing.
- 6. Financial Support Mechanisms: Creating grant funds or financial mechanisms to aid start-ups initiated by migrant women, providing essential financial support for their entrepreneurial endeavors.
- 7. Industry-Specific Training: Offering industry-specific training and educational opportunities to enhance the understanding of institutions supporting small and medium-sized entrepreneurs, addressing the specific needs of refugee women in partnership regions/countries.
- 8. Business Model Selection: Providing educational and capacity-building programs tailored to the specific needs of refugee women to enhance their understanding and decision-making in business model selection, enabling them to make informed decisions and effectively select suitable business models.

By implementing these activities and initiatives, refugee women can receive the necessary support, resources, and knowledge to overcome barriers and successfully establish and grow their businesses in their current resident countries. These efforts can contribute to their successful integration into the entrepreneurial landscape and empower them to make meaningful contributions to the local economy and society.

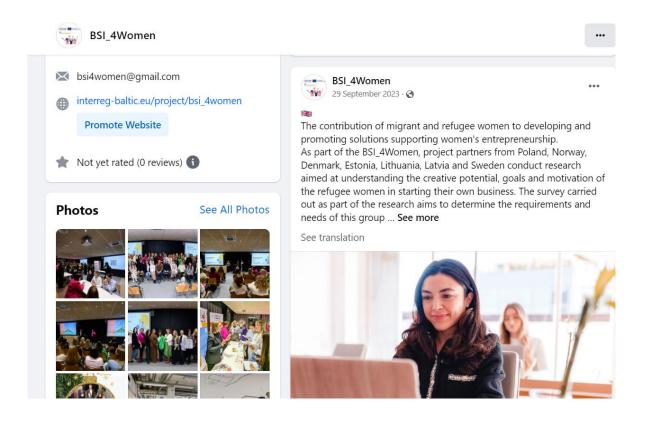
VI. Supplementary information
nformation on the official project page and social media:
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promoting-solutions-supporting-womens-entrepreneurship/



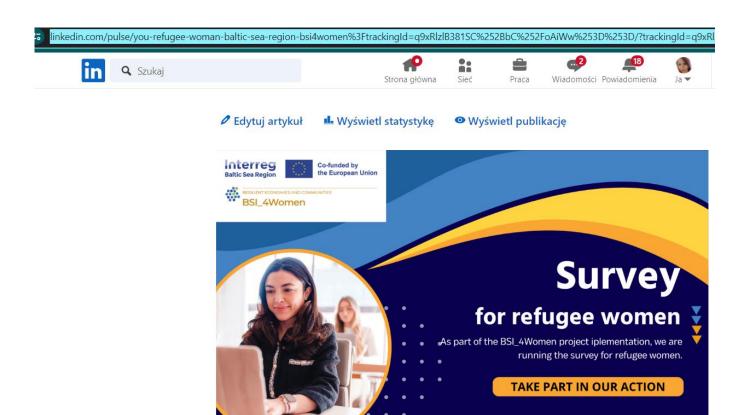
Survey research

29 September 2023

https://www.facebook.com/BSI4Women/posts/pfbid021Lxmf1QRY3TsjcVysaTXKxzGNjrQVg9vY2U4kcy7dmeDfeFRarxWqE2kFagPpmjEl



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Are you a refugee woman in the

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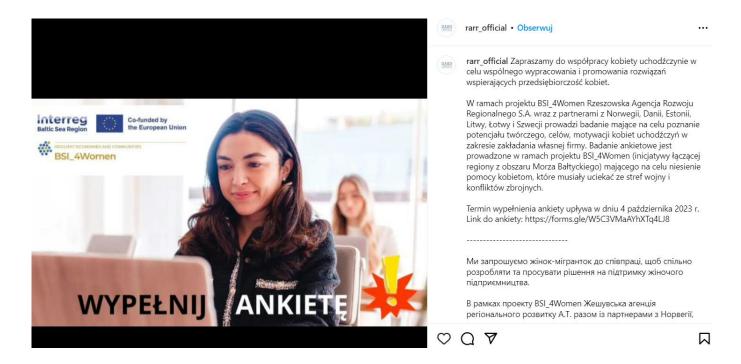
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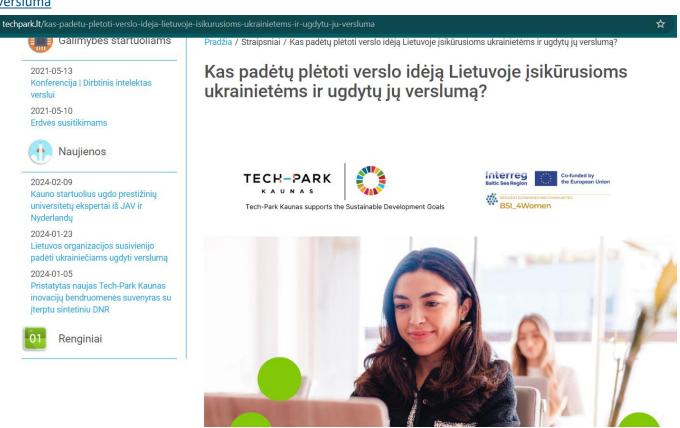
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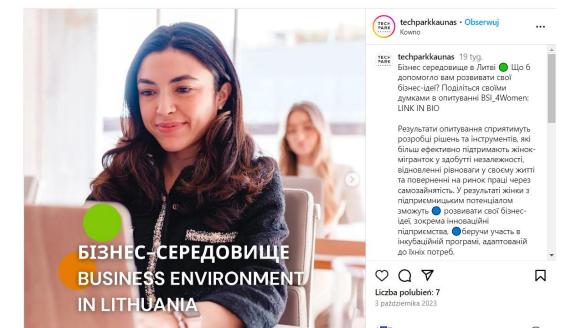
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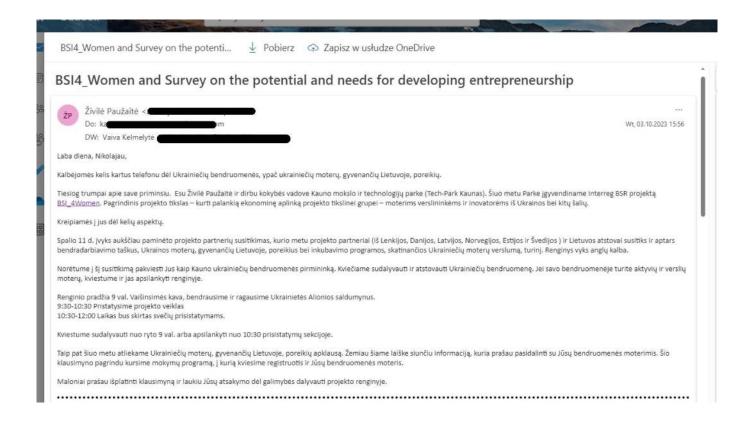


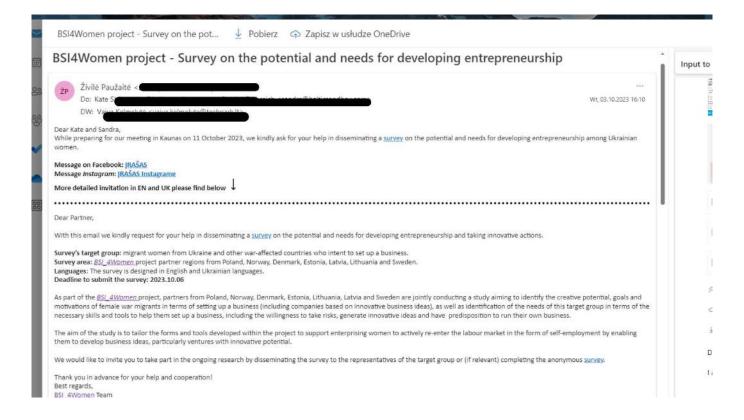
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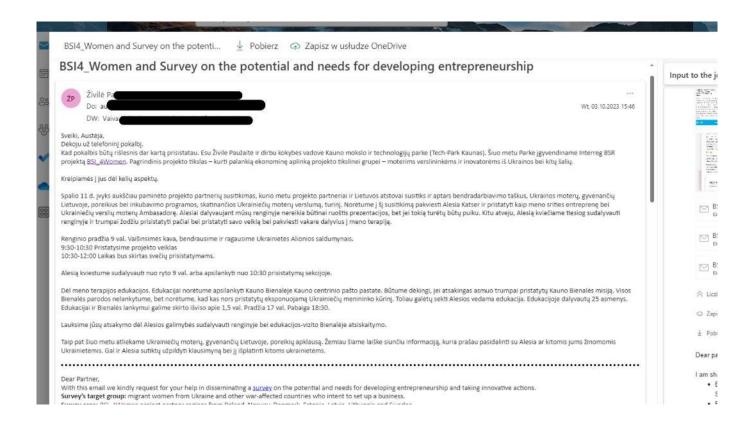
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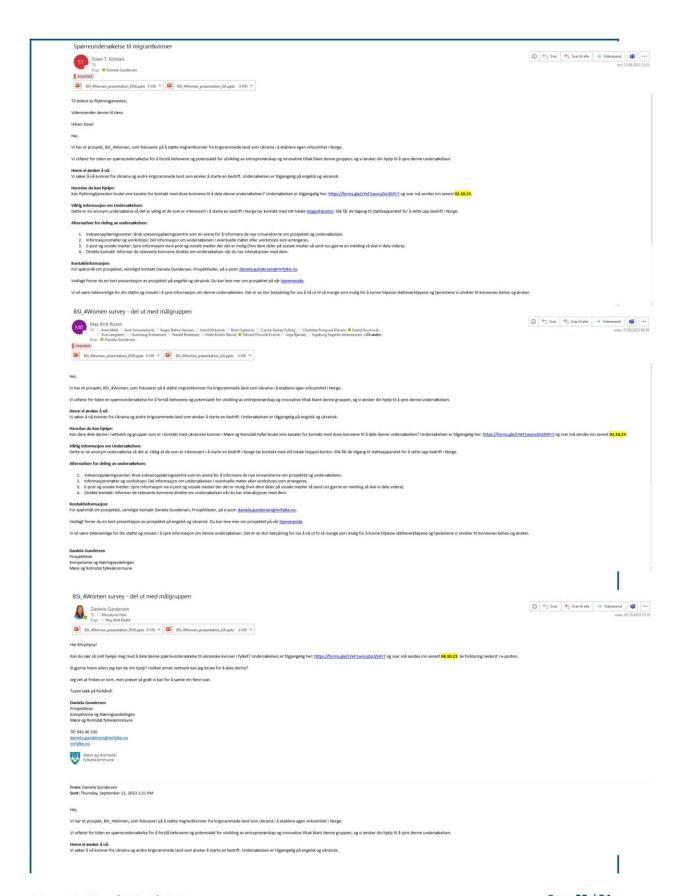








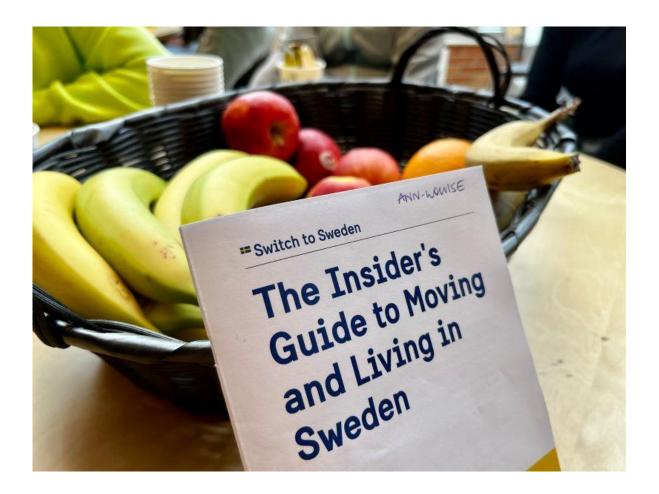




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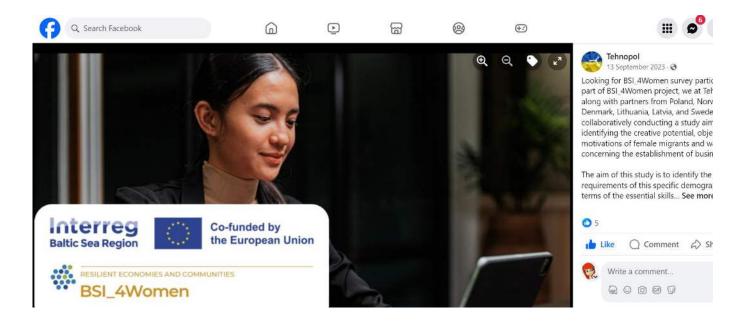
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https://www.tehnopol.ee/en/seeking-input-from-female-migrants-and-refugees-in-estonia/



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🥰 Дорогі друзі!😃

€ Ми були б дуже вдячні за Вашу допомогу у розповсюдженні цієї інформації, щоб опитування охопило якнайбільше жінок-біженців в Естонії.

«Технопол» у рамках проекту BSI_4Women разом із партнерами з Польщі, Норвегії, Данії, Литви, Латвії та Швеції спільно проводить дослідження, спрямоване на виявлення творчого потенціалу, цілей та мотивації жінок-біженців щодо створення підприємств. BSI_4Women (Балтійська ініціатива розвитку бізнесу для жінок-біженців) спрямована на надання допомоги жінкам, яким довелося покинути зони конфлікту. Проект орієнтований, зокрема, на жінок-біженців з України, щоб допомоги їм відновити стабільність життя та досягти професійної незалежності за допомогою створення власних інноваційних підприємств.

[№] Докладніше про проект читайте за посиланням:
https://www.tehnopol.ee/en/bsi_4women/

• Ми запрошуємо Вас взяти участь у дослідженні, розповсюдивши повідомлення або заповнивши (англійською або українською мовами) анонімне опитування за посиланням:

https://docs.google.com/forms/d/11tdfJNKqEHWZ4ETfdn-6wqbQtlC23w2Rl7r47Vl4YnM/viewform?

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VII. Annexes

- Completed surveys
- Other (if applicable)