

Ursula Apitzsch · Maria

Self-Employed

Activities of

and Minor

Their Success or
to Social Citizens

Ursula Apitzsch · Maria Kontos (Eds.)

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Their Success or Failure in Relation
to Social Citizenship Policies



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Preface

This volume summarizes some results of the trans-national European research project „Self-employment activities concerning women and minorities: their success or failure in relation to social citizenship policies“ that was supported by the Directorate General Research of the European Commission within the Targeted Socio-Economic Research Program (TSER). The research was carried out over three years. We aimed at contributing to the knowledge of social exclusion and social integration through our analysis of non-privileged self-employment of native women and migrant men and women in European countries.

The research consists of comparative case studies in six European countries, in Northern and in Southern Europe. We concentrated on the study of four metropolitan regions, i.e., the Rhine/Main Region in Germany, Athens in Greece, Stockholm in Sweden, and London in the UK. In Denmark, the semi-metropolitan region of Aalborg and Aarhus were research sites. In Italy, we examined self-employment activities in the semi-rural region of Calabria. Research teams from the universities of Frankfurt/Main, Greenwich, Aalborg, Umeå, Calabria, worked on the national cases of Germany, UK, Denmark, Sweden and Italy respectively, whereas the national case of Greece was conducted by the teams of the universities of Crete and Dundee and the Women's Research Centre in Athens.

The main empirical methodology of the project, the biographical method, is based on the systematic collection of life-stories of native women and migrant men and women. Our sampling strategy focused on men and women who were most likely to be threatened by exclusion and, at the same time, entered the field of self-employment.

The project passed through two principal phases. During the first year, we gathered the contextual knowledge needed for the sampling process, for the interpretation of the empirical material and the evaluation of policies. We used secondary data, statistics and meta-analysis of existing studies as well as interviews with key-informants. During the second and third year, we focused on gathering and interpreting life-stories as our main empirical material.

The biographical interviews as well as the documents of their analysis were collected in a methodologically organized qualitative database (Sibert and Shelly 1995, 128). The database was administered by the coordinating team at the University of Frankfurt/Main with the aim of advancing cross-national qualitative comparative research.

The editors are grateful to the members of the research teams (see p. 233) for an extraordinary productive co-operation over many years. We would also like to thank the men and women who spoke with us about their lives, their experiences, their

suffering and their dreams. The teams received assistance by researchers outside of the project and by students who took part in seminars on the project issues. We are unable to mention the many people who contributed to this research effort but would like to address at least some of them. We are thankful to Prof. Charles Kaplan and Andreas Bernt-Bärtl for their valuable contributions to the supervision of the empirical research and for maintaining the database throughout and after the project, to Dr. René Vleugels for supporting the management and to Donald Vaughn and Dr. Kyoko Shinozaki for critically reading the text of this volume. We would also like to thank the policy makers and administrators who told us about their practice and who discussed important issues with us while participating in our local workshops. We also thank the participants of the Euresco conference on „Self-employment, Gender and Migration“ for contributing to our debate towards understanding non-privileged self-employment. Finally, we would like to thank the Directorate General Research of the European Commission for making this project possible. We especially appreciate the personal assistance and support that Fadila Boughanemi provided for us throughout the three years of the research.

The aim of our study is to improve policy evaluation by developing a new qualitative methodological approach. We take into account aspects that have previously not been explored, namely the special biographical conditions that are required for benefiting from policies on the one hand and the impact of such programmes on biographical processes on the other hand. A further scope of the study is to contribute to comparative research in a European perspective by contrasting the phenomenon of self-employment in Northern and Southern Europe.

In the first part of the volume, we give an overview of the research methods and contexts and an outline of the rationale and the methodology of biographical policy evaluation. In the second part, types of self-employment in Northern and Southern Europe are specified. We discuss gender differences as well as differences between native and migrant people with regard to their participation in policy programmes and the consequences in case such programmes are not available.

Ursula Apitzsch and Maria Kontos

Methods and contexts

1. Social exclusion and self-employment in European societies: An introduction

Ursula Apitzsch / Maria Kontos

Over the past two decades, high levels of structural unemployment have plagued all major industrial societies. The member states of the European Union are particularly affected by this phenomenon. Under these circumstances, social exclusion has become the central issue in the debate on the future of modern societies. Exclusion has to be defined as multidimensional, affecting individuals or groups of people „not just in levels of income, but also in matters such as health, education, access to services, housing and debt“ (Tiemann 1993). Nevertheless, the conditions of exclusion considered by us concern particularly the exclusion from the labour market and from a regular income. The different statuses offered by the labour market constitute different grades of integration into the labour market and also different degrees of vulnerability to exclusion. The concept of a dual labour market has been formulated in order to distinguish between the type and character of labour undertaken by people in different parts of the economy (Piore 1979). According to the concept, the primary sector of the labour market comprises stable work relationships, jobs with high wages, stability, and good working conditions, as well as chances of career advancement, while the secondary sector means unstable work relationships, low wages, jobs with high insecurity and little chance of promotion. The workers in the secondary sector suffer consistent disadvantages, especially the risk of unemployment in times of crisis and production decline. In the US, it was further distinguished between those who are employed in any sector of the market and those who are sub-employed (Spector 1995). The concept of sub-employment refers to people who have marginal or precarious positions in the labour market, to people who get employed only casually, intermittently or for limited periods of time. Their work is of low status and earning power. When work is scarce, they are likely to be unemployed. The concentration of jobs in formal sectors, as well as long-term unemployment of an increasing number of people, have led many who are unemployed or threatened by unemployment to the decision of starting up their own business, in order to integrate themselves into the labour market. Several researchers found that past unemployment encourages self-employment

(Gazioglu 1995, Even and Jovanovic 1989). Thus, growing unemployment has led to the phenomenon of the rising number of the „new self-employed“ (Vonderach 1980, Bögenhold 1987a), which differ from the „classic“ entrepreneurs in relation to their motivation and the resources available.

An overview of the literature on the new self-employment reveals a double perspective towards this issue. On the one hand, the structural perspective of self-employment regards this phenomenon as related to the expanding deregulated parts of the labour market; on the other hand, there is a focus on individual action, i.e. on self-employment as an individual strategy towards integration in the economic sphere of society. The debate on self-employment has been organized especially around the development of flexible labour markets as well as the segmentation and fragmentation of labour markets (Atkinson 1986; 2000). With regard to the former, the development of the „flexible firm“ has been related to the development of a labour force that may be divided into a core and a peripheral labour force. The self-employed are part of the latter.

Self-employment has also been discussed under the aspect of the coincidence of autonomy of work and dependency from a very tight market. A. Dale (1986) argues that there is a contradiction between independence and subordination in self-employment. The dependency in the relationship of the self-employed to the larger „flexible firm“ is indicated by the fact that the self-employed are subjected to the needs and requirements of the larger firms (Stanworth/Stanworth, 1997).

This double view on the phenomenon of self-employment characterizes also Bögenhold's (1990) theory on the motivation to self-employment. Bögenhold worked out two distinct types of business starters: those who start their own business on the basis of „the economy of self-realisation“, motivated by the wish for autonomy and self-fulfilment, and those who enter self-employment on the basis of „the economy of need/necessity“, i.e. in order to avoid unemployment. This categorization has an impact on the debate on the self-employment of women and migrants, since women are thought to fit more into the first category and migrants to fit more into the second (Bögenhold 1987a).

Traditional labour market policies concentrate on the creation and preservation of wage employment. Self-employment has been thought of as an „archaic“ form of work, unsuited to modern economies, and it was expected that the historical decline of self-employment observed during the last century in the industrialised countries would continue. Since the early 1980s, however, this decline came to a halt and in some countries was even reversed (Bögenhold 1987a, Meager 1993). This change has been observed particularly in the United Kingdom (Campbell/Daly 1992). Under the influence of this empirical shift and because small businesses were thought to be a pool for job creation (Birch 1977), the interest in self-employment among policy makers and academics grew.

It is a recent development that policy targets take into account starter strategies and shift from welfare, professional training, rehabilitation, and subsidies for work places towards active social integration. Under the conditions of globalization, policy makers develop new concepts and instruments of integration strategies, which do not aim any more only at structuring and strengthening big economic unities, but also at improving social integration on the level of self-employment projects. In most of the countries of the European Union labour market policies have been introduced during the 1990s to encourage and subsidize the unemployed to become self-employed. These measures have been supplemented by self-employment policies targeted to specific groups of less advantaged segments of the unemployed. They particularly aim at the specific deficits, needs and resources of women and migrants and include training, mentoring, and consulting. Our research project focused on these new policies and their *biographical evaluation*.

2. The method of biographical policy evaluation

Ursula Apitzsch / Lena Inowlocki / Maria Kontos

2.1 Methodology

Our project focused on the evaluation of the success or failure of self-employment projects of women and minorities in relation to social citizenship policies. Earlier comparative research on self-employment in EU member states focused on the effects of labour market policies (Meager 1993) but neglected to take account of the effect of active social policies towards self-employment. The question we posed was whether these new instruments could offer participants the opportunity to mobilize and activate their own innovative human resources or whether they would again produce unstable working conditions and not secure long-term success for the self-employed.

Earlier evaluations of European Community initiatives that promote self-employment have only indicated how selected pilot projects took account of the specific social and cultural background of the target groups. There was no evaluation of policy on the basis of outcome criteria referring to the success of the individual careers of start-ups (Koster 1994; Schmid 1994).

Traditional policy evaluation refers in most cases to panel evaluations of data made at two points in time, (t 1) before policy intervention, and (t 2) after the end of the intervention. Researchers are confronted with two main problems of this method: (a) the lack of detailed knowledge about other aspects of the biographical experience of the persons under observation has the consequence that researchers have to deal with unmeasured effects of unobserved heterogeneity (Schömann 1996), and (b) the „success“ of a policy has to be defined quantitatively and retrospectively. It is possible to make predictions about the expected result of participation on the basis of what happened in the past, but it is not possible to make statements about the sustainable development of „success“ and its subjective perception.

In view of these problems, we incorporated biographical approaches to policy evaluation in our project. Retrospective measurement was not externally ascribed to the subjects, but rather the definition of success or failure and the process structure of the outcomes of policies themselves were made accessible to research. The analysis of the biographical interviews brought into focus the aspect of the self-perception of „success“ or „failure“, as well as the impact of process structures as preconditions and outcomes of policies. An initiative for self-employment may be evaluated later as a mistaken strategy for an individual or a group, while failing to

achieve immediate self-employment after policy participation may still be considered a success because the policy had changed something in the conditions of inclusion/exclusion and thereby had an impact on the integration of the individual.

This research design, however, might evoke another type of criticism: What can the analysis of a single case tell us about a number of cases and, furthermore, how can sociological theory emerge from the analysis of individual cases? In our approach to biographical narration, the focus of analysis is not the reconstruction of intentionality as represented in an individual's life-story. It is rather the embeddedness of the biographical account in social meso- and macro-structures that we are looking at, especially hierarchically controlled social situations and other heteronomous social conditions that lead to exclusion, such as unemployment (Apitzsch/Inowlocki 2000). Given that biographies are not only constructed through individuals but also constituted through objective factors of very definite realities, we can gain access not only to the experience and views of the social groups concerned but also to the ways in which those macro factors impact on biographies. Through the biographical method, we can analyze how individuals acting within the complexity of structural-objective factors and social policies are socialized in specific directions which, in turn, directly affect their occupational development and the strategies they adopt to combat exclusion and achieve integration.

In contrast to programme-oriented approaches, „target oriented evaluation research adopts a bottom-up perspective, which entails viewing policy impacts from the angle of the relevant agents“ (Schmidt et al, 1996, p. 5). These agents include the recipients, i.e. migrant families who are the ones affected by the policy, the agents responsible for the *policy implementation* and the actors in the process of *policy formation*, i.e. the decision-makers. The outcome of the analysis has been the *reconstruction of typical patterns of policy impact* under different migration and social policy conditions.

Our empirical approach derives from the Grounded Theory of methodology developed by Anselm Strauss and Barney Glaser (Glaser/Strauss 1967), which is widely used for qualitative analysis in the social sciences. Grounded Theory differs from statistical analysis in that data collection and data analysis proceed on a case-by-case basis, rather than following independent stages of data collection and data analysis.

The instrument of the autobiographical narrative interview takes into account the agency of the self-employed and their expertise in the field, as well as the constraints that they encounter and have to deal with. We can reconstruct their experience of the effects of relevant policies and their implementation. Thus, the cumulative impact of policies as well as their effects over a longer period of time can be understood through what we have termed biographical policy evaluation. In relation to longitudinal studies with standardized interviews, autobiographical narrative interviews enable us to gain

deeper insight into lived experience and provide – what Clifford Geertz (1973) termed – „validation within the case“. In contrast, standardized interviews entail the risk of circularity of knowledge, through the reproduction of knowledge that has been the basis for the construction of the questionnaire and thus tends to format the responses. Gaining new knowledge depends on discovering the immanent logic, the practical solutions and sense making of lived experience, as we can reconstruct it through autobiographical narratives. Furthermore, through these narratives we can understand the multi-layered effects of policy impact. In contrast to program-oriented policy evaluation methods, biographical policy evaluation focuses on the actually experienced effects of the implementation of policy.

Processes of social integration are intertwined with biographical processes and the development and changes of the self, of personal and social identity. Our research interest is not psychological, in the sense of analyzing respondents' personalities; it is social psychological in the tradition of G. H. Mead and Anselm L. Strauss, as an inquiry into the social conditions of an individual's sense of identity. In reconstructing how individuals have been exposed to and have dealt with social, economic, political and legal conditions in different life situation, we can understand the impact of these dimensions, especially how they intersect and interact with each other. The analysis of biographical narratives therefore yields close-ups of the social situations our respondents have had to react to and have tried to manage.

The process character of social exclusion as well as of social integration requires adequate research methods. Our methodology works through a retrospective and reconstructive approach in the interview situation. In the analysis of the interviews, the biographical method can identify structural processes inscribed into life experience in their dominant and latent manifestations. Latent meanings of biographical experience that are not consciously known are expressed in the narrative. As researchers we try to understand a biographical narrative „from within“, but also look at it „from sideways“ and therefore might be in a position to understand structural processes that the interview partners may not be aware of. We are in fact likely to have a different perspective of our interview partners' biographical experience than they do.

Biographies are individually constructed through encountering reality and objective conditions. The biographical interview therefore gives access to the experience and views of members of social groups and also to the ways in which macro conditions and policy measures impact on biographies. Through biographical analysis we can analyze how individuals act within the complexity of structural conditions and are also socialized through policies in specific directions of action, affecting their strategies against exclusion and towards social integration.

Fritz Schütze (1984) developed the analysis of biographical narrative interviews as a specification of Grounded Theory (Apitzsch/Inowlocki 2000, Riemann 2006).

Biographical analysis is about how to collect personal experiential data and how to analyze them, and furthermore about essential theoretical assumptions related to the structure of biographies. With reference to qualitative research in the Chicago School tradition, it was especially Fritz Schütze who developed new key concepts, in order both to unravel social phenomena which had been neglected in social research, such as processes of suffering and social disorder, and to refine the methods of their analysis. His work shows how sociological understanding and knowledge rely both on the elaboration of theoretical concepts and the adequacy of data collection and analysis (Schütze 1984, 1987, 1992, 1995, 1996).

Schütze advocates that single case documents „are not only rigorously sequentially analyzed with regard to their contents but also concerning their procedures of reference and accounting“ (Schütze 1987, p. 544). What is first hidden in the technically recorded and transcribed materials becomes empirically and systematically analyzable. Systematically analyzable concepts are, for example, „process structures“ in autobiographical narrative interviews. Fritz Schütze (1984) identified four kinds of process structures in biographical accounts:

- planning, initiative and action („action schemes“)
- institutional expectations and orientations
- indications of a (potential) loss of control over one's life because of heteronomous conditions („trajectory“, or „trajectory potential“)
- creative transformation processes („biographical processes of change“).

These process structures correspond to experiences and are represented in distinctive ways in the course of autobiographical accounts. In questioning the „taken-for-granted“ action orientation of many sociological theories, including symbolic interactionism, „trajectories“ are of special sociological interest (Schütze 1987). Schütze and Riemann formulated a theory of biographical and collective trajectories (Riemann and Schütze 1991, Schütze 1992) that relates to Anselm Strauss' and Barney Glaser's concept of trajectories. Trajectories represent a concept of social reality that refers both to situations that are objectively (potentially) threatening and to the interactive production and reproduction of threat, marginalization and exclusion. Their process structures typically consist of an accumulation of trajectory potential, disorganization, break down, attempts at gaining control, and re-orientation (Riemann and Schütze 1991).

The process character of social exclusion requires a process oriented research method of conceptualizing and analyzing. Biographical policy analysis is able to secure this through a retrospective and reconstructive hermeneutic strategy. Only a deep knowledge of the biographical meaning of policies can help us understand their impact in the process of implementation; and only knowledge on processes related to the implementation of policy will aid the successful transfer of policy

concepts to other national settings (Schmid 1996, p. 227). Evaluation has to recognize that migration, social integration and labour market behaviour do not exist in isolation and that systematic evaluation needs to consider the *different mechanisms and structures that govern social action in these fields*. In order to develop a theory of the impact of policy on these biographical processes, it is necessary to analyse the self-co-ordinated, self-governed process of migrating and managing the social relations involved. Only such an approach enables us to reconstruct not only the intended, but also the unintended impacts of policy, as well as to reconstruct the consequences of the absence of specific policies.

In our hermeneutic text interpretation we used reconstructive sequential text analysis. Sequential analysis follows the idea that any manifest social act expressed in a text is understandable by the presumption that a latent objective meaning – a case structure – underlies the individual authentic performance that represents a special selection of the objective possibilities (Oevermann 2001¹; for details on the discussion about hermeneutic biographical methods refer to Apitzsch/Inowlocki 2000). A further intent was to abductively² reconstruct the basic social problems subjects encountered, as a necessary preliminary to a feasible interpretation of the concrete strategies they adopted in response to challenges and crises.

1 „In sequential analysis one first has to make explicit at each sequential local point in a protocol and thereby in the protocol of the course of practice itself the objective possibilities that are opened up by the rules for the generation of objective meaning. Then the actual and real selection found in this protocol can be contrastively revealed in the light of this ‘foil’ of possibilities. As such it has to be explained by the principles or maxims of selection, which were followed by the particular life practice. The sequence of choices composes what I call the case structure of the particular life practice, which consists in its dispositional features. These are traditionally expressed in well-known variables of social science and psychology such as motivational structures, value orientations, life style, milieu specific norms, etc. If you reconstruct a long enough uninterrupted sequence you will identify the case specific regularity of the recognisable selection within this concrete life practice, and thereby arrive at its inner law“ (Oevermann 2001:4).

2 Abduction is a specific form of syllogism for stating an argument, different from deductive and inductive reasoning. It was introduced in 1866 by Charles Saunders Peirce as reasoning from the result to the rule. Abductive reasoning means making a (methodologically controlled) hypothesis. Different from deductive reasoning, it belongs to ‘the logic of discovery’. According to Peirce the necessary logical circle within abductive reasoning is not a *circulus vitiosus*, but a *circulus fructuosus*. Thus, Peirce methodologically rectifies what in hermeneutics is called a circle or a ‘synthesis’ of understanding (Peirce 1867). Abduction is a form of syllogism that is implicitly well known not only to any scientist, but also to any criminal author: starting from the empirical traces of a very specific situation, you have to ‘build the case’.

2.2 Sampling

The sampling strategy and methods of analysis of the project will now be briefly outlined. Even though we processed a total of 264 biographical case studies throughout Europe, this does not imply that we were seeking to build a representative sample of self-employed European women and migrants. On the contrary, the sampling criteria of existing or impending unemployment as well as our policy orientation – in other words, the selection of one half of our subjects based on promotional measures designed to encourage self-employment – established a bias we were well aware of. For example, it more or less excluded irregular migrant workers. Also in the control group, which consisted of those who did not take advantage of self-employment policies, irregular migrants were by and large the exception. (irregular immigrants were found for the most part in the samples taken in Italy and Greece, southern European countries that have until recently been the homelands of emigrants, and have not yet developed a sophisticated system of legal immigration regulations.)

Sampling was theoretically oriented along the lines of Grounded Theory (Glaser/Strauss 1967), whereby the central cases consisted of male and female migrants and native-born females who, due to dismissal, rationalisation and/or a longer period of family care work, no longer had reasonable chances of a profitable future in similar employment. Further study participants were native women and offspring of first and second migrant generations who were not able to attain traditional waged positions, despite completed educational and training programs. They had opened, either with or without the support of policy programs, small businesses that typically offered personalised services, or had founded a so-called solo self-employment business which relied solely on the diligence of the owner him/herself. Incomes in the first years seldom reached levels considerably higher than that of unemployment and social assistance, and were in some cases even lower. Extensive expansion in the future was not expected. We asked ourselves which conditions must be present in order to explain such coping strategies. Is it a question of fear, a lack of willingness to take risks, as presumed by some leading professional consulting institutions?

In order to formulate answers to our questions with the empirical material available to us, we constructed transnational clusters of case studies – for example, a cluster of successful businesses founded by migrants not drawing on public funding. These clusters were analysed by transnational research teams employing a classic procedure of sequential analysis, with the aims to identify the case structures and forms of coping strategy, and to evaluate them in a carefully conducted text analysis.

The production of transnational clusters is an arduous and unconventional procedure (in our project supported by the software QSR NUD.IST). Why did we choose to follow this course of research rather than adapting exclusively the

traditional methods employed in national comparative studies or in the comparison of ethnic groups? Our procedure seemed to offer the opportunity of circumventing the danger of reproducing prior information, particularly that characteristic of national stereotypes. Furthermore, in investigating ethnic groups across national boundaries, we were acutely aware of the possibility of scientific work either reproducing or even producing and ascribing ethnic categories (Dittrich/Radtke 1990). We wanted to ensure that the opportunity to recognise transnational structures would remain open above and beyond national peculiarities and the assignment to ethnic diversities. Therefore, the arrangement that transnational research teams all analysed the collected data material (in this case the transcripts of narrative biographical interviews translated into English) seemed to be particularly advantageous.

3. Socio-economic contexts of self-employment

Maria Kontos

3.1 Self-employment of women and minorities in European societies

To understand the self-employment activities of women and minorities in Europe we have to take context variables into consideration. Economic activity and unemployment reveal that, for both groups, considerable barriers make entering the labor market difficult. Women are hindered from entering the labor market by specific gender role constructions; in particular care and motherhood (actual or anticipated and normatively expected as an institutional pattern of the life course) confine them to the domestic sphere. In recent decades, a trend has developed whereby a market increase in the proportion of women remaining in the labor market after becoming mothers can be confirmed, however, national differences still persist. In France and the Nordic countries there is a high and continuous rate of female labor market participation throughout the life cycle. In the UK and in Germany, motherhood precipitates a labor market exit and subsequent re-entry, in many cases on a part-time basis.

Economic and political discourses concerning women's participation in the labor market have changed in recent decades. The assumptions, as expressed in New Household Economics, that traditional gender roles and the related division of labor as well as the specializations derived from it are optimal for the household and the economy (Becker 1981) are being challenged. Furthermore, it has become evident that women's skills are under-used and under-developed in such labor markets (Rubery/Fagan/Maier 1996), whereas this state of the art opposes the broadly accepted political goal of equal opportunities. Policies have, therefore, tried to reconcile unpaid family duties with gainful employment. The discourse on the relationship of women to the labor market focuses on two issues. The first addresses the quantitative participation of women and their discontinuous work careers, the other focuses on the quality of their participation and their segregation into lower labor market segments (Schmid et al. 1996).

The participation of migrants in the labor market is also hindered by barriers. Labor migrants have shown higher occupational activity rates than non-migrants. However, under conditions of high structural unemployment, foreign law and other regulations protecting non-migrants from competition with migrants on the labor market, as well as ethnic discrimination practices have marginalized migrants and

ethnic minority members on the labor market. Migrants are therefore broadly engaged in informal work, especially in the new immigration countries in southern Europe. Migrants in general and native born women therefore demonstrate high degrees of hidden unemployment and, migrants much more than women, hidden work.

In recent decades, migrants in general and native women have shown a high propensity towards self-employment. Taking statistical data collected by the European Labor Force Survey over the last 15 years into consideration (1985–2000), distinct trends can be detected in specific national cases. Statistically seen, in northern European countries self-employment trends are not showing dramatic changes; it is growing (Germany), or falling slightly (Denmark, Sweden) continuously, or falling slightly after a peak in the early 1990s (UK). Also in Italy self-employment rates have been falling slightly in the last years, whereas, due to incompleteness of the data, we could only calculate figures for 1995 and 2000. In Greece on the other hand, the country with the highest self-employment rate in Europe, the mean self-employment rate has been falling continuously and dramatically.

Concerning native female self-employment, there are moderate changes in the statistical data, although these are much more dynamic than the changes found for mean self-employment rates. In northern European countries one sees a continuous increase in the self-employment rate of native women - even in Denmark from 3.24 % in 1985 to 3.87 % in 2000, whereby the general self-employment rate fell considerably from 9.85 % in 1985 to 8.17 % in 2000. However, due to increases in the total numbers of employed persons, a continuous growth in the absolute numbers of self-employed persons is hidden behind falling mean self-employment rates.

In Germany the continuous increases in the self-employment rates of native women are stronger than average. In the UK the rates show stronger fluctuations which reflect steady flows in and out of self-employment. In Italy native female self-employment rates show slight falls, whereas in Greece strong increases are evident although considerable fluctuations are also present. Notably, in Greece, native women are the only social category showing an increase in self-employment rates, rates in all other groups are falling.

Self-employment rates among migrant men are increasing dynamically in Germany, whereas in Denmark, UK and Greece there was a remarkable decrease in the year 2000, following strong increases since 1985. In Sweden falling self-employment among migrant men is evident, whereas, in Sweden as well as in the UK the self-employment rates of migrant men exceed mean national self-employment rates. Self-employment among migrant women is on the increase in Germany and the UK, and – as far as available statistical data shows – also in Denmark, bucking the general trend of decreasing general self-employment rates.

Self-employment among migrant men and women in Italy and Greece is falling, and thereby reflects general national trends. The socio-economic changes occurring in recent years in Greece, together with an economic crisis that generally hit middle and small enterprises, resulted in gains in salaried work and an increase of the number of employees from 1,765,560 in 1985 to 2,304,530 in 2000, and a stronger increase in the numbers of non-EU migrants employed in dependent work, from 13,350 in 1985 to 125,140 in 2000. In this sense, structural changes in the Greek economy and labor market towards „normalization“ and „Europeanization“ can be identified.

Due to the dramatic increase in the numbers of employed migrants in Greece and Italy in recent years, and although a considerable increase in the absolute numbers of self-employed migrant men and women can be confirmed, self-employment rates in these countries have fallen dramatically. In Greece the number of employed migrant men increased between 1985 to 2000 from 16,220 to 89,570 or about five-fold, while the number of the self-employed migrant men merely doubled from 4,570 to 8,160. This reflects the increasing absorption of migrants into dependent work positions which has recently been occurring in Greece and Italy.

Self-employment rates in selected European countries

Germany

	<i>All</i>	<i>Nationals</i>		<i>Foreigners</i>	
		<i>Females</i>	<i>Males</i>	<i>Females</i>	<i>Females</i>
1985	9,24	5,53	7,34	2,72	
1990	8,93	5,43	7,20	4,85	
1995	9,36	5,89	9,51	5,27	
2000	10,07	6,41	10,21	6,39	

Denmark

	<i>All</i>	<i>Nationals</i>		<i>Foreigners</i>	
		<i>Females</i>	<i>Males</i>	<i>Females</i>	<i>Females</i>
1985	9,85	3,24	5,68	4,62	
1990	9,50	3,22	11,98	--	
1995	8,36	3,93	12,44	--	
2000	8,17	3,87	7,79	5,07	

UK

	<i>All</i>	<i>Nationals Females</i>	<i>Foreigners</i>	
			<i>Males</i>	<i>Females</i>
1985	11,43	6,79	18,88	8,04
1990	13,29	7,37	19,35	9,14
1995	12,93	6,96	18,24	8,10
2000	11,31	6,67	15,11	9,70

Sweden

	<i>All</i>	<i>Nationals Females</i>	<i>Foreigners</i>	
			<i>Males</i>	<i>Females</i>
1985	--	--	--	--
1990	--	--	--	--
1995	11,72	6,20	13,86	7,20
2000	10,61	5,61	12,93	5,34

Italy

	<i>All</i>	<i>Nationals Females</i>	<i>Foreigners</i>	
			<i>Males</i>	<i>Females</i>
1985	--	--	--	--
1990	--	--	--	--
1995	24,52	16,57	20,96	21,88
2000	24,23	16,06	18,72	20,73

Greece

	<i>All</i>	<i>Nationals Females</i>	<i>Foreigners</i>	
			<i>Males</i>	<i>Females</i>
1985	36,05	20,14	28,17	12,35
1990	34,80	20,40	30,32	13,24
1995	33,76	18,81	14,06	11,00
2000	32,36	22,19	9,11	7,48

The dynamic growth rate of self-employment among women and migrants corresponds paradoxically with rarely well-founded analyses of self-employment in these groups. Debates on entrepreneurship among women and migrants have taken place against the background of differences in these phenomena drawn from classic entrepreneurship under the focus of economic theory. In the course of the development of economic theory, the basic resources of entrepreneurship were defined as financial capital, human capital as the main discovery of economic thought in later years; and social capital as the main discovery in the recent years (Light 1999). A further dimension that is basic for entrepreneurship is the aspect of optimal business size, which focuses on employment of more than one employee and entrepreneurial expansion (Meager 1993, p. 5). This model – resourcefulness and size – which we call „standard entrepreneurship“, has become the basis of public discourse and the foundation upon which policies intending to support entrepreneurship are designed. It also became the surveyor’s staff in discussions for raising self-employment rates. Indeed, at the heart of debates on female entrepreneurship, was the discussion on the particularity of women’s entrepreneurship. Differences between men and women in terms of motivation and experience have been assumed (Westwood/Bhachu 1988). The specific work experience of women in occupationally segregated societies has led women to create different kind of ventures than those outlined as „standard entrepreneurship“. For one thing, women’s entrepreneurship is concentrated in the service sector and is under-represented in manufacturing sectors; furthermore, they are very much skewed to the small end. Typically, when applying for small loans, women entrepreneurs experience difficulties in getting credit (Leicht/Welter 2004).

In the British debate, the motivation of women towards self-employment has been linked to frustration vis-à-vis the so-called „glass ceiling“ in career chances. Similarly, the debate on female entrepreneurship in Germany focuses on the motivation women have to enter self-employment, and the question as to whether and under what conditions women’s businesses are equally successful to men’s (Jungbauer-Gans 1993). The Danish debate also focuses on the backgrounds of entrepreneurs differentiating variables such as age, marital status, education level, choice of economic sector, as well as motivation (classified as either push or pull), as well as family situation and duties (Boegh 1996, Hogelund et al 1992, Nielsen et al 1997). The issue of women’s self-employment in southern Europe has not yet been extensively discussed, although self-employment constitutes a large part of economic activity in these countries. In Greece, female self-employment is debated as an „atypical“ form of employment; however, this issue remains completely unexplored. In Italy, although the issues also remain under lit, different types of female self-employment have been constructed around their family orientation and the specific attitude that women develop in regard to their family responsibilities (Ponzellini/Tempia 2003).

Debates on migrant entrepreneurship have a longer tradition than those of women's entrepreneurship. The entrepreneurial activities of migrants have been discussed broadly in relation to the American experience with immigration, and from a more „structural“ perspective than it is the case in the debate on women. The main question, around which this debate is organized is the question of the relative success of some ethnic groups in relation to the abstinence of other ethnic groups from self-employment. This debate stresses the role of cultural background and the social structure of ethnic communities. Bonacich (1973), through the theory of middlemen minorities, points out the role of the temporary nature of migration for the propensity of ethnic groups to entrepreneurial activities, whereas Ivan Light (1972) stresses that the social structure of some ethnic communities and solidarity bonds enable the rise of rotating credit systems, an important precondition for setting up businesses and keeping them going. Most recently, Light and Gold (2000) elaborated the theory of „ethnic resources“ enabling entrepreneurial activity in the specific situation of migration characterized by a lack of the class resources required. Class resources are the financial, human, social and cultural capital usually possessed by the privileged, bourgeoisie groups of society which enable entrepreneurial activity. Ethnic resources are ethnic solidarity, family bonds and ethnic networks, access to a cheap and loyal ethnic labor force, as well as ethnic skills. Waldinger et al. (1990a) have worked out an interactionist model of the conditions surrounding the entrepreneurial strategies used by migrants, that takes into account not only the cultural and social background of the immigrants, but also stresses the interaction between the cultural and social background of migrants, labor market conditions and social policies in the receiving society.

In Europe, the phenomenon of former industrial migrant workers entering self-employment is a new research topic. The debate on the social position and social integration of migrants has long focused on the issues surrounding the employment of migrants, leaving self-employment activities aside (Ekberg/Gustafsson 1995). However, disperse research approaches are arising in the European context. Studies by the Danish ethnologists Hardman-Smith (1996) and Boggild Mortensen (1989) assume that migrants who choose to start a business are pulled, rather than pushed, due to the opportunity to continue an independent existence in which everyday life, family and work do not detract from one another. Still, other researchers have commented on growing self-employment rates of migrants as problematic in view of the integration process (Hjarno, 1988, 1996a, 1996b, Schierup, 1993). The same position is taken by researchers in Germany (Bukow 1993, Pütz 2004) regarding ethnic business as a constitutive element of the stabilization of social exclusion and the ghettoization of migrants. Other researchers in Germany, however, point out that emerging ethnic business is evidence of the social integration of migrants (Sen/Goldberg 1996). An advance in the debate on

ethnic business in Europe is the work of Robert Kloosterman and Jan Rath (2001) which stresses the role of the institutional and legal frame for ethnic business. The welfare regimes in northern European immigration countries are opening their view on the role of policy in developing entrepreneurial activities among migrants. Ethnic business has to be studied not only with regard to social embeddedness (Granoveter 1995, Portes/Sensenbrenner 1993) but also with an eye to the mixed embeddedness in economic, institutional and legal environments (Kloosterman/Rath 2001).

As to the position of women in the ethnic economy, Floya Anthias (1992) argued that the claim of ethnic women's work by ethnic men (particularly in the case of family labor) constitutes a continuation of domestic patriarchal relations in the workplace, but is also a way of avoiding the general racism and exclusion faced in the labor market by both men and women from ethnic minorities. Mirjana Morokvasic (1988, 1991) stressed that migrant women entrepreneurs do not have as much access to ethnic networks and resources as men have. In addition, she points out that the self-employment projects of these women are often coupled to these women's family responsibilities.

It is worth mentioning that self-employment has become a social strategy, not only for individual integration, but also towards collective integration through emerging local economic initiatives such as collective self-employment, cooperatives (Ekholm 1999) and (so called) „alternative“ companies (Heider et al 1996). These social experiments address women and migrants threatened by social exclusion. In this study there will be references to this approach as a policy for creating entrepreneurship in cooperation with third sector institutions.

3.2 Self-employment policies

In the 1980s, labor market policies were introduced in most countries of the European Union to encourage and subsidize unemployed persons to become self-employed. A common feature of these schemes is that they offer unemployed people a regular allowance in place of their unemployment benefits during the start up period of their self-employment activities.

These universally oriented policies to support self-employment projects have been criticized because of their male majority member bias (Rosenberger-Balz 1993, Sen/Goldberg (1996). As Nigel Meager (1993) showed, scheme participants are typically concentrated among the more advantaged segments of the unemployed, they are more likely (in comparison to mean unemployment figures) to be male, to have high-level qualifications and to have been unemployed for a relatively short period of time (Meager 1996, p. 499). Under the influence of this critique, recent self-employment policies have been designed to address specific groups of less

advantaged unemployed persons, particularly aiming to meet the specific deficits, needs and resources of women and migrants. These policies include training, mentoring and consulting. Policies addressing the unemployed and people threatened by social exclusion generally, as well as policies targeting women and minority groups, have been developed on European, national and local levels. Social policies emerged also in the context of self-organizations, such as bottom-up activities, utilizing the possibility to implement European, national and local policies.

3.2.1 Self-employment in the frame of European labor market policies

In addition to national and local policies aiming to support self-employment among the unemployed as well as persons threatened by social exclusion in general, and women and minorities in particular, recent targeted policies of the EU-Commission have also been developed to support the self-employment activities of these vulnerable social groups. In the frame of small business policy, a first attempt to support women's entrepreneurship was been undertaken in the form of the European Local Employment Initiative (LEI) program, launched by the DG XXIII, Enterprise Policy, Distributive Trade, Tourism, and Cooperatives. During the Third Action Program, the European Local Employment Initiative Network supported women creating their own business with a lump sum. Of greater importance for the self-employment of migrants and native women were targeted policies developed under the Directorate General V of the Commission (later DG Employment) which aimed to integrate and reintegrate vulnerable social groups like women and migrants into the labor market, also by addressing self-employment. These labor market policies were conceived as supplements to national policies. They can only be implemented in combination with national policies, whereas national governments must decide on the concrete operationalization of the EU program in their national framework. Under these conditions, national policy goals dominate the operationalization and implementation of the EU programs. Therefore, there are some variations in the implementation of these policies in various European countries which will be illustrated in the following overview on changes in the centrality of self-employment in these programs and in relation to the groups that are of interest for us.

In December 1990 the Commission of the EU ratified the start of the Community Initiatives „Human Resources“ EUROFORM, NOW, and HORIZON. The central aim of NOW (New Opportunities for Women) was the integration of women into paid work. This aim had to be realized through „the promotion of the qualification of women as well as the change of the enterprise culture, so that women could start their own business or found co operatives“ and through the „promotion of the reintegration of women into the regular labor market in order to

combat the aggravation of the exclusion from the labor market and of the precarious employment conditions for women“ (The Official Journal of the European Communities, Nr. C 327/5, 29.12.90). In contrast to NOW, HORIZON aimed at the integration of migrants and disabled persons into paid work and focused more on the integration of the target groups into salaried work positions. Europe-wide self-employment projects were rare among the first generation of the HORIZON projects, except for one in Greece. Thus, while the aspect of self-employment has been central in EU policies for the integration of women into paid work (NOW), this was not the case for policies targeting migrants (HORIZON).

The Community Initiative Human Resources was re-established in 1994, and in 1996 it was replaced by the Community Initiative „Employment“. „Employment“ consists of four programs: NOW, targeted the establishment of gender equality in the labor market; HORIZON, in this phase, targeted the integration of disabled persons into the labor market; INTEGRA, targeted the integration of migrants into the labor market; and YOUTHSTART, targeted the integration of young people into the labor market.

The issue of self-employment remained central in the second and third generations of the NOW programs. Interesting is that in the third generation of the Community Initiatives (1996), the imbalance in the goals of the programs mentioned above (women encouraged to become self-employed, migrants supported only in the respect of dependent employment), decreased somehow. In the third generation of the Community Initiatives, a shift occurred concerning the promotion of self-employment among migrants. The INTEGRA-program, which had taken over the migrant target group, included the promotion of self-employment through business creation among its aims (The Official Journal of the European Communities, Nr. C 200/20, 10.7.96). However, this shift reached the reality of policy implementation only very slowly. The HORIZON and INTEGRA programs have been rarely implemented to support self-employment thus far.

Although promoting self-employment was a central aim of NOW, due to the fact that these policies are supplementary to the national policies being co-financed by local and national authorities, the implementation of this program in the countries of the EU showed differing considerations of self-employment versus employment promotion. (Koster 1994).

As of 2002, the Equal Program has become the main EU program addressing women and migrants. With more than 3 billion Euro of funds available for the period between 2002 and 2006, EQUAL is the largest financial source for projects promoting the labour market integration of „vulnerable groups“, among others women and migrants. The main pillars of the EUAL program are Employability, Entrepreneurship, Adaptability, Equal Opportunities and Asylum Seekers. With the inclusion of the category asylum seekers third country migrants, who were not

an explicit target group of previous programs, are now addressed. EQUAL so became one of the main means for combating unemployment among immigrants and ethnic minorities. In Italy, almost one third of current EQUAL projects address immigrants, in Germany this is one quarter, while in Denmark almost 70% of EQUAL projects target immigrants. The EQUAL program has supported numerous self-employment projects for migrants and for women, however, to a different degree in each European country (Vollmer, 2004a, p. 51).

3.2.2 Self-employment in the frame of national policies

Self-employment policies in Germany

Due to „underdeveloped“ national entrepreneurial culture and policies, EU policies and programs have been of central importance for policies supporting self-employment among women in Germany. Particularly through the EU Program NOW, projects supporting self-employment for women have been able to find financial backing. However, since self-employment was an atypical labor market instrument in Germany only 18 % of the projects in the frame of the first NOW (1992–1994) aimed at promoting self-employment among women. In other European countries these percentages were higher (Koster 1994, p. 4). The unfriendly to self-employment operationalization of the EU Initiatives has been even stronger in programs addressing migrants. However, the turn in European policy to include business creation programs targeting vulnerable groups like migrants has been adapted in Germany too. So, the operationalization of the INTEGRA program explicitly included the aspect of self-employment for the integration of migrants into the labor market (Bundesministerium für Wirtschaft und Arbeit 2003). In the framework of the EQUAL program a range of projects aiming at promoting female and migrant entrepreneurship have been developed.

The main general instrument for promoting the self-employment of unemployed persons in Germany is the „Bridging Allowance“ (Überbrückungsgeld), which was introduced 1986, later than in many other European countries (UK, Spain, France, Ireland, Denmark), under paragraph 55a of the Arbeitsförderungsgesetz (Work Promotion Law). This program, designed to encourage unemployed people to enter self-employment, involves the payment of a bridging allowance to unemployed people who set themselves up in self-employment. The allowance was initially payable for up to 3 months and, after a revision of the Law in 1988, for up to 6 months. The value of the bridging allowance is equivalent to the individual's unemployment benefits. This program for the promotion of self-employment among the unemployed constitutes a small, but clearly growing, component of overall labor market policy expenditure in Germany. On the contrary,

the opportunity to subsidize the business start ups of persons receiving social benefits with the instrument created in §30 of the Bundessozialhilfegesetz (Federal Law for the social benefits) has been used only rarely (Zentrum für Frauenkooperativen 1988, Meager 1993, Wießner 2001).

With the amendment of Social Code III in 2002, a further scheme was introduced to support unemployed persons entering self-employment. The Start-Up Allowance (Ich-AG), provides uniform benefits, across the board, for all recipients: in the first year participants receive 600 € per month, in the second 360 € and in the third 240 €; a precondition for this support is that income from self-employment activities does not exceed 25.000 € per year. Although the Start-Up Allowance is regarded, together with the Bridging Allowance, to be the most successful instrument of labour market policy reform, it was limited until July 1st, 2006. A combination of the two schemes, at lesser expense to the public budget has followed. Although migrants have developed high rates of self-employment and their rate of unemployment is twice as high as among native residents, migrants have rarely participated in the Bridging Allowance (Kontos 1997), or in the Start-Up Allowance scheme ³.

A review of the national policies promoting self-employment, not only through subsidies (Bridging Allowance) but also by providing training and consulting, shows that until recently there has not been much public policy targeting women or migrants. Moreover, key informant interviews showed that little interest has been raised among women and migrants in the training courses or consulting services offered by the Chamber of Industry and Commerce for people starting their own business. However, specific promotion activities have developed regionally and locally due to bottom up initiatives, such as activities of women's associations which offer training courses and consultation as well as networking to female entrepreneurs and business starters. These bottom-up activities utilized the chances offered by EU programs to implement programs which materialize their own policy goals. However, while many such women's organizations through the country offer support to women starting their own business, such formal support for migrants is rare. The Center for Turkish Studies in Essen, which offers consulting services for migrants starting self-employment in five cities in Nordrhein Westfalen, is still the main institution in Germany (Zentrum für Türkei Studien 1995). The situation for migrant men is, in this aspect, different from the situation for migrant women, since some of the NOW projects also targeted migrant women. Migrant women could thus gain access to policy measures through the EU equality policy targeting women in general.

3 In the Federal State of Northern Rhine/Westphalia, the participation of migrants in the Start-Up Allowance scheme amounts to only 4.1 %. (G.I.B. Gesellschaft für innovative Beschäftigung NRW 2004)

Self-employment policies in Great-Britain

National self-employment policies have developed in the UK under the conditions of high unemployment in the 1970s and 1980s. The rapid rise of self-employment rates was one of the most notable features of the British labor market in the 1980s. This growth is unique among European countries (Meager 1996). This was due to a restructuring of the economy (mainly externalization of services), high unemployment and promotion of an enterprise culture during the 1980s. Thus, policies for the promotion of self-employment among the unemployed started in the UK earlier than in other European countries. The Enterprise Allowance Scheme was established 1982 and targeted unemployed persons and participants in youth training programs who were interested in creating their own business. Eligible were those who had been unemployed for at least 8 weeks and were receiving unemployment and/or supplementary benefits (family credit). In 1991 the limit was reduced to 6 weeks. The allowance consisted of a flat rate of 40 pounds per week. Starting in 1991, the local Training and Enterprise Councils (TECs) had the authority to vary payments between 20 to 90 pounds per week. The duration of the payments was up to 52 weeks, varying since 1991 from 26 to 66 weeks (Meager 1993).

In addition to the (targeted) EU programs which have been operationalized in the UK in a very self-employment friendly way – 34 % of the first generation NOW programs offered self-employment training (Koster 1994, p. 4) – some national policies aim to promote self-employment among women and migrants. The Women's Enterprise Development Agency was established 1987, with support from a private sector bank, to provide help to women in business, especially those from low income and minority ethnic groups. Other banks, with government support, helped establish the network „Women in Enterprise“ (Anhias/Mehta 2000). Similarly, between 2002 and 2006, the EQUAL program opened up a range of projects that considerably improved the conditions for female and migrant entrepreneurship (Kelly 2004).

Similarly, national programs targeted to the self-employment of migrants and members of ethnic minorities in UK were established earlier and in a more comprehensive way than in other European countries, such as the Ethnic Minority Business Initiative in 1989. This Home Office funded program aimed to encourage banks to employ more ethnic minority staff members and to develop more responsive policies towards improving the economic development of minorities. In particular, it aimed to facilitate a „break out“ of ethnic enterprise into the mainstream market. Business Incentive Schemes were established to provide start-up loans for black businesses. Also the Prince's Youth Business Trust should be mentioned. The Trust provides support and business advice. It is not exclusively aimed at ethnic minorities, yet, a substantial proportion of loans and grants have been allocated to migrant entrepreneurs. These national policies are framed through local business support policies and private/voluntary initiatives (Anhias/Mehta 2000). In 2000 the Ethnic

Minority Business Advisory Forum was established to ensure that the needs of the members of ethnic minorities are taken into account in the work of institutions.

Self-employment policies in Denmark

Self-employment policies in Denmark developed in the last two decades under the situation, unusual for European societies, of a decreasing self-employment rate. In 1996 the figure of 7.7 % was among the lowest in Europe. The core of national support for self-employment among the unemployed has been the „Establishment Grant“, which could be awarded to unemployed persons starting up their own businesses. This grant was established 1985 and was abolished 1998 because of decreasing unemployment rates. It was granted for a period of two and a half years, and therewith had longest duration among all the national policies we analyzed regarding the subsidization of unemployed start-ups. The sum, granted monthly, reflected a figure equal to one half of individual's previous unemployment benefits, up to a ceiling of 54,000 DKr (ca. € 7.500). Eligible were long-term unemployed persons, at least 12 months if under 25 years old, and at least 5 months for others. A Home Service Grant was established recently, and is still in force. It aims to promote persons starting a business in the sector of domestic services. Other policies supporting the self-employment among the unemployed are training courses which are offered through the adult education system (Kupferberg/Nortoft Thomsen 2000). The afore-mentioned European programs have been operationalized in a rather self-employment friendly way, and 25% of the 1st generation NOW projects supported self-employment (Koster 1994). In the framework of the EQUAL program, the projects directed towards migrants and ethnic minorities did not promote self-employment; they focused mainly on supporting employability (Rezaei 2004).

Self-employment policies in Sweden

The „Start Your Own“ benefit was established in the late 1980s as a policy aiming to promote general self-employment activities, not only among the unemployed. In the year 2000 this scheme was replaced by the „Support for Entrepreneurial Start-ups“. At the start, the benefit was only rarely granted and then with „some suspicion“. The unemployed were first and foremost encouraged to find employment in the regular labor market. However, with dramatically increasing unemployment rates in the 1990s, a self-employment drive started, particularly among immigrants, and the „Start Your Own“ policy really took off in 1994–1995. The „Start Your Own“ benefit is granted for a period of up to one year. The amount of benefits is calculated according to the applicant's previous income, or in case of unemployment, at a basic minimum. National and European programs have offered comprehensive training for unemployed women considering self-employment.

Two organizations engage in supporting ethnic entrepreneurs in Stockholm. The Swedish Association of Ethnic Entrepreneurs (IFS) employs advisors with an ethnic background, who help the applicants formulate their business plans in their mother tongue before guiding them through the Swedish system. The other organization is *Foretagarhuset*, subsection of the district administration in one of the suburbs of Stockholm, which works directly with new enterprises and provides support in many forms. The organization provides the business starters not only with consulting services, but also with offices and stock rooms at low rents as well as telephones, fax machines and other business supplies. In this way, the entrepreneurs have an opportunity to exchange with each other (Alund/Mason 2000). The EQUAL program funded a range of projects promoting female and migrant self-employment. Many of these projects were conceived to promote social enterprises (Vollmer 2004c).

Self-employment policies in Greece

The structure of Greek economy implies that self-employment constitutes a major opportunity to integrate the active population into gainful employment. The self-employment rate was, with 32.36 % in 2000, the highest in Europe. The major labor policies in operation have been financed by the European Social Fund, which has acted as a catalyst for the allocation of national resources. The training courses offered by NOW programs have been first efforts to establish a system of professional training, which up to then was lacking in Greece. Most of the NOW Programs were implemented in the Athens metropolitan area, many of them promote self-employment, and a considerable number of these promote collective self-employment. Only women possessing Greek citizenship were eligible for participation. Women without Greek citizenship have been excluded from these programs. This changed though implementation of the EQUAL program. Migrants with a valid work and residence permits became eligible for participation. However, only a few projects aimed at promoting self-employment among migrants (Markova 2004).

Under the label of „Subsidy for New Entrepreneurs“, the Organization for the Labor Force (OAED) has offered support for persons starting new businesses since 1996. This measure was subdivided into measures targeting specific groups such as refugees, migrants, returnees, single parents, inhabitants of remote mountain regions and islands, and people of unique cultural and religious backgrounds. The amount of the subsidy was 3,000,000 Drachmas (ca. € 8.800), whereas this amount increased by an additional 300,000 Drachmas (ca. € 880) if the applicant was a woman. One third of the amount is paid after approval of the application and the rest in six payments at two month intervals. The very low rates of female applicants up to 1999 drove the government to introduce a gender quota system, as an equality policy. Within the framework of equality policies promoted by the General Secretary

of Equality, the Women's Employment Unit (KETHI) offers information and counseling services and short seminars on business issues for women starting their own businesses. In addition, consultation and guidance is offered for women who address the Unit concerning assistance in applying for the „Subsidy for New Entrepreneurs“.

Pontian ethnic Greek immigrants from the countries of the former SU, could benefit from a National Foundation for the Reception and Settlement of Repatriated Greeks (EIYAPOE) which was established in 1991. This Foundation aimed to create an infrastructure for the integration and permanent settlement of Pontian immigrants. Housing and occupational accommodation of the participants was foreseen. In this frame, entrepreneurial activities (start-up capital and limited commercial leasing subsidies) can be backed financially. The comprehensive integration of the Pontians was planned to take place in the region of Thrace in the northeast of Greece. The perspective of house ownership has led many Pontians to participate to the program and to found entrepreneurial activities. A further policy which turned out to promote a specific entrepreneurial activity was the permission granted Pontians to import their household goods, or what they declare to be their household, without having to pay import taxes. These articles are then sold in street markets.

Until recently there have been no policies to promote self-employment among migrants without Greek citizenship (e.g. those originating from Africa, Asia) and east European migrants. Because of their irregular status, many migrants originating from Asia, Africa and eastern Europe are not eligible to participate in existing programs and avoid approaching state agencies due to fear of being sent back home if the government decides to enforce deportation operations. As a result, some of these migrants have developed their own survival strategies and have become dependent on informal networks (family, friends, and ethnic community) for support and help in setting up small businesses.

Self-employment policies in Italy

As it is the case of Greece, self-employment in Italy constitutes a major path towards integration into gainful employment. The self-employment rate (24.23 % in 2000) is one of the highest in Europe. In Italy there is no general policy to promote self-employment among the unemployed, as it is the case in the majority of European countries. There is only limited regional coverage of a self-employment scheme for the unemployed (Meager 1993).

The self-employment promotion scheme available in the region of Calabria is the „Honor Loan“, an „extraordinary measure to promote self-employment in South Italy“. It was developed under the necessity of combating youth unemployment, which is higher in the south of Italy than in other European regions. Officially registered unemployed persons can apply for an „Honor Loan“ for six months. The

maximum amount of the loan is 50,000,000 Lire (ca. € 25,820). The support covers 100 % of the investment needed, and only 40 % of this must be paid back over the course of 5 years. Once the application has been approved, the business starter must attend a course for four months, however without the benefit of economic support. Following completion of the course, the self-employment projects may be accepted or rejected for the loan. In order to receive the „Honor Loan“ no particular guarantee is requested, since it is a sort of bet on the „honor“ of the applicant.

Although the policy is open to all unemployed persons, it is managed by the „Youth Entrepreneurship Agency“. This makes obvious that the policy targets youth unemployment, which is seen as the most important social problem in the region (Privitera et al 2000).

In the framework of the EQUAL program, a range of projects have been conducted to promote collective self-employment among migrant men and women by establishing social enterprises. Some of these projects targeted migrant women working in the home care field. There have been no projects to promote individual entrepreneurship (Garosi 2004).

Through the overview, the imbalance of self-employment policies for women and migrants has become clear. Since the 1980s, universal self-employment schemes for the unemployed have been successively established throughout Europe, whereas the UK was the pioneer in this field, with Sweden to be the last of the northern European countries to introduce this scheme. In southern Europe, Greece introduced such a scheme in the mid 1990s while Italy has not yet introduced a nationwide scheme. Furthermore, we could observe that targeted policies generally address women, and support policy in the southern European countries for self-employed migrants is rare. Still, self-employment policies for migrants are slowly developing on the European level, whereas it is mostly ethnic and migrant organizations that insure the implementation of such policies on national and local levels.

4. Arenas of policy making

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The key informant interviews aimed at gathering additional information about the relevant policies at hand in national contexts. The key informants are themselves strategic actors in the field and their views and attitudes are not necessarily objective or close to the truth. Experts' interviews are thus understood as both adding presumably „objective“ data to our contextual knowledge, which includes previously assembled statistical and other data, as well as providing „contested knowledge“, where the expert knowledge of the key informants has to be weighed against the life experiences of the self-employed.

What do we mean when we talk of expert knowledge? In anthropology, key informants have been used for the initiation of an outsider into a particular, more or less exotic cultural system or subculture. In fact the only way to gain access to a meaning-system, which originally must seem mysterious to an outsider, is to be helped by an insider who can inform the outsider about what is actually going on. Anyone can serve as a key informant, as long as he/she has the status of an insider. In journalism, the choice of key informants is much more selective. Journalists seek out the renowned authorities in a given field and ask for their instruction and point of view. The main idea is still initiation, but it is assumed that different persons have different levels of knowledge. It is thus the task of the journalist to find and persuade the right expert to talk to him or her, also because of time constraints in the news media.

In sociology, experts are looked at more critically because of their claim to authoritative knowledge and exercise of power. Although they might be authorities in their own, relatively narrow field, they do not necessarily know anything of value outside that particular field of knowledge, however important that might be. Moreover, as experts they are representatives of institutions and/or professions. They are therefore usually committed to talk on behalf of collective interests and views, which might not necessarily coincide with their own, personal views, neither with critical observations on these institutions. Finally, they also have a personal need to present themselves as experts in an interview and develop strategies in order to avoid questions that might threaten their self-image as sought-out authorities.

In our research, we were particularly interested in information about the organizations involved in implementing different aspects of the relevant self-employment policies, the objectives of different programs, which groups were targeted and why. In particular, we wanted to know more about the experiences of the key informants in implementing different programs and working with the groups under consideration, the clients. What problems do the key informants identify, which policies seem to work or not work, what are their views of the clients they serve directly or indirectly, what kind of advice do they tend to give to these clients, if they give advice at all?

Interviews with key informants also help us to gain access to informal information within a given field. In evaluating the information we collected from the key informants, we were aware of the fact that the knowledge of the experts tends to be fragmented and moreover will most often be contested either by other experts or by clients. The fragmentation of knowledge is a necessary result of the very possibly narrow focus of expert knowledge. Such a narrow focus can be related to the type of organization and the position of the expert within the organization. The contested nature of the expert knowledge does not appear within the interviews themselves but becomes visible when we compare different expert interviews. A narrow focus can then appear as one-sidedness towards critical issues, in representing a certain position or task. The full extent of the contested nature of the knowledge in the field, however, becomes apparent in comparing the expert interviews with the biographical interviews.

The analysis of the key informant interviews revealed valuable insights into the structure of policy implementation from the standpoint of the administrators and policy makers. We summarized these insights in the following dimensions:

- Universal versus targeted policies
- The fragmentation of policies
- Views of key informants on the categories of excluded women and ethnic minorities
- Ethnic organizations
- The role of administrators and other actors as gatekeepers.

4.1 Universal versus Targeted Policies

Britain, like many other European countries has followed a dual trend of incorporation of settled migrants and ethnic minorities, on the one hand, and the barring of the doors to new entrants. In other words inclusion and exclusion policies have gone hand in hand with the history of migration and settlement and the trajectories of racisms in British society (Anthias 1998). Race, unlike in some European countries like Germany and Italy for example, is a social issue that arises everywhere on the agenda. Almost everything, from economic inequality to poor educational achievement has been located within a race analysis (Anthias 1992b). This umbrella approach tends to homogenize the different experiences of racism emerging from ethnicity, class and gender.

The desirability of universal versus targeted policies must be viewed in the above context. The issue constitutes part of a wider and long standing debate in social service provision. It dates back to the period of mass immigration and the ensuing promotion of universal „colour blind“ policies by the host society. The aim of these policies was geared towards the assimilation of the newly arrived migrants into the British „way of life“. This approach was replaced by integration and multiculturalism, which advocated that an understanding of the cultural backgrounds of ethnic minorities was the key to effective policy. As a result, impetus was given to separate provision and various statutory „special projects“ evolved in terms of meeting needs that were defined in terms of cultural specificity.

While locating needs within cultural difference, the state may be criticized for ghettoizing provision towards minorities and thereby failing to change mainstream services. The „multi-culturalist“ approach was criticized for its emphasis on culture, at the expense of examining structural inequalities (Anthias 1992b; Goldberg 1993). This inadequacy was taken up by anti racist discourses, which focused on experiences of racism and discrimination. At the operational level this approach also came to be criticized, from sections of the right and left, for its doctrinaire, over structural character (Gilroy, 1990). Both multiculturalism and anti racism entail race conscious policies. Such policies differentiate in terms of treatment, in order to correct disadvantage, exclusion and inequality. Race markers are used to identify the population that needs correction, which potentially carries theoretical and political difficulties (Goldberg 1993). For these can be manipulated and used to reproduce inequalities within the social forces in which they operate. They intervene in the fields of contestation around class, gender and ethnicity and in struggles over resources (Anthias 1998). Debates around universal versus targeted approaches reflect some of the above concerns, as is discussed below.

Universalist Policies

- These have been criticized for being „colour and gender blind“ (Omi and Winant 1986) resulting in issues of specific disadvantage being swept under the carpet.
- Such policies may assume a „natural“ individual which policy intervention engages with and by taking particular models, may essentialize poverty and deprivation. This ideology underpins underclass debates on single mothers and the deserving versus undeserving poor (Murray, 1990). Hence the specific problems related to sexism and racism may not be addressed.
- Equal Opportunity programmes can be either universalist or targeted. However within the Inner London Education Authority's (ILEA) programme in the 1980s, it was assumed that the problems lay with „attitudes“ and „perceptions“ as opposed to structures.

Targeted Policies

- Gaining access to targeted policies involves being labeled or making claims that one is a member of a targeted group. This raises various questions, firstly, who are those who define the group as such? Secondly, a related point is, those whose voices are heard in defining the „needs“ or „interests“ of targeted groups may be the more traditional and often male members of groups. As a result the voices of women and young people may be ignored. Finally, being a member of a recognized target group may encourage the reproduction of categories of the disadvantaged in order to acquire resources.
- The use of „ethnic“ professionals in social policy raises important issues. Firstly, they may have their own perceptions of what the „needs“ of the group are which may not be the actual needs. Secondly, they occupy an ambivalent position as middle class ethnic minorities. This means they cannot necessarily be viewed as representatives of the group, but may be best seen as its advocates. Finally, ethnic minority cases may be perceived as the responsibility of the minority professional, resulting in the „specialist worker syndrome“ (Ahmad et al 1998).
- Targeted policies tend to be characterized by short termism and ad hocism (Anthias/Yuval Davis 1992).

4.2 Fragmentations of Policies

In all countries under study there have been several policies aiming to provide opportunities to those wanting to become self-employed. For example, in Greece and in Southern Italy there has been provision of support to those who want to create new small and medium businesses. However, it is not easy to define the results of such policies. In Italy and Greece, the data available are poor. In addition, in Calabria we have the absence of specific policies for women and migrants. Another problem which became apparent during the interviews with experts in Calabria was the delay in the realization of policies for self-employment due to delays in spending the amounts allocated through the Structural Funds and also because local politicians have failed to face the problem of unemployment.

Further common features between Greece and Italy are: first, the lack of information of the target groups regarding ways in which one can get financial help to set up a business; second, the presence of clientelistic relations which negatively influence the formation of criteria of evaluation in the selection of the projects; third, there seem to be problems arising from the administrative/bureaucratic system that prevails in the two countries, problems arising from certain attitudes of officials, and policy makers; fourth, the lack of coordination between the various agencies which are involved in programmes encouraging self-employment.

In Greece, an additional problem regarding implementation is the lack of or bad coordination between agencies responsible for operating these programmes, leading to unnecessary duplication of functions, and the fragmentary and short-sighted actions often taken. Such problems are often attributed to inexperience of personnel.

However, Greece and Italy were not the only countries facing such problems. A general „splintering“ of services, leading to lack of coordination and cooperation between service providers, was also identified in the British and Swedish cases. In Sweden for example, it seems that often (not always though) separate authorities make individual plans for the same person without actually consulting each other, thus sending the person in question on a futile course that leads to nowhere. In both the British case and the Greek and Italian case the time scale of funding could be a problem especially when these are for short duration, which in turn hinders successful implementation once the finance is no longer available. This same problem has also been identified in the case of Germany (Kontos 2001). Another problem mainly identified by key informants in Greece is the fact that many migrants who attend seminars on vocational training do so in order to receive money for living – this is due to lack of complementary projects which would cater for the latter.

Support of unemployed who wish to become self-employed is an unregulated zone between policy fields. In Denmark and in Greece, for example, there are no central institutions to monitor the self-employment of both women and ethnic minorities. The self-employed are organized in different trade-organizations (e.g.: the craftsmen have their own organization, the tradesmen have their own organization etc). In Denmark the relevant schemes are spread out to 4-5 different ministries, administered by local authorities. The counties deal with the innovative business, while the central government is in charge of the unemployed who want to become self-employed.

4.3 Views of key informants on the categories of women and ethnic minorities in relation to inclusion/exclusion, citizenship and stereotypes

As regards the issue of inclusion/exclusion and the politics of citizenship overall, the majority of the labour administration and Chamber of Commerce members we interviewed start from a universal conception of a classical nature which does not see unemployment in terms of gender or migrants. This was particularly evident in the case of the Mediterranean countries, where large-scale immigration is a relatively recent phenomenon and where the problem of unemployment is such that it affects all sectors of society thus blurring any focus on its effects on particularly disadvantaged groups and on the specific differences within these groups. Both in Italy and Greece key informants seem to be unaware of the issue we raised, on one side pointing out the effective lack of policies aimed at the groups under consideration (for example, in Italy the problem of youth unemployment puts all other problems in the shade) and on the other reflecting in their judgments a general absence of elaboration of these problems. However, this neutral approach, albeit with different variations, turns out to be the predominant one also for the informants in the U.K., Germany, Denmark and Sweden.

When the experts tackle the specific issues concerning these groups, they often do so by using umbrella terms (as in the English case) with no attempt to clarify the diversity within groups. Even where the experts supply detailed information, as in the case of Denmark, most experts preferred to talk about the unemployed or the long term unemployed in general, not woman, migrants or excluded persons. This is partly because they believe in the principle of absolute equal treatment in public institutions, but also because of a desire to avoid problematic issues, or through lack of knowledge or interest.

Having said that, many informants are aware of the need to go beyond the mere principal of equal treatment for all and of the need to take into consideration the particularly disadvantaged position of our target groups on the labour market.

One important resource for immigrants highlighted by nearly all our key informants is the ethnic networks, which are considered to have a decisive support role in terms of offering solidarity, giving self confidence and confidence in the specific skills which are so often essential for starting up a small business.

Less general is the awareness of the need to support policies aimed at helping women enter the labour market. While some German, English, Danish and Swedish experts seem to know or at least to imagine the particular problems that women can face when trying to set up a business, this awareness is seldom found among the Italian and Greek informants.

The evaluation that the experts give to the potential of women and migrants as self-employed workers deserves mention. Here we often find positive prejudices on the willingness of immigrants to work in sectors such as take away or pizzerias etc. and above all to use the family as a flexible and effective unit of production.

There are many reservations on the effectiveness of policies aimed at promoting self-employment (this is highlighted by the Greek experts, who underline the tendency of the beneficiaries of these policies to become inactive). In other cases, however, the scepticism of the key informants on the real ability of many women and immigrants to survive with their small businesses for long in the market place is balanced by the awareness (as in the case of the Danish expert), that a short period as self employed, even if doomed to failure in the long run, is always preferable to the total exclusion from work with all its consequences (isolation, demoralization and so on) especially for the long term unemployed also because it provides experience and opportunities for acquiring know how.

As regards prejudices and other stereotypes revealed during the interviews with the experts it is possible to divide them into three categories: real stereotypes (rather rare and implied) relating to the social role of women and the image the experts have of certain immigrant groups; positive prejudices concerning particular attitudes, for instance of immigrants, to run small businesses successfully (as in the case of Sweden); judgments which are difficult to label as stereotypes or as correct evaluations of certain attitudes or limitations, as in the case of the difficulty (described by German experts) that women experience when dealing with banks, or in the case (described by the Swedish experts) that immigrants have with the bureaucracy.

Overall one can generalize the judgment that women and migrants affected or threatened by social exclusion are paid no or only minimal attention by the main actors of the self-employment policies.

4.4 Ethnic organizations and networks

It is common finding that all key informants think of immigrants as constituting a sort of „community“ according to their origin, language, common fate, as well as common – to a certain extent – conditions of life, and create primary social solidarity and mutual aid networks transferring patterns of social co-existence from their countries. As far as business activity of immigrants is concerned, these networks are thought to function in the following way: they are a sort of unofficial, not institutional channels of information and technical instructions which outbalance the lack of respective care on the part of official quarters. The networks of family, relatives, friends and co-ethnics constitute sources of information as well as funding for business activity of new businessmen. Based on these data the representatives for the promotion of business activity and self-employment explain the low participation of immigrants in vocational training seminars by claiming that these needs are satisfied by ethnic networks. This opinion, however, is just an excuse for the authorities themselves, which justify in this way the lack of relevant interest for foreigners on their part.

Key informants active in ethnic organizations have referred to the issue of ethnic organization as follows:

Ethnic networks of immigrants could be established as institutions obtaining the shape of national organizations or associations. This presupposes that migration has been done in a legal way as well as that ethnic groups show stability as far as their settlement and work conditions are concerned.

If immigrants have entered the country illegally and work in the „black“/ clandestine labour market moving all the time from place to place, as it is the case in the southern European countries, it is rather impossible that ethnic organizations and associations are established (so the interviews in Calabria/Italy and Greece). In these cases it is in the primary level of everyday social interaction that solidarity relationships have developed. Furthermore, they are based on patterns of solidarity, which have been transferred from their countries of origin. Immigrants, who do not have the permit to stay in the host country, living in most cases under miserable conditions, do not enjoy any privilege from welfare policy on the part of the state. The lack of official policy is outbalanced to a lesser extent by non-governmental association networks.

When an ethnic organization /association is established, this guarantees the representation of immigrants in the host country and constitutes the vehicle which tries to achieve recognition on their behalf.

As far as official self-employment policies are concerned, there is lack of involvement of ethnic organizations in the planning and implementation of such policies. Consequently, the measures taken within these policies are not designed specifically for immigrants.

The establishment of ethnic organizations/associations is followed by the inner production of a group of managers who deal with both the material and symbolic resources of the migrant group. More specifically, these managers, as legal representatives of the community, deal with very important information and guarantee (or block) any access to resources, which are necessary for business activity.

A quite characteristic case is that of ethnic organizations/associations of Pontian refugees from the former Soviet Union Republics in Greece. Pontian associations constitute unofficial models of political representation of their members. Very often their directors have political ambitions. Since Pontians as ethnic Greeks are given the Greek citizenship, the ethnic associations directors intend to enter in the local and regional political scene under the flag of one of the existing political parties, which on their part consider associations as tanks of voters. The relationships that directors of associations keep with political persons on the local level results in the creation of clientele and patronage relationships to the extent that they mediate for the satisfaction of the demands of their members (finding a job, settlement of legal matters, permits, etc.).

Despite the cultivation of the cultural identity of immigrants – as orientation framework for the newcomers in the new „world“ – which must be considered as a fact, the consideration of „community“ as a homogenous space – as experts put it – is an emotionally charged construction and not a useful concept for sociological understanding. Such an approach withholds procedures and practices, which take place in the framework of „community“, caused by conflicts of interests as well as the different distribution of power within the „community“.

A quite interesting dimension of this issue could be traced in interviews with ethnic key informant from Umeå/Sweden. Communities and ethnic organizations very often, in the name of the maintenance of the traditional structure of the community, stand out against modernization measures and policies which are going to transform the group. The traditional ways of coexistence are, however, interwoven with power relationships and their reproduction (the most characteristic is the subjugation of women). From this point of view the demand of ethnic organizations and associations to take themselves – and not governmental agents – the entire responsibility for the implementation of policies and projects of integration is quite questionable.

The role and importance of ethnic organizations and networks in business activity and self-employment support policies emerges in the key informant interviews as quite complex. The character of these domains, as areas of constitution as well as of management of common identity on the one hand and areas of conflicting interests and power relations on the other becomes visible as contradictory.

4.5 The role of gatekeepers in the implementation process of policies

Through the key informants' interviews the role of the organizational gatekeepers (Lewin, 1951) in the implementation process of the policies became obvious. For the analysis of self-employment policies in relation to their exclusionary or inclusionary outcomes, the role of gatekeepers in policy implementation becomes a major issue. We define gatekeepers as persons in organizational positions who have control over the selection of people to receive access to the benefits of the policies (grants, consultations, training or mentoring) and the resources of the organization. Gatekeepers are thus located not at the top, as it is the case for the policy makers, but rather at the basis of the organizational hierarchy. They are in the crucial positions of the implementation of the policy, controlling important channels of communication and interaction of the organization with the organizational environment, which are, in this case, the potential policy subjects.

We have localized organizational gatekeepers in

- The Labour Offices, deciding over the access of the unemployed people to the unemployment scheme towards self-employment.
- The banks entrusted with the duty to decide on bank loans.
- The Chambers and other institutions offering consultation for people aiming towards self-employment.
- The NGO's offering support of various kinds to the business starters (consultation, training).

Furthermore, also counsellors offering advisory services for business starters function as gatekeepers. Counsellors see it as their duty to evaluate whether the business project of the client seeking counselling seems to be promising under two aspects:

- Evaluating the person, i.e. whether he/she is an „entrepreneurial personality“.
- Evaluating the business idea, i.e. whether this idea is realizable, well calculated and success promising.

In this sense, the counsellors pursue a twofold task:

- To evaluate whether a self-employment project is worth-while, taking into consideration the personal qualification, competence and resources of the candidate, as well as the realizability of the business idea.
- In case the self-employment project is evaluated as worthwhile, to advise how the self-employment project can get support and become strengthened towards its successful realization.

Most counsellors, feeling responsible for a possible failure of the self-employment project, see it as their duty, if necessary, to dissuade their clients from the plan of self-employment. In such cases, they would refuse to recommend those candidates for the benefits of the policy their organization is implementing. Thus, consultants as gatekeepers do not only decide whether the applicant should receive access to resources, but also confront him/her with a judgment on his/her suitability and competence concerning self-employment.

There are many gatekeepers on the path of the unemployed becoming self-employed. The first one may be the advisor at the employment exchange or an advisor in an institution specialized in the consultation of would-be entrepreneurs. After the initial step, more gatekeepers follow, such as the potential financier, the mentor at an established company, the teacher of the business economics class, etc. Their positions of power are highly relevant to the outcome of the self-employment project. The role of the gatekeepers in this regard seems to be central in the implementation process of policy. Some aspects of this role are:

- The criteria for approval or disapproval utilized by the gatekeepers are far from objective. Statistical information on the success probability of starters with a small capital basis is the most objective criterion, but still, statistical probability says nothing about the development of a concrete case. Another criterion is the sector and the competition on it. It becomes obvious that the gatekeepers are guided by their own subjective perspectives and orientations. Most of the key informants have the tendency to speak about ethnic and gender categories that they could personally identify with, and furthermore, – especially in the UK interviews – the political interests of some of the informants emerged strongly in their views.
- There are propensities, stereotypes and prejudices working against the acceptance of the unemployed as potential self-employed. Some key informants – especially in Denmark – have declared that they would rather work with people who are „pulled“ into self-employment, than those who are „pushed“ to it. In this way it becomes obvious that these counsellors will discourage candidates who start their own business out of unemployment.
- The comprehensive, all-round duties of the officials charged with the gate keeping function to self-employment grants for the unemployed, make it obvious that they cannot be sufficiently prepared for this task, being forced to refer to every-day theories and stereotypes in order to classify and meet a selection out of the unemployed and to decide on their further promotion.
- The strangeness we could observe in the relationship of the – in the most cases native – key informants to migrant entrepreneurs, men as well as women, leads us to the hypothesis, that there is mostly the stereotypical type of

knowledge on the basis of the counselling process. Thus, we can classify this behaviour of the counsellors as exclusionary rather than as protective.

- In the interviews of business consulting advisors, we observed that stereotypes and prejudices are shaping their view on migrant entrepreneurship. A female counsellor from Germany mentioned as the criterion for dissuading foreign would-be-entrepreneurs that they would seldom have elaborated business plans. Of great interest for our analysis is, however, that indigenous female would-be-entrepreneurs are also confronted with exactly the same reproach. They too, have frequently only vague business ideas when they seek for consultation and need the supporting conversation with a counsellor in order to clarify their idea. Because of this propensity of female would-be-entrepreneurs, there have been developed concepts of „fore-field counselling“ which took into account this special need of the women. It seems as if migrants and woman – because of a less strong integration in the public sphere, geared through different structural factors – share the same need for support in building up a business plan.

Concerning the phenomenon of gate keeping in self-employment policy implementation, a differentiation between the national cases in the northern European countries on the one hand and the national cases in the southern European countries on the other, emerges. Stereotypes and prejudices concerning the minorities also shape strongly the view of the social workers in Greece and Italy. Still, the analysis of the key informants' interviews from the southern European countries showed some other characteristics affecting the gatekeepers role not present in the northern cases. The bureaucratic and clientelistic use of the resources in Calabria has influenced the role of the gatekeepers in a specific way. The time gap between the initiation of a training project and the availability of the approved finances implies that the specific official goals of the project loose their credibility and feasibility. This leads to the perverted use of the training program as an income substitute. In this situation, the administrators functioning as gatekeepers have to secure „reasonable“ access not to self-employment training, but rather to a time limited income. The criteria here are changing. The same problem seems to be present also in the Greek case. Also here the gap in the time between initiation and availability of the financial means leads to the diminishing of the visibility of the official goals of the projects. Also here the need of the participants for access to income leads to the use of the training programs as unemployment benefit substitute.

Dimensions of European diversity in non-privileged self-employment

Preface

Ursula Apitzsch / Maria Kontos

In this part we present the findings of our analysis of the biographical interviews. We describe typical biographical process structures and patterns related to the biographical pathway to self-employment, as well as patterns of the impact of policy on these biographical processes.

In order to analyze the policy impact on the process of self-employment, we first reconstructed which processes emerged in the biographies of native women and male and female migrants who started self-employment or were planning to do so. Only on the basis of such structural processes could we analyze and evaluate the impact of the policy on the individual and his or her self-employment project. The theoretical frame of the in-depth analysis of each case and of the comparisons across the individual cases and the national cases was the paradigm model developed according to Grounded Theory. Through this paradigm model, the question underlying the research has been specified as: What problems and concerns do people resolve by entering self-employment? Thus, in order to investigate the process towards self-employment, we analyze *the conditions that precede* the decision to self-employment. Similarly, this applies to questions such as which problems arise out of these conditions, what strategies people develop to cope with these problems and what consequences arise out of these strategies, which are again conditions for further action. Finally, we ask how policies impact on these conditions, strategies and consequences of strategies and how policy supports their active efforts to solve problems. By the concept of „conditions“ – the basis upon which the decision to become self-employed is made – we understand the social conditions that have influenced the life course together with the responses, strategies and activities of the individual, as well as the sedimentation of these social and subjective elements in biographical experiences. This perspective takes into account the biographical experience preceding the self-employment (childhood, education, family relations, employment, etc). We search for resources and constraints that develop in the social life of the individual, in this way continuously shaping identity and biographical schemes. Resources and

constraints are not only „conditions“, i.e. aspects of the social structure the individual is confronted with, but also the outcome of interaction between individual and society.

1. The biographical embeddedness of women's self-employment. Motivations, strategies and policies

Maria Kontos

Within the framework of the project, a biographical approach to analyzing and evaluating the impact of policies supporting self-employment initiatives was developed. Thus far, evaluative research on self-employment policies has assessed the effectiveness of such policies by investigating the extent to which they encourage the foundation of new businesses and the viability of the enterprises thereby created (Meager 1993, Schmid et al. 1996, Wießner 2001, Hinz et al. 1999). The methods traditionally employed tend to be quantitatively oriented and focus largely on individual instruments and programs. The biographical approach to evaluating self-employment policies attempts to broaden this perspective. This evaluation methodology is target-oriented (Schmid et al. 1996), analyzing the cumulative effects of self-employment and other policies affecting specific social groups. This approach recognizes that labor market behavior does not exist in isolation and that a systematic evaluation needs to consider the mechanisms and process structures that govern labor market behavior. In other words, in order to develop a theory of the impact of policy on these biographical processes, the self-coordinated, self-governed process of becoming self-employed has to be analyzed. In this context, we regard entrepreneurship as a phenomenon embedded not only in social relations and networks (Portes/Sessenbrenner 1993, Granovetter 1995), and in legal and economic contexts (Kloostermann/Rath 2001, 2003) but in biographical processes, as well. The move towards self-employment is thought of as a process that is interrelated with other biographical processes, extending far back in an individual's biography and touching upon many aspects of identity and the development of the self (Kupferberg 1998a). This form of evaluation takes into account both the intended and the unintended impacts of policy. The need to capture the multi-layered, unintended effects of policy and the procedural nature of self-employment is met by using the autobiographical narrative interview as the instrument of data collection (Schütze 1984). The participant is asked to sketch a broad narrative of his or her life events, not only happenings from recent years or those pertaining to professional life or policy participation experiences.

Concepts concerning the motivation to engage in entrepreneurial activities and the resources needed for founding successful enterprises, which have been central for the analysis of self-employment and featured in scientific and public discourses on self-employment policies, are taking a prominent position in the

analysis of policy effects. The biographical policy evaluation challenges current discourses on these concepts.

a) The concept of motivation in entrepreneurship research

Early (Parsons/Smelser, 1957) as well as recent (Greenbank 2006, Langowitz / Minniti 2007) investigations of entrepreneurship have highlighted the question of entrepreneurial motivation for understanding the phenomenon of enterprising. Indeed, the issue of motivation in entrepreneurship among men and women has been broadly studied, as it can be „easily conceptualized“ into push and pull factors (Leicht/Welter 2004, p.17). This double view on the phenomenon of self-employment as push and pull factors, or work autonomy versus dependency from a very tight market (Dale 1986), also characterizes Bögenhold's (1987a) theory on the motivation to become self-employed. Bögenhold worked out two distinct types of business starters: those who start their own business on the basis of „the economy of self-realization“, motivated by the wish for autonomy and self-fulfillment, and those who enter self-employment on the basis of „the economy of need/necessity“, i.e. in order to avoid unemployment. This categorization has had an impact on debates concerning the self-employment of women and migrants, since women are thought to be better described by the first category and migrants by the second (Bögenhold 1987a).

In contrast to the bipolar scheme currently dominating the scientific discourse, there were early attempts in sociological thought to capture the complexity of economic motivation. Talcott Parsons clearly pointed to the coexistence of many layers of motives and the insufficiency of the concept of pure economic „self-interest“ in understanding economic activity.

„...“economic motivation“ is not a category of motivation on the deeper level at all, but is rather a point at which many different motives may be brought to bear on a certain type of situation.“ (Parsons 1954, p. 53).

In addition to the distinction between the „ultimate motivational forces of human behavior“ and „self-interested“ economic motivation and immediate goals, Parsons sees a close integration of the „self-interested elements“ of motivation with moral sediments, as „self-interest is not a simple and obvious thing, but a „distinctly complex phenomenon“. Self-interest is related to getting „satisfaction“, one component of which is self-respect and social recognition, i.e. to „become the object of moral respect on the part of others whose opinion is valued“; other components of economic motivation are „pleasure“ and „aesthetic emotion“ (ibid., p. 58). The main focus, in this approach, is on the institutionalized norms that shape moral sediments and enter a complex intersection with the self-interest elements.

The distinction made by Parsons between ultimate and immediate motives appears again in Alfred Schütz's (1971) analysis of the temporality of action, in which he assumes that motives are not only related to the actual projection of the intentional action ('in order to motives'), but also to the biographical conditions for the emergence of this projection ('because motives'). These conditions can reach far back into the past of an individual, and are not always accessible to the reflexive consciousness of the individual. Rather they function unconsciously (Schütz/Luckmann, 1975) and can be investigated through research methods that enable the reconstruction of latent meanings, as the analysis of the autobiographical narrative does (Schütze, 1984). Thus, in analyzing the biographical narratives, we are not seeking a 'vocabulary of motives' (Mills, 1940; Burke, 1989). Being the result of biographical processes and coping strategies, we conceive motives as processual and not static (Giddens, 1984) to be reconstructed in the framework of biographical narrations.

b) The concept of resources in entrepreneurial research

Resources, meaning the material and non-material potentials that enable and assist production and productivity, comprise a central issue in economic theory. Assumptions about the resources needed for successful entrepreneurial activity underlie policies of support for business starters – for instance policies of granting bank loans as well as social policies promoting self-employment – and thereby shape the processes of selecting aspirants to benefit from policy. On the other hand, these assumptions also shape the scientific and public discourses on self-employment and self-employment policies. Ivan Light summarizes the resources needed to be entrepreneurially active in the concept of entrepreneurial capacity.

„Entrepreneurial capacity means having whatever it takes to succeed in business, but what exactly does it take? In addition to being in the right place at the right time, partially a matter of luck, it takes resources. Entrepreneurs need resources. Useful as far as it goes, the concept of entrepreneurial capacity is just a cipher for the resources that create it.“ (Light, 1999, p. 1)

In the discourse on entrepreneurship, the term resource is frequently used as a synonym for capital. The history of economic thought is a history of the discovery of forms of resources that are important for entrepreneurial activity. Over the course of this history, the notion of resources has successively developed away from a purely economic perspective to include social and cultural factors. Classical economists considered money and wealth to be the main form of capital. However, it eventually became obvious that there are various forms in which capital can emerge. Neo-classical economics has recognized an individual's investment in personal productivity, including education and work experience, as a further form of capital: the human capital. Bourdieu (1978) developed the concept of cultural capital

as being the competence to communicate in society's high-status culture. Cultural capital is acquired in the socialization process in the family and at school. Bourdieu maintains that this cultural knowledge conveys prestige, recognition and access to influential networks, and can be turned to the owner's financial advantage at multiple points of life. However, the most important research discovery of economic sociology in recent years has been the importance of social capital: the ownership of social relationships as a resource for entrepreneurial activities. As Light (1999) suggests, this analytical differentiation among the four forms of capital should not prevent us from recognizing their interdependence, since the ownership of one form of capital enables and supports the ownership of another. Accumulating human capital is not only the result of the ownership of financial capital, but also the result of the ownership of cultural capital.

Such a concept of resources refers to the vocationally relevant cultural and material endowment of members of privileged social groups. This concept was not adequate in explaining the entrepreneurial activities of non-privileged groups like ethnic minorities, who do not possess these resources but who nevertheless engage in sustained entrepreneurship. In order to understand the phenomenon of ethnic business, Ivan Light (1999) suggests the extension of the concept of entrepreneurial capacity to include the aspect of ethnic resources. According to Light, the resources developed within the paradigm of privileged self-employment have to be understood as class resources, provided to the individual as a result of his/her class position, while members of ethnic groups have to compensate for the lack of such resources through their collective efforts, which generate resources of an ethnic character. Those self-employed persons, who are not endowed with class resources, are not exclusively members of ethnic minorities. Native women also frequently lack class resources. Here, the lack of resources derives from gender-specific socialization (Heilbrunn 2004) and biographical structures, for instance gender-specific participation in education, the responsibility of women for care work, lack of continuous work experience, the different network orientations of men and women (McPherson et al 2001; Gräbe, 1991), and lack of access to vocationally significant social networks in the form of 'weak ties' (McPherson et al 2001; Granovetter, 1985).

Analyzing biographical interviews gives access to this experience as well as the social conditions which shape this experience. By reconstructing these experiences, one sees how individuals have had to cope with a complex array of social conditions, whereby the existence of policies, or their absence, often plays a prominent role. However, addressing the impact of policy also means addressing the inability of policy to include specific groups. Hence it is important to analyze also cases of persons who have entered self-employment (or who have tried to do so) without policy support. Against the background of such an analysis, it is possible

to investigate how the motivation to establish oneself as an entrepreneur and entrepreneurial strategies emerge and interrelate with other biographical processes and what type and combination of policies would best support the processes leading to self-employment. Does policy take adequate account of entrepreneurial potentials? Does policy support the mobilization and exploitation of existing resources? Moreover, in utilizing biographical narrations, the success or failure of a business receives a specific character. Our evaluation does not measure the economic success of a business project in terms of turnover and profit, but rather through self-perceptions of success or failure. Therefore, we seek to determine how individuals define the success or failure of their self-employment projects. It is these aspects that will be in the focus in this chapter.

1.1 The glass ceiling effect and women's entrepreneurship

One assumption about the motives behind women seeking out entrepreneurship is that they do so in response to experiencing a glass ceiling effect as well as gender specific discrimination in work relations. Indeed, in the samples from both northern and southern European countries, in many cases self-employment emerged following negative gender-specific experiences in paid work. A glass ceiling may be encountered when one has reached a professional plateau and wants a change; or it may be instanced by a lack of appreciation and acknowledgement, or experiences of marginalization and inequality, in a male dominated environment. Such experiences prompt branching out alone and a wish to exercise greater control over one's working hours and environment. The act of starting a business is itself an effort to overcome difficulties and barriers and to create better working conditions and occupational prospects for oneself. This path to self-employment comprises long-term employment experience and a change over to self-employment in face of limitations in the occupational field. A motivation to start-up a business in reaction to the glass ceiling effect was very clear in the case of Linda¹, an interviewee from the British sample, who spent seven years working as an accountant in a male dominated firm. A large part of her narrative focuses on both the restrictions of employee status and, in particular, on the sexism she experienced within the firm, which eventually led to her resignation and subsequent self-employment in the same field. A passage from the interview:

„In all honesty it was pretty appalling...being ignored at meetings, not taken seriously, not encouraged or rewarded like the others were um patronized most of the time you know there were so many incidents that I could talk about but it all comes down to one thing...the fact that I was a woman doing a man's job and they couldn't handle it...“

1 The interview was conducted and analyzed by Nishi Mehta (See Anthias/Mehta 2000).

Nevertheless, the biographical interviews revealed patterns and structures that differentiate on the finding of gender specific discrimination as a motivational basis for self-employment. In general, the main result of our analysis is that self-employment of women emerges as a response not only to negative work experiences but also to other negative life experiences. Moreover, it turned out that the position in the life cycle and the degree of involvement in family care duties, i.e. living in a partnership, in a family, or living alone, as well as coping with patriarchal structures in family and society, are the basis for how self-employment and business survival strategies are developed. In the following I will discuss patterns of motivational processes and entrepreneurial strategies that were reconstructed by analyzing biographical interviews with native women. The relations of women to their families, and their positions in the family and life cycle, i.e. the distinction between women living alone and women living in a partnership or with their family, seems to be central in producing motivational patterns and strategies towards entrepreneurship resulting in specific types.

1.2 Entering self-employment and women's life cycle

The sampling process focused on criteria such as turning to self-employment as a result of being unemployed, participation in policy measures, business success or failure. Age was not a variable in our sampling procedures. However, the fact that the average age of the native women differentiated among the national samples seems to be worth mentioning, as this is a reflection of the different structural conditions inherent to self-employment start-ups within national frameworks. One dimension of these age differences is linked to the different positions of the women in their family cycles. The native women interviewed in the German sample had a particularly high average age. For example, six of the 14 interview partners were over the age of 45 when they started their business and had already completed their mothering phases. Moreover, some of the self-employed women from the German sample were divorced or single, without children, living alone. In contrast to this picture, in the UK and Danish samples the women were younger in age and most of them were still in the family phase. Furthermore, the average ages of the native women in the Calabrian and Greek samples were lower than those found for north European countries. Some of the women in these samples were very young, in their 20s, and had not yet entered the family phase, others had already started families.² We can draw a relationship between the high average age and the frequent presence of women without children in the sample

2 The age distribution in our samples reflects the statistical distribution of entry age in self-employment as worked out by Meager and Bates (1999) in several European countries. See also the results of the international comparison of the age of the female business starters delivered by Sternberg and Lückgen (2005).

of German native women to a structural pattern concerning the incompatibility of family and paid work prevailing in German society which is reinforced by the lack of sufficient institutionalized help in reconciling family responsibilities with paid employment. The arrival of a child frequently precipitates a labor market exit and a subsequent re-entry, in many cases, on a part time basis. In the Nordic countries, in contrast, a more continuous participation of women in the labor market has been the case (Fagan/Rubery 1996). Although the continuous labor market participation of women is supported to a much lesser degree by the state in southern European countries, we still find a strong representation of women in the family phase in these samples. This could be explained not only through existing family networks which can provide mothers with support in caring for their children, but also through the distinctively high rates of self-employment which define labor markets in Italy and Greece. The „normality“ of self-employment in the southern European countries could be a major reason as to why self-employment is a widespread form of professional entry among women. The coordination of family responsibilities with self-employed work is frequently secured by the support made available by other female family members, like mothers and mothers-in-law.

In the following I will discuss specific patterns of entrepreneurial motivation and entrepreneurial strategies that emerge in the biographical narrations of native women. In the first part of the chapter I will focus on the narrations of those who have ended the phase of family work, and in the second part of the chapter I will discuss the patterns emerging in the narrations of those who live in a partnership and/or have to care for younger children. Moreover, I will refer to the dimension along which the success or failure of business is evaluated, as this arises in the biographical narratives. This is of great importance for the evaluation of policies supporting self-employment.

1.3 Native women living alone: The awareness of an „unlived life“ as a basis for the decision for self-employment

A pattern that surfaced in the interviews with native women in all national samples, but most frequently in the narrations of women who started self-employment after the family phase and who, in many cases, lived alone, is the emergence of the decision for self-employment out of the awareness that more than one possibility can be realized over the course of one's life. This awareness produces the desire to experience other, not yet realized possibilities, and the desire to change one's own life. The concept of an „unlived life,“ (v.Weizsäcker 1956, Zacher 1984, 1988) discussed broadly in biographical research, becomes a key category for understanding the self-employment process of native women. This concept refers

to reflection on deprivations that had been suppressed and the awareness of suppressive or one-sided life conditions that, until this time had been accepted. The discovery of an „unlived life“ is thus a process of increasing subjectivity and awareness. The idea of self-employment arises in the framework of discovering unlived life possibilities and the effort to develop a plan for a new biographical beginning (Kupferberg 2000). In most of the narratives by native women, there was a turning point at which the idea of „a new life to live“ became the leading element in the process of evaluating the own life course and reconsidering the life plan. This turning point is often narrated scenically, with many details, and with visible emotional involvement.

Most frequently, self-employment in this context is not an end but a means. These women pursue specific biographical goals that are located outside of their self-employment but are – in many different ways – tightly connected to it.

The pattern of the „unlived life“ as a basis for turning to self-employment could be observed in several narrations in the different national samples; however, it emerged most frequently and visibly in the narration of native women in the northern European samples starting self-employment after the phase of family duties. We shall discuss this pattern in the cases of Clara and Doris, drawn from the sample of German native women. These cases entail several aspects of this specific type and show two contrasting modes of reference to self-employment: self-employment as a means for realizing a specific vocation and self-employment as a goal in itself. These reference differences are associated with different business strategies which have to be taken into account by policies aiming to support non-privileged self-employment.

We give considerable space to presenting the case of Clara³, because through this case we are able to reconstruct some interesting process structures leading to self-employment, patterns of strategic action towards self-employment, as well as structures of the impact of policy measures that were also raised in narratives of other women. Subsidized unemployment, targeted training course offered by women's organization supporting female business starters, and bridging allowances are present in this biography.

Clara is 54 years old, and has been self-employed as masseuse for four years, she is divorced and has an adult son. She did not finish her regular school education, she left home, where she felt unhappy and marginalized two years before graduation. She received professional training in foreign language correspondence; then, starting at age 20, she worked in several firms as a secretary and clerk. She had been working in a large firm for over 20 years when she experienced an identity crisis. For a long time she had been content with her work, but slowly she realized that „something

3 The interview with Clara has been conducted by Regina Kreide and the author.

was missing“. The process of probing and questioning her present life began in the adult education courses she was attending in her free time. In her narration, she describes the emotional and cognitive processes which led to the need for a change. She experienced this process as being „diffuse“. „It began to seethe ... somehow“. She goes on to remark that she had thought until that time, that her life was „multifarious“, but this was a delusion, since she had no comparison, she knew no better life, she only knew this one way of living.

The result of this process was a growing awareness of the wish to change her occupational and life conditions. However, she had no new vocational orientation and the labor market was very tight at the time. As a result of this conflict she became increasingly unhappy. This state of mind influenced her work and, although she had been one of the best employees in the firm up to that point, the quality of her work started to suffer. Being unable to act, she postponed quitting her job several times. The reflection process threw her into the dilemma of having to choose between monotony and the freedom to seek self-realization but also, most probably, poverty; a dilemma she could not resolve. Through the worsening of her work she unconsciously created a „fait accompli“ that helped her to make the decision: the quality of her work became so poor that she expected to receive a notice of termination; this fact gave her the power to quit the job.

1.3.1 The phase of searching and reorganizing professional identity

The time that followed was a period of reorganization, reorientation and searching for a new professional identity. Her ideas here were diffuse. She attended a training center offering courses for bodily and holistic therapy. At the beginning, participation in these courses was, for her, rather a sort of therapy which started to move towards a „development of the self“ rather than training for a new profession. She says she participated in many „personal things“. These „personal things“ were „therapies“ and „massages“. This phase in her life became a step, not only towards a new professional identity, but also towards personal fulfillment. The path towards the new profession was, at the same time, a path towards self-discovery and self-development. In this phase, her professional goal remained unclear for a long time. Under the influence of a professional supervisor she was finally able to develop a concrete professional goal, to become a masseuse. Here it becomes evident that the prime biographical scheme is to work in the chosen vocation and to realize the goal of self-development. At her age, under the prevailing tight conditions in the labor market, she could not expect to find a dependant job as masseuse. In order to exercise her chosen profession, she had to become self-employed. For her, self-employment is a means for reaching the

chosen vocational goal of working in the specific field of bodywork. After finishing the vocational training course, a difficult phase full of doubts followed as she prepared to start the massage business. During this phase, Clara was registered as unemployed and was receiving unemployment benefits. Having finished the vocational training, she was confronted with the problem of actually starting to work. Almost incidentally, she became aware of policy measures targeting women starting new businesses, which were being made available by a women's association. She decided to participate in this program and started her business after completing the courses.

1.3.2 Entering self-employment as a status passage

The biographical process structure leading to self-employment revealed here is characterized by a two-phase model triggered by the crisis of becoming aware of an „unlived life“. The act of entering self-employment emerges as a status passage, moving from dependent to self-employed work. As described above, the phase preceding the status passage is characterized by a crisis which produces a need for a new biographical beginning and a diminishing commitment to the previous professional role (see also Kupferberg 1998). The phase following the decision to enter self-employment is characterized by increasing self-commitment to a new professional identity and the establishment of the daily routines required for self-employment. Thus, the biographical process towards self-employment is organized around the start of entrepreneurship as a status passage composed of two phases; the phase of preparation and the phase of starting and stabilizing the business. The preparation phase begins with the emergence of the desire for a vocational shift to self-employed work. In this phase, the idea of becoming self-employed is born and takes shape. This is a phase in which old vocational roles are abandoned and a new orientation is developed. It is characterized by processes of searching for, discovering and mobilizing resources. In the case of Clara, the wish for a new professional beginning centers on the content of her work: the desire to work in a specific field. Self-employment is in this case only a means to realize the goal of working in a specific field. In other cases, as I will discuss in the next part, an explicit wish to become entrepreneurially active emerges, which is then followed by a search for an appropriate field. In this phase, activities associated with searching, learning and experimenting take place. Having to recognize, calculate and mobilize resources, the subject is performing biographical work (Fisher-Rosenthal 2000). Significant others from one's social environment or professional helpers (e.g. counselors, social workers, etc.) – in the case of Clara, her supervisor – support and critically accompany this searching process. The successful completion of this phase is followed by the start-up.

Both phases require biographical work on the new orientation and the creation of new daily routines. These tasks call for energy and time and necessitate financial support. Normally, no income from self-employed work can be expected in the preparation phase, and the income generated during the start-up and stabilization phase is generally very low. Starting a business therefore requires financial capital that must not only supply the starter with the means needed for production, but also secure his or her living. Considering policies which aim to support business start-ups, we can conclude that they can be differentiated according to how they address these two phases. We can differentiate between policies which address the first phase and policies which address the second. Training and consultation address the phase previous to the status passage, and self-employment schemes for the unemployed and consultation address the phase following the start of the business. In evaluating policies to support self-employment, we should therefore consider two questions. (A): How do policies take into account and affect this basic structure of entering self-employment? Policies applied to this structure make up for absent resources or strengthen and mobilize available ones. For instance, there are training courses and consulting opportunities that address the phase of preparation, as well as consulting and mentoring measures; furthermore, the bridging allowance scheme addresses the stabilization phase. (B) What biographical processes are presupposed by a specific policy? Moreover, when assessing the relevance of a policy for realizing the self-employment project, we have to consider what meaning this policy had for the narrator and the possible divergence of this meaning from the official goals of the policy.

In the biographical narration of Clara, unemployment emerged not only as a problem – Clara has no choice but to quit her job – but also as being embedded in a strategic action. The narrator quits her job and becomes unemployed in order to develop a new professional identity. During the period of subsidized unemployment she was indeed able to develop a new professional identity. Subsidized unemployment becomes thus a „moratorium“, i.e. a phase of accepted insecurity concerning the deployment of the reflective biographical work processes needed to establish a new professional identity.

Clara evaluates the role of the training course for female business starters she attended as being very important in both an educational and a personal sense. She states that the concept used by the organizers aimed at detecting connections between the biography of the participant to the aspired business project. With this, at the basis for the educational effectiveness of the training, was the support of the biographical work of the participants. This biographical work stabilized the transformation of the narrator from an employee to a self-employed woman. Furthermore, the women's group that she joined in the training course delivered the emotional support needed for the success of the entrepreneurial task.

1.3.3 The defense of the „pilot flame“ business concept

In attending this course, Clara could specify the business concept she favored and had to defend the advantages of her model in comparison to the one proposed by the trainers. Her business concept was adapted to the goal of developing herself and is therefore, in contrast to a model based on expansion, oriented on a type of business we refer to as a „pilot flame“ business or self-restricted business concept in that it explicitly supports a one-woman entrepreneurship. During the training course it became obvious that Clara preferred this type of business and rejected the idea of expansion, especially the idea of hiring employees, as recommended in the training courses. Clara rejects the risk that underlies expansion. This gap in thinking and interest between the participant and the trainers seems to be of great importance for our analysis and policy evaluation, since the issue of expansion versus „keeping small“ is a central issue in the discourse on women’s businesses and policies for women’s businesses (OECD 2000).

The preference of the „modest“ model of business is of importance when assessing policies that aim to support the first phase of the start-up, until the business can produce enough revenue for the entrepreneur to finance her own costs of living. Clara decided to apply for a bridging allowance in order to secure financial support for the first phase of her business. She had to develop negotiation strategies in order to secure the benefits. However, it turned out that the Bridging Allowance, which is limited to a period of six months, would not have been advantageous for her. In her case it was advisable to keep receiving partial unemployed benefits, which were unlimited, and which could be adapted to her expected turnover, than to receive the Bridging Allowance for a short period of time. However, in evaluating this decision, it is clear that Clara was aware of the advantages and disadvantages entailed in the time restriction of the Bridging Allowance. She was fully aware of the fact that this time restriction might have functioned as a self-commitment strategy in that by deciding in favor of the Bridging Allowance she would have been forcing herself to increase her turnover and stabilize her business within the time limit defined by the duration of bridging allowance. This self-binding effect was dropped by deciding to continue receiving the unemployment benefits which were not limited in time.

1.4 Self-employment as a „healing“ project

In contrast to the case of Clara, in which self-employment emerges as a means to exercise a profession, in the case of Doris self-employment became relevant as a specific form of work organization. As we can clearly observe in this case, an expansive business concept accompanies this type of entrepreneurial activity.

Doris, 46 years old, single, decided to become self-employed after she survived a dangerous and most painful operation that saved her from disability and an early death from a disease she had suffered from since childhood. She was successfully employed in the marketing department of a major pharmaceutical firm when she decided, at the age of 35, to undergo the operation she had been postponing for years due to anxiety. The experience of surviving and mastering the operation, and the painful treatment before and after the operation, gave her the courage to start doing things that she always wanted to do but had feared she could not manage.

Mastering her illness was experienced by Doris as her own achievement. The success of the operation was, in a sense, her triumph over sickness and death, and defines the starting point for the willingness to seek steady achievement and steady proof of her ability. This experience released the figure of „self-competition“ which, according to Khalil (1997) characterizes entrepreneurial activity.

One undertaking that she previously wanted to do but feared that she would not manage to achieve was to complete her education by earning an „Abitur“, a degree required for university enrollment, and to subsequently pursue a university degree in business administration. Uncertainty in her youth about her ability to attend higher education prevented her from getting the „Abitur“ earlier. Doris realized quickly that it was quite difficult to study parallel to her employed work, and therefore she left her previous position and started working freelance in the same field (marketing). Her target was to be flexible enough to combine the time schedules of both studying and working. Education is the main target here, while self-employment is a means to reach this target. Of interest in this case is that she soon found an increasing attraction to entrepreneurship. Entrepreneurship was soon no longer a means for testing her ability in the sector of education, but attained the same relevance as education, in so far as it also became a terrain on which she wanted to prove her ability. The big challenge was the self-learning process related to the process of creating new routines in self-employment (Kontos 2003c, 2003d). The challenge of mastering the task of self-learning fascinated her. The borders between education and self-employment blurred since self-employment also became a terrain for intensive learning. Similar to obtaining her Abitur and studying at the university, entrepreneurship became so an „experiment“ on herself. Experiencing the sector of self-employment from the perspective of „self-competition“ resulted in her daring considerable entrepreneurial expansion by establishing a limited liability company, hiring employees and renting large commercial premises.

Thus, in the biography of Doris we could reconstruct two typical patterns related to the process of self-employment. One is self-competition (Khalil 1997) as basis for entrepreneurial activity, and the other is the interwoven character of educational and entrepreneurial activities. This becomes clearer if we compare the role of education in the biographical process towards self-employment

reconstructed in the narration of Clara. In the frame of the self-employment decision depicted in Clara's narrative, we observed the central role of education in reference to the ideal of „inner growth“, both academically and professionally. In Doris' case, the idea of self-employment as a learning project is much clearer. Moreover, through this case we can observe the conditions under which the expanding type of business surfaces in the self-employment projects of women. The „self-competition“ which arose through the extreme situation of triumphing over a serious existential crisis and the desire to live out more life possibilities than before, led to understanding self-employment as a goal that is the basis for an expanding business type.

A surprising finding of the research was the frequency self-employment was found to be a reaction to recovery from a disease, although we did not select cases on the basis of this specific variable. Nevertheless, some women only briefly mentioned the experience of a serious disease, whereas other women centered their narration on this issue. This type was relevant in the samples of native women in the northern European countries (Germany, Denmark and UK).

In sum, the discovery of, and reflection on, an „unlived life“ as a basis for the development of motivation towards self-employment emerged in various cases, and out of a number of different contexts, constituting sub typical patterns.

- In contrast to unfulfilling employed work without perspectives for personal or professional development, the pattern of the discovery of an „unlived life“ emerges as a desire for self-development that has to be realized by the means of a self-employment project.
- Following a profound life crisis experience, and the need to reconceptualize the biographical plan, self-employment can emerge as a „healing“ project.
- In contrast to heteronymous working conditions, the pattern of the discovery of an „unlived life“ emerges as a desire for self-employment as a terrain enabling self-determined learning.

1.5 Self-employment as a „struggle for survival“

Self-employment was, generally, positively evaluated by the self-employed native women in our samples, although they also brought up the negative aspects of insecurity and self-exploitation that accompany self-employment. The autonomy of action, the chance to learn through building up and maintaining the business, and the chance to develop one's self were some of the positive aspects named. In the case of Brigitte (German sample), a case which is in strong contrast to persons who evaluate their self-employment projects to be successful, we were able to analyze the conditions linked to failure with respect to both biographical aspects and policy issues. In this case, failure is defined in terms of a „business collapse“, as well as

the negative perception of the self-employment project as a pure „struggle for survival“ by the entrepreneur.

Brigitte, a 55 year-old German woman, has been self-employed for two years and runs a courier service. She is divorced and has an adult daughter. Brigitte does not evaluate her self-employment project positively, although she keeps it going. In contrast to other cases, Brigitte does not view her self-employment as a learning project, and she does not orient her goals on „education“ or „learning“. In order to obtain sorely missed economic security, she would prefer to rely on regular employment instead of self-employment.

Brigitte had occupational training in the field of selling recorded music, a profession that has been devaluated by technical change. She was inactive for more than 10 years while caring after her daughter and the household. After her divorce she had to start earning a living. She bounced from job to job until she was hired as a secretary at a large firm. She tried self-employment twice. The first time she became self-employed was after she had to quit her job as secretary. In consenting to leave her job she received a large financial compensation, and used the capital to start her self-employment venture. Her goal was to have more control over the work she does and thus gain flexibility in her daily routines. In this sense, the typical pattern of the realization of an „unlived life“ through self-employment also surfaces in this case, although in a weaker form. Still, she did not find success in the sector she chose, and, after she had lost most of her capital, she closed the firm and tried to return to salaried work. The second business start-up came about following a two year period of unemployment which led to financial and physical breakdowns. The second attempt was in the same sector as the first, and under the same conditions. Due to very poor earnings, she evaluates this second self-employment negatively, and characterizes her self-employment as a „struggle for survival“. She would immediately accept a salaried position if she were offered one. In this sense she is a typical case of „self-employment out of need“ (Bögenhold 1990).

The negative self-evaluation of the self-employment project is the prime reason to consider Brigitte as a case of failure. In understanding the success and failure of self-employment it is important to analyze a case of failed self-employment, as demonstrated in the case of Brigitte. Under which conditions did Brigitte's self-employment become a failure? Her narrative indicates an inability to utilize her professional resources and competencies for the self-employment project as the main structural pattern leading to the failure. A major reason for her indeed considerable success in her position as secretary at the firm was her union engagement, her communicative competencies and her ability to act as a mediator in the firm. However, she was not able to use these competencies as resources in her self-employment plan. Her competencies were not specialized and formalized

through education to the degree that she could utilize them effectively. In order to be able to apply these competencies in the free market, she should have taken a special (possibly formal) qualification course or developed a smart concept to utilize them. Instead, she chose the courier service as a self-employment idea, an idea that does not require a high degree of communication skills. She heard of this possibility from a friend, i.e. through coincidence, and was attracted by the possibility of „earning a lot of money while maintaining flexibility in her work“. Moreover, she was poorly informed on the conditions characterizing this sector. Important aspects of the informal inner organization of the sector, in particular the central station she was associated with – only the favorites of the manager of the central station received the lucrative orders – became only later, in a fatal way, visible for her.

Brigitte's second start-up also has to be evaluated as a failure. Although it is not economically rewarding, she is still running the courier service and evaluates this negatively. It is interesting that, despite her failure in the first self-employment project, also in the second start-up, Brigitte entered the same sector and worked out of the same central station. An explanation of her inability to start-up in another sector and to be successful in self-employment could be her lack of sufficient social and human resources. It is obvious that in a situation in which she desperately needed a paid position, the only resources she could mobilize were the experiences she had with the first attempt at self-employment. Therefore, despite her negative experiences she reentered the same sector. She was neither provided with a network of people that could help her find a new orientation, nor was she in the position to take advantage of institutional consultation. She did not make use of the Bridging Allowance in her second start-up, although she was unemployed and eligible for it.

In contrast to the long searching, reflecting and preparation phase we reconstructed in the case of Clara, the phase of preparation and strategic reflection with the problems of self-employment seems quite short in the case of Brigitte. Moreover, the direct connection between the self-employment plan and the biographical background seems to be much stronger in the case of Clara, and the other cases discussed, than for Brigitte. Brigitte connects neither the kind of work she has to perform as self-employed nor self-employment as a specific work organization with her past experiences, but only with the expressed goal of earning money and being flexible. We can hypothesize that it was the lack of a sufficient preparation phase preceding the professional reorientation as well as the lack of significant others to support and accompany the reflection process that led to insufficient preparation and the failure of Brigitte's project. An assisted phase of preparation would have probably helped her to develop a business plan that would have better fit her biographical background, enabled her a stronger emotional attachment to the business project and would have allowed her access to the information needed for utilizing the public resources offered to business starters.

1.6 Self-employment of native women living in a partnership/family

As mentioned above, the average age of the self-employed women interviewed in the UK and Danish samples is much lower than that in the German sample. Consequently, the British and Danish self-employed women we interviewed were more often in the mothering phase, having chosen self-employment among others as a form of work that enables one to combine mothering with gainful employment. In the UK sample – quite different to the German sample – we find also women who seek self-employment after having performed domestic work for several years, having little or no experience in paid work. In the narratives of these women, the issue of lack of self-esteem is more pronounced than in the German sample. Consequently, the concept of the consciousness of an „unlived life“ that was addressed through the German sample also applies to the UK sample, however, in a slightly modified form. In the German sample, the „unlived life“ structure surfaces among women that were confronted with the gendered constraints of women's lives, still, they had been integrated in the labor market, although in a subordinated position, and lived with the threat of social exclusion. In the UK sample, several of the native women we interviewed had been housewives, had not been integrated into the labor market and had discovered, once their children had grown, that they were dissatisfied with the isolation and restrictiveness of housework and economic dependence on their spouses (Anthias/Mehta 2000).

1.6.1 Entrepreneurship following the traumatic experience of economic dependency in marriage

This type refers to cases in which self-employment follows a long-term life orientation as an economically dependent wife/mother. In these cases, entrepreneurship is an important source of empowerment, independence and sense of achievement. For instance, Daphne's⁴ self-employment project is intrinsically linked to self-realization. Her biographical narrative presents someone who, for most of her life, focused on the needs and expectations of others: parents, husband and children. Indeed the catalyst for „self-assertion“ arose when her children were no longer dependent on her. The ensuing feelings of fear and loneliness seem to be compounded by the discomfort felt by long standing economic dependency on her husband:

„A grown woman having to ask for money for any little thing and give an account of it just isn't right“.

4 The interview with Daphne has been conducted and analysed by Floya Anthias and Nishi Mehta (See Anthias/ Mehta 2000)

This resulted in her joining a women's training program which eventually led to her becoming self-employed as a beauty therapist. Also here, an awareness of an „unlived life“ emerges, not in response to gendered occupational experiences and constraints, but rather out of the experience of gendered confinement to the domestic sphere. The decision for self-employment surfaces prior to making a concrete decision for a particular field. Self-employment is thus a strategy to bring about changes in the roles and relationships surrounding the family and partnership. It is a move to garner more power and to terminate the inequality that affects a woman's position. In this biographical narration, the de-socialization and de-qualification that resulted from the extended phases as a housewife were addressed and confronted through experiences made in a woman's training course whereby the participants were prepared for self-employment. She experienced the training course as positive due to the comprehensive provision of practical and personal skills. However, due to specific biographical preconditions, more important for her than the transfer of information and skills was the experience of empowerment. Empowerment and integration into women's networks are the crucial points. Such training programs have a positive empowering and networking function, as also observed in the other national cases. Also here, the women are more interested in self-restricted than expansive businesses start-ups. It seems that it is the orientation towards autonomy that dictates this entrepreneurial strategy, as business expansion, because of the increase in risks and need for control, is thought to limit the degree of autonomy gained.

1.6.2 Entrepreneurship as enabling flexibility in childcare

For some women, self-employment emerged as a survival strategy following childbirth and after being discouraged from returning to and continuing their previous jobs by their employers. Self-employment emerges as the only viable means of combining work and childcare.

This issue constitutes the focus of two biographical narrations in the British sample.⁵ Both of these women had held full time positions as graphic designers before their careers were interrupted by motherhood. Significant in both these cases is that their employers had assured the women that they would be able to return to their jobs at a later date. In practice, neither was encouraged to return, even on a freelance basis. This point illustrates the particular obstacles that women returnees face in trying to secure employment.

In contrast to self-employed native women in the UK and Denmark samples, native women in the Greek sample starting self-employment did not mention flexibility

5 These interviews have been conducted and analysed by Floya Anthias and Nishi Mehta (See Anthias/Mehta 2000)

at work as an issue. It seemed that they were all very well aware that self-employment usually means long „unsocial“ working hours if they are to compete in the small business sector, which is labor intense and characterized by high competition. This situation is probably highly associated with the fact that they predominantly start-up in the retail sector, and not in higher services sectors where one has more control over work schedules and time planning. Furthermore, as to family care duties, the self-employed native women in the southern European samples are better supplied with help from other women in the extended family, such as their mothers or mothers-in-law, than is the case in the northern European samples.

1.6.3 Self-employment of women and the „gender contract“

As already mentioned, self-employed women in the Danish sample were more frequently in the mothering phase than women from the German sample, having chosen self-employment, among other reasons, as a form of work that enables flexibility and allows one to combine motherhood with employment. The narrations of Danish self-employed women also demonstrate a biographical structure based on a plan to realize an „unlived life“ project which is generated by dissatisfaction with work conditions or family roles shaped by gender-specific expectations and life course patterns. A case typical to this structure is that of Dorthe.⁶ Dorthe was rarely committed to her vocation (office administration), as this had been the product of a choice based on traditional thinking concerning women's professions. She developed the wish to leave home early in life, and migrated to Ireland. After the prolonged illness of her child, she returned home. At this point, confronted with her responsibility towards her children and the necessity of securing a stable social environment for them, she abandoned the plan „to go away“. Instead, this plan was transformed to a desire „to change the social environment“ in which she lived. Dorthe's self-employment project is embedded in the struggle to change and shape her social environment according to her own personal values, which she did not feel were being supported by the dominant society, or even more so, were in strong contrast to dominant ideologies. In accordance with these values, she opened a fitness center targeting persons that do not fit the dominant aesthetic criteria, being overweight or even disabled. The idea to offer socially innovative services arose from the biographical experience of marginality as a woman and the wish to change the social conditions and combat the ideologies that produce and perpetuate marginality. We can see this effort to realize a fitness center for persons experiencing exclusion due to aesthetic prejudice as a wish to realize her own willful biographical plan, one which stands in contrast to dominant

6 The interview with Dorthe has been conducted and analysed by Marianne Nortoft Thomsen. (See Kupferberg/Nortoft Thomsen 2000)

ideals, and in a broader sense as an effort to realize an „unlived life“. Dorthe is moreover supplied with an extreme surplus of energy and hope for the success for her plans. In setting up her business, Dorthe received an Establishment Grant.

In the narration of Dorthe, who has two young children, the issue of combining family with self-employed work is strongly present. Dorthe is not a client oriented freelancer with control over her time organization. She is rather a „shopkeeper“ having established a fitness center that requests her constant presence, especially in the afternoon and evening hours when her children are not at school. She solved this dilemma by leasing premises with an adjacent apartment. Due to the proximity of home and workplace, her children can move freely between the two. In this sense, Dorthe could spatially integrate her family work with her self-employed work, allowing her to be active in both terrains. The strategy of spatially integrating family duties with self-employment arose in several interviews with both native and migrant women.

Interesting in Dorthe's case, though, is an unusual transformation of the traditional „gender contract“: Dorthe's husband is not dedicated to a specific profession and is content with jobs that meet the family situation and correspond to the requirements of his wife's self-employment project. He, in this sense, supplies a great deal of support to Dorthe, first of all by not questioning her self-employment project in relation to the needs of the family and his own needs and even more so by adapting his professional life to her self-employment project. In this sense, we might speak of a new „gender contract“, that is almost a converse version of the traditional one, not favoring the man's professional career but rather the woman's. This is not a male dominated „gender contract“, also not an egalitarian one, rather one that entails different functions and therefore different priorities concerning professional careers.

1.6.4 The „principle of cautiousness“ in married women's businesses

In Danish cases we were able to examine the „principle of cautiousness“ (Northof Thomsen 1999), a pattern strongly associated with the self-restricted type of business. In the biographical narrations of Danish women, the „modest“ type of business did not appear exclusively in the form previously depicted, one grounded on the biographical priority of non-economic goals (autonomy, development of the self, life long learning, a specific work content). In interviews with Danish women living in a partnership, the „modest“ type of business was rather dictated by specific balances requested by the traditional gender contract. It is worthwhile to notice that, in contrast to the stronger commitment to the work content found among native women entering self-employment after the mothering phase, in several Danish and UK cases we observed a decision towards a „pilot-flame“ self-employment accompanied by the motivation for self-employment as a specific form of work organization, as this form offers autonomy and flexibility for (younger) women in the mothering age.

The analysis of these narratives showed that the „modest“ or „pilot flame“ business concept is not only a product of biographical schemes associated with autonomy and the realization of an „unlived life“, but is also embedded in the gender contract arrangements with which women living in a partnership are confronted. The „principle of cautiousness“ for women's business activities which is based in the gender contract is the basis for the „pilot flame“ business concept. This principle and the „pilot flame“ business model could be abandoned as soon as women, in reassessing their needs, were no longer willing to accept certain aspects of the gender contract.

The principle of cautiousness is presented and discussed here against the narrative of Lene⁷, a 45 year-old Danish woman who is married and has a 19 year-old daughter. Lene sells consulting services concerning ergonomically correct accessories for computer workstations. Lene was educated as a technical assistant. She experienced many changes in her career due to turbulence in the IT market. After a long period of unemployment and frustrating job search activities, she decided to become self-employed. This decision was driven by the wish to circumvent the ups and downs of the labor market. In this case, we again find subsidized unemployment comprising a phase of „moratorium“, in which reflection and re-orientation occur.

Able to rely on her husband's income, she could start slowly, experimenting with the product she wanted to offer. Self-employed work also supplied her with the opportunity to spend more time with her daughter, who was 13 years old at the time she started the business, as she offered her services from a freelance position and could afford to organize her work schedules flexibly. The self-employment project was established in the framework of a family arrangement, in which priority was given to the continuity of traditional gender roles. This arrangement entails the „principle of cautiousness“, i.e. avoiding business risks, and the priority of the professional career of the husband. Through this arrangement, financial balance should be maintained and the family's standard of living secured, so that domestic family life can continue uninterrupted. Under these premises, Lene's start-up phase turned out to be slow. Being awarded a self-employment grant for unemployed persons, she could experiment and grow slowly in a learning-by-doing process. Her commitment to her business grew with time.

Today, six years later, the business is still fragile. The „principle of cautiousness“ dictates keeping costs at a minimum, for instance by working at home, which makes sorely needed changes and growth impossible. While this principle had been accepted from the beginning, over the course of time, the veto-right of the husband

7 The interview with Lene has been conducted and analysed by Marianne Nortoft Thomsen. (See Kupferberg/Nortoft Thomsen 2000)

when risks are involved is now seen as a hindrance. A fixation on the agreement and the implied principle of cautiousness were experienced as lack of support and interest from her husband. This conflict is visible on issues surrounding her need to battle the isolation of working alone at home. To move her work place outside of the home would mean having to cooperate with other self-employed persons and force her to increase her business turnover. While Clara decisively defended the self-restricted type of business, Lene became successively unhappy with it as she became more and more aware of the conditions it exposed her to.

In this case, the „principle of cautiousness“ is not a result of an individual biographical scheme to enact a business plan under the prioritization of a specific business model, but is based on the interpersonal „gender contract“ which shapes partnership. It is a prerequisite of the relationship to the family members, and is based on a hierarchical evaluation of the needs of the family members, defined under the unquestioned priority of the husband’s professional career. The „principle of cautiousness“ shows, thus, some characteristics of a heteronomous principle under which, over the course of the time, the narrator would like to become emancipated.

Concerning the success of the business, we could observe that husbands who were very conscious of their role as the breadwinner and highly dedicated to their profession – as Lene’s husband is – can be a hindrance to the success of their wives’ businesses. In other cases, husbands were not fully dedicated to their career and were content with any type of employment – as Dorthe’s husband is – and they showed support for their wives in their entrepreneurial tasks and contributed to the success of the businesses. For women living in a partnership, the specific character of the „gender contract“ shaping partnership is thus of importance for the development, expansion, and success of the self-employment project.

An analysis of the biographical embeddedness of self-employment projects of women living in a partnership demonstrates how complexly interwoven the biographies of these women are with the biographies of the partners, the steady negotiation of the gender contract and the various strategies that women develop in order to balance between family requirements and own needs for self-realization and self-development.

1.7 Considerations on policy implications of the biographicalembdedness of women’s business

In this chapter, we reconstructed the embeddedness of the entrepreneurial activity of native women in biographical and social processes including processes induced by policy measures. We could see how motivation to entrepreneurship and

entrepreneurial strategies emerged out of biographical processes and how policies affected the success or failure of their business projects. We could also see how the women tried to circumvent the loss of control over the own life and experienced creative transformation processes through enterprising and how they were exposed to socialization processes through policies.

Policy aiming to support entrepreneurship among women should take into account those specific aspects of entrepreneurship that can only be understood as being embedded in women's lives. Motivation, as well as strategies and experiences of self-employment are, in most cases, based on variations of the awareness for the need to realize an unlived life. The widespread „keep small“ strategy in women's businesses is intrinsically related to the motivation to pursue self-employment while focusing on self-development. Here starting a business entails the biographical foundation of a plan for self-employment along with intensive biographical work in reassessing one's biographical experiences and rearranging one's identity. Moreover, the analysis of the biographical embeddedness of women's entrepreneurship revealed that successful entrepreneurial activity, not only from the perspective of the entrepreneur, but also from the perspective of the mainstream understanding of entrepreneurship, can emerge out of a life crisis such as a serious illness and would therefore not correspond to the notion of a physically resourceful entrepreneur.

1.7.1 Policy to support business starts: self-employment schemes for unemployed

In most of the narratives by native women in the northern European samples, we observed a phase of subsidized unemployment as a phase of reorientation and self-reflection leading to the decision for self-employment. Having been unemployed before starting their business, they could benefit from an Establishment Grant aiming at supporting the unemployed to succeed in self-employment. In the sample of Danish women, the role of the entrepreneurial grant could be examined more closely. The Establishment Grant is important from the perspective of the weak material basis often found at the start of a business; on the other hand, it entails a high symbolic value, as it is experienced as social recognition of the entrepreneurial activity, even under the restrictive „gender contract“ conditions mentioned above, that – under the specific gender balance in the family – entail a devaluation of the meaning of the entrepreneurial activity of the woman i.e. the priority of non-entrepreneurial family goals, and the needs of the husband's career vis-à-vis the entrepreneurial goal. However the opposite effect has also been voiced, whereby the grant becomes a rather stigmatizing factor. The stigmatization is based on the

specific discourse that prevailed in Denmark regarding entrepreneurial grants. Self-employment grants for unemployed persons entered the public discourse in Denmark under the general critique that they offer support which is not legitimized (Kupferberg/Nortoft Thomsen 2000).

Nevertheless, in our native women samples we detected cases in which there was no policy participation, for instance, in native women who fall into the category of „self-employment after recovery from a serious illness“. Women of this type are strongly motivated towards their self-employment project and they are confident that they will master the task. This might be why they start without external policy support. These women do not need policy as empowerment or a symbolic confirmation of their self-employed status.

We have also detected cases of failure, according to both the economic criterion of insufficient business profit, as well as the criterion of the subjective evaluation of the self-employed. For instance, Brigitte, a case embodying subjective and economic failure, did not make use of available policy support, neither in the form of a Bridging Allowance nor in the form of self-employment training programs. This could be interpreted as one of the reasons as to why her business project failed. She failed to mobilize available institutional resources, thus depriving her business project of a phase of thorough preparation in which the business concept and the strategies could have been adjusted to the biographical experience which would have increased the probability of a successful outcome for her business, in both subjective and economic terms. On the other hand, it is true, that it would not have been easy for her to obtain a Bridging Allowance, as the laws regulating the Bridging Allowance actually excluded her from these benefits: In her first business start-up she was not eligible for unemployment benefits and a Bridging Allowance, since she had received a large financial compensation for resigning her job. In her second business start-up, she did not apply for benefits, although she was entitled to them as she was registered as unemployed; however, even if she had applied, it is likely that she would not have received the Bridging Allowance because her start-up was in a sector where she had already experienced entrepreneurial failure. This fact would have made her project unattractive for support, as there were no indications that she would be able to succeed under the same conditions.

1.7.2 Enabling and supporting biographical work in the frame of training projects for female business starters

Many of the native women interviewed in the northern European samples had either received an establishment grant to start their business, or, in addition to the establishment grant, were also offered consultation and, in some cases, training

through European and nationally financed projects which supply participants with the information and skills needed for starting a business. Through the analysis of the interview with Kirsten⁸, a native woman from the Danish sample, we could reconstruct a case of „good practice“ in policy, which takes into account the biographical background and biographical resources needed for self-employment. The concept of „mentoring“ is at the core of this „good practice“, which grants the project participant space and time to support her efforts. Through this support, individual biographical resources could be mobilized to successfully assist the participant in the transformation from unemployment to self-employment.

Kirsten's biography entails a variation on the biographical structure of the „unlived life“. She discovered her passion for painting very early. However, her social and cultural origins did not encourage or support her talent and passion. Nevertheless, she tried to structure her life in a way to allow painting to become a fulltime occupation. Kirsten worked as a waitress and was later registered as unemployed and received unemployment benefits for several years. By securing herself an income through unemployment benefits, she was able to practice her painting as a sub-career. During this period of unemployment she had to attend a series of labor market reintegration courses offered by the labor office. In one of the courses, in the framework of a NOW project, she was confronted with a teacher who gave her the self-confidence to make a profession out of this occupational sub-career. Only through the attentiveness of this teacher she was able to start thinking about making a profession out of her passion. This teacher became a mentor who accompanied her in the painful task of breaking out of the encrusted structures of everyday life she had built and he helped her to gain the self-esteem needed to sell her work. The flexibility of the project structures, the high level of the project's resources as well as the professional and emotional skills of the mentoring person are the main conditions for this successful transformation of a sub-career to a main self-employment career.

The NOW projects were conceived as a terrain to encourage women who were not able to rely on support networks. As such, they have met the needs of such women by confirming the new biographical plan and offering a terrain for communication and the possibility to develop relationships similar to those with significant others. They offered networking opportunities with other women planning to establish businesses. From this point of view, the NOW projects represent a „good practice“ that can be recommended for generalization. Nevertheless, although most of the native self-employed women in the north European samples were enthusiastic about the European and national programs supporting the self-employment of women, criticism was also raised concerning the effectiveness of

8 The interview with Kirsten has been conducted and analysed by Marianne Nortoft Thomsen (See Kupferberg/Nortoft Thomsen 2000).

the programs, the lack of firm structures and their incapability to effectively transmit entrepreneurial skills. This type of criticism was articulated by Jane⁹, another native woman from the Danish sample, who started a business venture with her husband in biological agriculture. The discrepancy between Kirsten and Jane in the evaluation of the training program can be explained by the differences in the needs of the two women. Jane was supported by her husband to explore self-employment. She, for the most part, needed mainly technical information to secure the realization of her plan. In contrast, Kirsten had no such support, nor did she have a significant other helping her to develop the idea of self-employment.

1.7.3 The concept of resources and the standard entrepreneurship

In the literature on entrepreneurship, the resources required for successfully starting a business are considered to be financial start capital, human capital in the form of education and qualification, and social capital in the form of access to supportive networks. This understanding of entrepreneurial capacity, according to Ivan Light (1999), the endowment of the entrepreneur with class resources, has shaped the profile used by consulting institutions as a measuring basis for the appropriateness of a business starter. The entrepreneur's profile used by several institutions for assessing the appropriateness of an individual for the entrepreneurial task, for instance the German Federal Ministry of Economics and Technology, includes the possession of economic, educational, social and – what has not yet been appropriately theorized – physical (health) resources.¹⁰ This conceptualization of entrepreneurial capacity, currently in broad use in policy making and policy implementation, constructs a profile of a „standard entrepreneur“ (Kreide 2003) that excludes non privileged self-employed persons, such as native women from policy support.

The fact that self-employment rates among women are growing, (Minniti/Arenius 2003) as well as biographical records on the development of self-employment, however, challenge and counteract the dominant notion of a „standard entrepreneur“. Our research has shown that many successfully self-employed women do not fit this construct of the „standard entrepreneur“.

- Many women starting their own businesses had previously experienced broken educational careers in connection with crises in their childhood and youth. Therefore, they frequently lack formal human capital. But what human

9 The interview with Jane has been conducted and analysed by Marianne Nortoft Thomsen (See Kupferberg/Nortoft Thomsen 2000).

10 See the check list offered to the business starter for the self control on the webpage of the ministry: http://www.existenzgruender.de/imperia/md/content/pdf/publikationen/uebersichten/vorbereitung_beratung/07_check.pdf

resources do women rely upon when starting businesses? Many women start business in traditional areas such as beauty, cosmetics, fashion, therapy, care, massage, and other personal services which are related to the „female work capacity“ acquired through the process of gendered socialization (Beck-Gernsheim/ Ostner 1977, Knapp, 1988, Kontos 2003d). They conceive business projects drawing from their biographical experience, the tacit knowledge on human relations and care and the intuitive knowledge they obtain by coping with the needs and the rearrangement of their biographical plans.

- Many women use self-employment to seek autonomy, and a refuge from traditional, and in some cases oppressive, family ties and therefore lack backing and support by family networks. Women living in a partnership cannot always rely on the support of their husbands when setting up businesses. They are frequently confronted with restrictions regarding the expansion of their business, entailed in a latent „gender contract“ that rules the partnership. New social networks established through training courses addressing female business starters substitute the lack of support through family and other social networks.
- Our analysis has shown that self-employment can also be the product of a reorganization of one's life after the experience of a serious disease. In these cases, starters are not supplied with the capital of physical health, regularly requested by the supporting institutions. How would these women be assessed while seeking out consultation for starting a business or applying for a loan? Wouldn't they be found to be inappropriate due to their unstable health conditions?

The starting conditions of women highly motivated for entrepreneurship should be taken into account by policy, and should legitimize the inclusion of these women in supportive policy measures. In these cases, although a range of resources assumed to be essential for starting a business are missing, the strong motivation to entrepreneurship that develops against the background of experiences of life crises is one of their main resources for coping with the difficulties of entering entrepreneurship and the entrepreneurial process (Kontos 2000, 2003a, 2003b). We would suggest, therefore, a reformulation of the concept of entrepreneurial resources considered important for business success. The concept of entrepreneurial capacity should include the important aspect of „motivational“ resources, that is, the positive, intrinsic motivation needed for enduring the difficult and sometimes painful transformation from a dependent to an independent work organization.

2. Self-employment, autonomy and empowerment against patriarchal family structures

Maria Liapi / Maria Kontos

In biographical interviews with self-employed women and would-be female entrepreneurs in the Southern European countries Italy and Greece, a dominant construct became visible whereby the project of establishing self-employment was strongly interwoven with a struggle against patriarchal family structures. However, considerable differences arise on this issue in comparing interviews with women living in the metropolitan region of Athens and interviews with women living in the semi-rural region of Calabria.

The typical patterns found in the self-employment processes of native women in the Greek sample strongly reflect the rapid social change which recently took place in Greek society, a change which was much more pronounced in the Athens metropolitan area. Thus the types which develop here can be differentiated according to age. The older cohorts (in their 40s and older) of self-employed females were socialized in the authoritarian Greek society of the 1960s and 70s, in accordance with traditional gender role models and a strong family orientation, and are now struggling either to gain access to paid income and overcome professional disorientation or to gain a new self-identity based on self-determination. Some of them were introduced to the idea of self-employment through policy measures. The younger cohorts were socialized in the aftermath of a military dictatorship (1967–1974) in the 1970s and later in a liberated society. At this point in time, issues concerning women's liberation were being actively addressed in Greek public discourse. Among the younger cohorts we find types of female self-employment orientating on the effort to realize an autonomous life plan through self-employment.

2.1 Family strategies, education, individualization and self-employment

Despite diversified strategic action patterns and the mobilization of biographical resources as well as educational, cultural and human capital, the self-employment plans of most native women in the Greek sample is underpinned by the struggle for social recognition as equals and a release from patriarchal family structures and gendered power relationships.

Furthermore, our cases analyses provide insight on the widespread and commonly adopted strategy of Greek families supporting their offspring's acquisition of educational capital, especially at the level of tertiary education (university degrees). Poulantzas (1974) stressed that Greek families exhibit mobility dynamism through the systematic channeling and „investing“ of crucial shares of family resources in realizing the upward social mobility of their children. In contrast to what happens in most developed countries, Greek families do not only „hope“ for their offspring's upward mobility, they „believe in it“ hence they do whatever they can to „plan“ for it. A continuous and excessive demand for higher education has long been the most reliable starting point in securing social mobility. The use, and the very meaning of the word „settling up – apokatastasi“ with respect to both marriage and a secure profession, is indicative of an imaginary social space – „elsewhere – allou“, that offers not only „settling up“ but above all security. The latter reflects an expectation for lasting and permanent freedom from feelings of insecurity, characteristic in the lower social strata. Our findings offer an indication of biographical variations in the implementation of this construct, proving that a) it is not always as contentious as assumed and b) the socio-economic and ideological changes of the last decades have problematized the effectiveness of this strategy in securing the professional and social future of younger generations.

This widespread family strategy turns out to be a double sided process: failure, or even worse, abandonment of commitment to such strategic decisions is often „punished“ by the family as an act of disobedience. As family support (economic, emotional and psychological) becomes a matter of negotiation, it takes the form of an offer which may be withdrawn should children decide to pursue alternative professional and life choices. This was substantiated in our cases, for example, when decisions were made to follow the route of self-employment instead of education. Self-employment, in some of our cases, has proven to be an alternative path to regain the self-esteem lost by unsuccessful efforts to study and adhere to the family plan for higher education.

Moreover, efforts to comply with such a strategic imperative sometimes represses other skills, competencies and talents, directing subjects to make educational and professional choices meaningless for the attainment of life fulfillment. In this case, self-employment represents a strategy to regain control over one's own biography and autonomous life planning. This „educational fetishism“ (Poulantzas 1974) accompanied by the, until very recently widespread, undervaluation of any type of technical or vocational education, irrespective of actual demand on the labor market, is obviously related to the nearly obsessive resistance of Greek families to their children pursuing educational courses that do not promise upward mobility.

On the other side, many researchers (Tsoukalas, 1987) have been able to demonstrate a prevalence in Greek society of families consenting to prolong the work integration of its younger members. This phenomenon must be related to family expectations of securing better, above all non-manual, employment. The acceptance of low status and provisional types of jobs by young children is associated with a stagnation and/or diminishment of the family's symbolic capital. In other words, the choice to be inactive is preferable to employment in a low status job. In this context, the choice made by some of our female interviewees to establish direct economic independence by accepting any type of available job, or engaging in self-employment, must be understood as a divergent life choice capable of producing tension and conflict in family relationships.

Furthermore, the biographical embeddedment of self-employment might challenge existing assumptions in the literature on typical paths of entering self-employment among persons who see no other opportunity to gain entrance to, or remain in, the labor market. Instead, as some of our cases have demonstrated, some self-employed women have abandoned waged employment to realize their own „unlived life“ plans. In addition, some females who entered self-employment out of frustrated wishes for dependent work, whereby self-employment represents the only solution to finding a job, underwent a gradual change and found enjoyment in the experience of being one's own boss and having the power to exercise control over one's own work and make one's own decisions. Start-up conditions also turned out to be rather atypical, these women usually did not have monetary capital at their disposal, nor could they claim any specific human capital in terms of education and qualifications. Instead, self-employment becomes a process of biographical self-learning and self-socialization.

The struggle of women for autonomy through self-employment is often associated with a „restricted“ type of business, as expansion is seen as a threat to viability. Moreover, women tend to consider expansion as an economic risk, incompatible with the biographical goal of autonomy (Hakim 1999). Our analysis validates this pattern as the motivation is clearly not to get rich but rather to secure employment, representing what we call a modest – non expansive – type of business. Moreover, they start small and remain small voluntarily, being conscious of not wanting to loose control of personal time and quality of life, in other words leisure time and control over one's own life. The entrance motivation here should be referred to as an emancipatory motivation striving for autonomy, which is understood as an intrinsic motivation prone to counteracting arising difficulties.

2.2 Internal migrant women: Self-employment as a means towards realizing a specific lifestyle – the blurred lines between occupational culture and leisure culture

The spatial cleavage of Greek society into the urban region of Athens (and to a lesser extent Saloniki) on the one side, and the rural and semi rural rest of Greece, combined with the huge internal migration flows of the 60s and 70s towards the metropolitan region of Athens, have given rise to a specific type we were able to isolate in interviews with several native Greek women. The women conforming to this type came to Athens, after finishing their secondary school education in the town of origin, in order to study in one of the capital's institutes of higher education (educational migration). However, underneath the expressed purpose of seeking higher education, which is a socially accepted decision for migration, we find a deeper, biographically more relevant, but socially unaccepted, aspiration to „escape“ from a narrow, socially provincial environment, characterized by traditional norms and values and where social control is strongly gendered. The decision to migrate to Athens is thus a biographical plan loaded with expectations of new opportunities for personal development and autonomy. Although natives, as internal migrants these women share a fate of social exclusion commonly experienced by international immigrants. Young internal migrant women oscillate between a conscious distancing and self-exclusion from the social groups of quasi sub-ethnic internal migrants of the same origin and the unexpected experience of social exclusion from Athenian society. One reason for this exclusion is the presence of a cultural gap in Greece whereby the Athenian metropolitan region is perceived as the economic, political and cultural „center of the nation“ and the rest of the country is merely „peripheral“.

In these cases, pursuing personal development might be considered along the lines of what Andre Gorz (1980) names the „refusion of societal work“ which is expressed through the interchange of provisional activities and a tendency to revolt against a generally internalized compulsion for work. In these cases we can not speak of typical employed or unemployed people – especially among young persons. The women in our sample correspondent to this type undertook various temporary and occasional jobs in different sectors, not only undermining the basic dichotomy between active and inactive persons, but also the ideological and conceptual construction of the very notion of ‘profession‘ itself. Instead of considering this type of occupational biography as a deviation from normality, loaded with obvious negative aspects, it should be rethought in the light of an emerging fluidity, characterizing not only many types of employment but also the respective subjective perceptions. The literature has pointed out how the perception of unemployment

from the standpoint of the social subjects who „experience it“ depends on the meaning which the specific social group attaches to the concepts of profession, employment and income.

Self-employment is embedded in strategies to develop, on the one hand individuality and to establish, on the other – in the situation of social exclusion – a new frame of belonging based on free choice and socio-cultural affinity. The women of this type felt „exposed“ to a plurality of life choices; some of them marginal and sub-cultural, but still adopted rather than handed down. Having emancipated themselves from a situation of oppression, their main biographical target became the construction of a distinct style of life (Giddens 1984) around the target of self-development and self-fulfillment. The new style of life becomes the symbol of freedom from the oppression of the old collective, and the path towards entering new collectives produces a new feeling of belonging based on selective membership and freedom of choice.

The first years in Athens constitute a life period in which all energy and efforts are directed towards coping with new social and cultural conditions through the acquisition of social skills and knowledge, as well as cultural and symbolic codes. The choices, regarding further education or training and work plans, are short-term and inconsistent, and are driven by the motivation to become attached to positive social and work milieus, in order to encounter others they understand to be favored. Their life course remains open to changes, in the light of the mobile nature of self-identity.

At a later life stage, changes in educational and professional plans seem to be determined by the lack of the social and, more importantly, cultural (urban) capital needed to support „ambitious“ life plans. The poor social, cultural and symbolic capital they possess, due to their class origin and, more significantly, lack of the habitus needed to develop appropriate coping strategies for solving professional integration problems arising in the new socio-cultural setting, further constrain life chances. The big city life prospect opened by internal migration did not turn out as expected, dreams remain unrealized. In their thirties, these women still have low formal qualifications and have not been able to accumulate constructive work experience due to the predominance of occasional jobs – frequently in the sector of selling lifestyle articles and services – and periods of unemployment. In most cases they could not demonstrate a steady personal income, living on and off from family finances, hence recycling dependencies and frustrating the life target of self-development.

The steady commitment to a specific lifestyle centered on self-development, with aspects such as self-learning, learning through experience, social and political participation, drove them to see dependent work as incompatible with their own style of life and orientated them more actively on self-employment and independent work.

Through self-employment they feel they can have greater control over their work environments; they see the spheres of personal life and work life as inseparable worlds, an interaction with their chosen style of life creates a vital social space for the realization of the target of self-development. Upon launching self-employment, active engagement is strongly motivated by a desire to keep the future open and flexible. Success and viability issues regarding self-employment seem to be evaluated with respect to the potential changes in lifestyle patterns, rather than to objective conditions.

Work is conceived as the means to achieve economic independence and control over work compulsions. This control is perceived as a necessary precondition for realizing the target of self-development through an individualistic and „hedonistic“ style of life. Proximity to a specific sub-cultural social milieu, contacts and interpersonal ties with significant others are reconstructed as the essential dimensions of the motivation behind the decision towards self-employment, such as opening a fashion shop, a night bar, or a café. The self-employment project draws from the general insight associated with the lifestyle which they are now selling, but also from previous experience as employees in such lifestyle enterprises.

Since the biographical schemes of these women are the realization of an extreme individualization, they reject the traditional, family oriented women's role. They develop quite unusual, individualized biographical plans differing from the institutionalized expectations of the normal family cycle. Typically aged between 35–40 years, some are single, some married, but with no children or own family life expectations.

Having been successful at becoming self-employed and building up their own business, they feel they have found the only path available for improving their social and economic position, and at the same time, for living in accordance with their style of life orientations and values. The latter is the main active biographical resource to be drawn on in fulfilling the self-employment project. What is worth mentioning here is that the chosen style of life constitutes a component which is dynamically incorporated into the business concept. Their business dynamic is based on core aspects of their chosen style of life, „selling“ this lifestyle as a product/service to others, clients with whom they share a symbolic level and common sub-cultural bonds.

2.3 Self-employment as a strategy to regain autonomy and control over one's own biography

The path to self-employment, detected in samples of women native to Northern Europe, i.e. self-employment as a means to live an „unlived life“, is also prevalent in the Greek sample. Self-employed Greek women revealing this structure are predominantly young. We could detect two sub types, split into middle class and

working class origins. Self-employed women coming from middle class families experienced the suppression of their own life choices by having to adhere to professional careers chosen by their parents. They may have developed professional careers, but were still dissatisfied with their work which led to a personal crisis of self-identity and, consequently, a feeling of lack of control over their future. A self-reflection process starts, during which the lack of independence and autonomy in life planning, regarding the educational and professional choices they made, is traumatically relived and reassessed, rendering an urgency of professional re-orientation. In this context, a biographical resource is mobilized, often in the form of an „old dream“ linked to unrealized educational and occupational options, supported by the attitude to „stop being a good girl and start doing things for yourself“.

In these cases, self-employment constitutes a means for opening up not only a new professional but also a new life perspective. Social and cultural capital, as well as previous work experience, is the main resources which can be mobilized in starting up entrepreneurship. These women manage to activate informal support networks, such as relatives and friends, whom they rely on in order to prepare for the shift in professional goals. Before leaving an employed job, carefully thought out steps are made to prepare them for the new self-employment project. In other words, they develop a gradual strategy, which is elaborated and organized around a parallel career approach. They rarely rely on policy support such as „Subsidy for New Entrepreneurs“ granted through the Organization for the Development of the Labor Force (OAED), and which started in 1996.

The type of self-employment as a strategy to regain control over one's own biography is a bit different for enterprising women coming from lower class families. These women developed an early orientation towards economic independence, partly on the basis of intensive reflection on the model of an economically dependent life embodied by their mothers. They took paid jobs early on, and transferred the goal of personal independence to work relationships, choosing self-employed work as a means of gaining independence at work. Their affiliation to this target is so strong that it drives them, in some cases, to abandon alternative personal interests and occupational options, such as an artistic career or future employment as a teacher, as these postpone the life target of full economic independence. A satisfying and fulfilling job is important to them, though without a quest for ambitious career aspirations or greater material rewards which would contradict their life target of seeking autonomy. They highly value occupational self-direction, the use of initiative, thought and independent judgment at work; all useful self-employment skills. Still, they feel that their success here is at the expense of other life sectors, such as a satisfying emotional and family life. They regard themselves as being exploited by objective conditions imposed by growing competition in their sector which demands more time of them, at the expense

of the personal time they should use for themselves and/or for their children. Having devoted most of their energy and efforts to establishing professional self-employment, they feel trapped by social conditions which do not facilitate the flexible combination of personal life, motherhood and work.

These women, who are biographically oriented towards independence and success and proud of having achieved self-determination and the consolidation of a dynamic female identity, feel trapped more and more by their professional responsibilities, to the point where they start to question their accomplishments or compare their personal work independence with the advantages of a dependent employment. Furthermore they wonder if they, at the end of the day, have actually undermined their own target for autonomy. Individual change does not go hand in hand with social change, hence these women, having succeeded in establishing personal independence are still subjected to a gendered distribution of work in the private sphere and cannot free themselves from the constraints put upon their lives by traditional gender power relationships.

2.4 Self-employment as result of participating in policy measures

In the sample of Greek self-employed native women, those who took advantage of state funded policy programs fit into two distinguished types. Here cohort seems to be an important factor of differentiation. With respect to age, one group of women who took advantage of policies is rather young, late twenties to early thirties, and the second group is in their mid to late forties. The younger ones are single, without family responsibilities, they come from a working class background, have an average professional training and have worked as dependent employees in their profession for some period before launching self-employment in the same occupational field. The decision for self-employment resulted from unsatisfactory and/or exploitative work conditions, which we can interpret as gender specific. Resources utilized for the successful realization of the self-employment project were their prior professional specialization and work experience in the sector chosen for entrepreneurial activity and knowledge of the specific market. Furthermore, public subsidization and low amounts of own starting capital makes undertaking self-employment a low risk decision.

In the group of older women we also find working class backgrounds, with low to average educational qualifications and no professional training. Their previous work life is characterized by short-term, unregistered and poorly paid jobs, as well as long-term unemployment or unpaid family work periods. These women are, in relation to the others, affected by a higher degree of social exclusion. In terms of life cycle, two of the women in our survey were in the mothering phase having dependent children, while one had an adult daughter. Mothering (caring respon-

sibilities) created additional difficulties in getting a paid job, as well urgent economic needs.

The case of Dimitra, 40 years old with an 18 year old daughter, illustrates the typical pattern of an emerging self-employment project resulting from socialization through participation in a NOW project. Dimitra grew up in a traditional milieu that stereotypes gender roles, depriving her of any formal qualifications needed for paid work, as she was basically socialized for a domestic role. For Dimitra, the experience of divorce, ten years prior, was a biographical break, as she was unprepared to cope with new life demands such as supporting herself and her child economically. Her efforts to find a job were spasmodic and inconsistent, characterized by the lack of a strategic plan with rational steps. This in turn drew her back to economic dependence on her own mother, resulting in the exertion of social control over her life choices.

Urgent economic need – in order to support herself and her child – formulated her initial motive for participation in a 6-month NOW program, which aimed to qualify long-term unemployed women in collective self-employment in the form of a children's party catering and animation business. Her initial motive was solely to take advantage of the hourly attendance subsidization. Her prior work history in irregular jobs made her ineligible for unemployment benefits; the subsidization offered to the project participants was experienced as a substitute for unemployment benefits. This initial attitude was altered over the course of her participation in the training program. The program aimed to empower the women, functioned as a socialization terrain, and soon created engagement and great expectations for escaping the present, stagnant situation. Due to the lack of individual strategic plans, the turn to policy programs developed as an „opportunistic strategy“ in order to cope with the frustrating situation of unemployment. Ultimately, participation in the social policy program proved to be an external, though decisive, factor in developing her biographical plans.

In the end, the planned self-employment project never got started, despite intense efforts for its preparation. The failure of Dimitra's self-employment project is not only due to her difficult individual starting conditions; further causes have to be taken into account such as the specific implementation conditions of collective self-employment projects and the recruitment strategies of the project. Dimitra was not the only one who entered the project with the false motivation of collecting hourly subsidies. Several of the other participants were not seriously motivated to achieve the project aim. Most, if not all, of the women participating had the same opportunistic attitude towards the project. Lacks of previous employment experience, financial resources and, most importantly, psychological support from family members – especially husbands – are major factors in preventing women from deciding in favor of involvement in a cooperative entrepreneurial project.

However, cooperative entrepreneurial NOW projects initiated in Greece do not always end up missing their target. Some of them have been able to provide their participants with occupational opportunities. Asteropi, 43 years old, participated in a different NOW project, funded by the local authorities in a regional district of Athens; a social cooperative in the childcare sector which ran for seven years. Following the termination of this NOW project, Asteropi started a collective self-employment project with other participants. Her participation in the NOW project was an empowering experience which strengthened her, even though the cooperative closed.

Thus, NOW projects can be evaluated in terms of a pilot-type social policy, with a number of limitations in creating permanent jobs for its participants, as well as in combating unemployment for groups vulnerable to social exclusion. Nevertheless, they offer valuable opportunities, functioning as an empowering period of socialization which could otherwise be difficult if not impossible to offer to the target group.

Social policies, and in particular programs such as NOW, aiming to integrate unemployed women in the work force, are unsuccessful in that they do not take into account the biographical inter-linkage these women experience between the status of being economically inactive and dependent on others for their own professional decisions and the preparation (at all levels) needed to attain self-employment. Targeting these types of programs has proven to be unsuccessful, in that the self-employment objective presupposes that women are already motivated towards (self-) employment, if not work experienced. It is a top-down approach, according to which subjects are „designated“ to organize their own self-employment because these policies exist and address them specifically (the pull-effect of policies). The experience of participating in the program, in its interaction to individual biographical issues, has substantially influenced, though in different ways, not only occupational orientations and future plans, but also self-perceptions.

2.5 Concluding remarks

In order to come up with conclusions concerning the evaluation of social policies for individual women's biographies in Greece, we need to take into account the transitional stage of the Greek society, characterized by the interpenetration of aspects of tradition and modernity in social settings, accompanied by changes in the re-organizational dynamics of the public and private spheres. The underdeveloped, in comparison to Northern European societies, welfare, state and public service provisions (especially in the care sector), in relation to the growing erosion of informal support networks, cannot sustain the dual life orientation that many

women have regarding their employment status and family. Both of the cases presented represent women who, at a certain point in their lives, wanted more than family life, and took steps into the public sphere, where they were confronted with an obstructed social environment, and the only available identity models were those offered by male stereotypes. The changes in traditional gender relationships finding expression in individual women's biographies are not in accordance with the gender relation changes which, still in an initial stage, are occurring in the public sphere. The specific combination of family background concerning gender identity and work orientation was crucial to meaning of self-employment in the life courses of the respondents. The particular combination for an individual case reveals how the respondent assesses and comes to terms with her need for self-employment assistance and support, through social policy participation. By examining all these inter-relationships it becomes clear that:

- a) In cases where self-employment is a result of a self-reflexive biographical process, social policy participation plays no role at all;
- b) In cases where women decide actively, through a self-selection process, for social policy participation, finding themselves at an advanced stage of development concerning self-employment plans, participation proves to be a factor leading to success;
- c) In cases where use is made of specific programs to sponsor entrepreneurship, which aim to combat unemployment among women or their limited access into the labor market, policy participation is ineffective in that policy design does not interact with the motivational resources seen in the biographies of these women.

The difference between accessing and making use of policy support in the two cases presented shows how institutions are bound to and constrained by the individual and collective rules governing practices of support. The social policy system is molded relatively by those who interact with it. In turn, this can produce a range of consequences in individual situations.

3. Clientelism and family spirit. Some notes on self-employment policy in Calabria

Elisabetta Della Corte / Walter Greco / Walter Privitera

The aim of this chapter is to interpret the unemployment situation in Calabria as the result of a mix of traditional and modern factors. We will argue that, in this part of Italy, a strong network based on the family is used as a strategy to reduce the consequences of high unemployment rates, but that the efficiency of this strategy is basically poor and systematically excludes weaker subjects, such as migrants, who cannot rely on this safety net.

3.1 Some aspects of the Calabrian economy

A weakness in the production system is one of the fundamental characteristics of post World War II Calabrian development. The strong economic growth which has occurred since the 1960s is due to a high number of public monetary transfers and, in part, to the mercantile sector. At present, a public financial crisis and a stop on special interventions for the Mezzogiorno seem to foretell future reductions in public financial resources for depressed areas. Furthermore, the increasing internationalization of the Italian economy implies that the domestic market, especially in marginal areas like Calabria, will sink in importance for national enterprises.

The manufacturing industry in Calabria, with respect to fundamental features and qualitative standards, is still below the minimum level needed to activate self-centered processes of economic improvement and growth. The structural weakness of the local economic system can be reduced to three main factors: the small dimension of its production units, long distances to main markets and the absence of socialization in the production process (Cersosimo 1996).

Generally, Calabrian entrepreneurs start-up economic activities on the strength of resources appropriated from State subsidies, which are mediated in a system of political clientelism, and not from a business-oriented approach based on endogenous market-oriented development. This feature pervades the whole of Calabrian society.

Economic indicators very often place Calabria at the bottom of the list of Italian regions, but a strict economic interpretation could lead to some misunderstandings. Although, on the one hand, the economy, dependent on government funding, has been unable to create a basis for local production activity due to the

clientelistic public intervention that followed World War II, on the other hand, income and consumption levels have risen considerably in comparison to pre-war levels. In spite of a shortage of industry and a poor local infrastructure, within the few decades following the second-world-war Calabria underwent a spectacular and unusual social transformation: it was transformed from a very poor and isolated region to an integrated part of today's Italy. A brief look at some indicators emerging from Alcaro's work (2003) reveals rises in *loisir* consumption; registration of new cars; university enrolment figures for students relying on family support; migrants doing jobs refused by natives; the luxuries natives splurge on during wedding celebrations and parties; and black market work. These indicators, which are closely related to social and cultural practices, show a pattern that is far from the often pitiable representation associated with the Italian South. Recently, many studies (Trigilia 1992, Viesti 2003, Alcaro 2003) have criticized the old stereotype of a poor and derelict southern reality, in need of „special care and attention“ in comparison to the North.

Nevertheless, the rise in consumption levels and the fact that Calabria has opened up to the outside world have not altered pre-existing social structures. More specifically, clientelism was able to survive by adjusting to these changes; the result is modernity without development and tradition without backwardness.

3.2 Clientelism and social regulation

We should, as a preliminary step, focus our attention on the meaning of *cliente*. Using a definition made by P. Fantozzi „clientele denotes a relationship in which the subjects (patron and client) have different social roles and positions. The social grounds upon which the subjects enter this relationship are a ‘sense of membership’ and an ‘instrumental rationality’. In other words, ‘the subjective sense’ is formed by blending different agents such as traditions, feelings and interests. In this social relationship, trust is narrowed down only to the contracting parties who are directly concerned. Clientele has an aggregative membership content, as does any community relationship, but at the same time it has an instrumental function, because its aim is exchange.“ (Fantozzi 1993: 15).

The *cliente* system is therefore presented as an intermediate tool operating between monetary flow and appropriation capability, and is therefore an agent of social regulation. In this sense it is clear that the family, more than the community, is the central element of aggregate membership content. If transferred to a macro-social level, this characteristic of the client-patron relationship shows us that clientelism does not constitute an immediate hindrance to the possibility of change.

In Calabria, the particular features of change have always been based on the strong influence of a sense of membership. However, other features are needed to identify clientelism. First of all, there must be a vertical relationship between the

subject groups: Indeed, the patron occupies a social position and/or role that is usually preeminent compared to that of the client. Clientelism denotes a social relationship in which individuals belonging to different social classes relate to one another while having different social roles. There is thus an asymmetry between the subjects and this, of course, means a dependence of the client upon the patron. There are more complex forms of clientelism, such as „chain“ relationships, which are actually clientele networks. Clientele networks are one of the most common forms of aggregation. They are relationship systems that, in addition to the vertical relations between individuals belonging to different social classes, include horizontal bonds among subjects that have different roles in the social organization. The dominance of different kinds of clientele relationships in different social realities is connected to many factors: the social modernization process, the increasing importance of market rules, different kinds of pre-existing relationships within the community, the ability of the social system to reproduce itself, etc. After all, the clientele network constitutes an extremely flexible social relationship, one which tends to reassemble itself and adjust preexisting situations to suit new ones.

The changes in organizational structure and social regulation which have pervaded post-war Mezzogiorno, and particularly Calabria, never generated drastic breaks with the preexisting social system: there has been a steady path of continuity between the past and the future. The most remarkable change in the Mezzogiorno is the transformation in social regulation: traditional clientelism, based on the landowning nobility, was replaced by a new system centered on politics as new forms of exchange found their basis here. The focus moved from land ownership to political manipulation: Nevertheless the overall structure of the society remained almost unchanged (Fantozzi *ibid*).

The opening up of the economy through integration processes, which started in the second half of the last century, created a crisis in the closed society long established in Calabria at that time. A closed society is a necessary precondition for landowner clientelism. A partial breakdown in the system occurred when Calabria was united with the rest of Italy (1861). The local social system was, in fact, guaranteed by two conditions, both essential and strongly interrelated: An efficient internal regulatory capacity and limited exogenous pressure. The growing exogenous pressures on the economic and social formations based on landowner nobility forced these formations to reproduce themselves on another level. The answer to the new situation was political clientelism.

The essential characteristic of the transition from the old relationship to the new one, after all, was to leave everything basically unchanged. The existing social and economic conditions were far too weak to allow for an adequate reaction to the new socio-economic constellation. The only opportunity for the Mezzogiorno was to adjust to the new situation by making changes within the confines of a decadent

but consolidated social structure. The birth of a modern political system did not produce the creation of new aggregate systems; it simply expressed old interests in new and more suitable ways. Furthermore, the old landowner nobility was almost mechanically reassembled within the new political parties (Costabile 1996). All the changes that followed had little impact in terms of social mobility but redefined traditional forms of membership. While landowner clientelism used parties as an expression of the power of the agrarian nobility, the new political clientelism used parties to reassemble the old clientele groups, thus permitting the rise of a new social middle class. This is the central element of the modernization process which took place in the Mezzogiorno.

The most interesting element of this modernization process is the form of manipulation it produced at the local level. Formally speaking, political parties were able to reproduce the same organizational structure found in the rest of Italy. In fact, member enrolment and the selection of leaders and public policies have been consistently congruent with clientele membership, both old and new.

The transformation of the economic and social structure, due to constant market penetration following World War II, was characterized by massive monetary transfers (often defined as „welfare“) from the central government to the southern-most areas of Italy, and obliged a new form of political clientelism, effectively reassembling the system. As the landowner nobility was forced to reassemble the old form of clientelism in response a newly opened economy, the political clientelism was likewise forced to reassemble itself – although in a different way – due to the changing situation.

Between 1960 and 1970 there was a massive increase in the public financial resources available to the South. Clientelism, newly reassembled on a market-oriented basis, took on the form of an instrument for social regulation which was needed to manage the enormous transformations that were then taking place and, to a large extent, overturning the former clientele structure.

The union of interests between the upper classes and political patrons excluded the lower and peripheral classes from the incoming flows of financial aid. The process of socially excluding these people caused a profound regulative crisis: Clientelism, which was transformed by the increasing importance of its market role, was no longer able to govern changes without producing marginalization. The few possibilities for integration made available to the lower classes in the South of Italy, principally in metropolitan areas, are largely consumption-oriented, where status is acknowledged purely on appearance. The high consumption levels now seen are due, first and foremost, to opportunities provided by underground economies, widespread illegal situations, and welfare-like provisions are rarely above subsistence levels, such as pensions for the disabled and agricultural subsidies. During the second half of the 1970s provisions like these literally exploded in the peripheral areas of the Mez-

zogiorno. „In a strongly degraded economic situation, illegal activities became the only way the lower classes could integrate themselves, as they had no education and few or poorly-developed professional skills: in this situation no modern market system would be able to integrate them in the legal world“ (Fantozzi 1993).

3.3 Welfare and unemployment

Obviously, the traditional system on which the new welfare system was developed has influenced the entire manufacturing structure. This economy, dependent on government funding and characterized by a dramatic unemployment rate, can only be understood in terms of the persistence of a network of relationships to compensate for the lack of more appropriate policies. If we consider that two of three young women in Southern Italy are unemployed (5 times more than the North-East) and that, nevertheless, a relatively high level of consumption prevails, this should lead us to consider both the role of the family and how welfare aid was (and still is) distributed.

The family is a central element for young people, not only with respect to the spatial organization of their lives, but also regarding the structure of their own identity. Usually young people remain in the family home for a long time. This could be due to the absence of serious prospects of financial self-support or to a tight adherence to cultural patterns valued in the family. „The bonds inside the family seem to be very solid for every young Calabrian, without exception, despite differences between the generations. Each generational breakaway occurs without any specific fractures in the transmission of values and behaviors; these rather decay and are reformed within an institution, the family, which has re-emerged as a strategic element, which operates throughout the whole of the society. The absence of financial support for young people in Italy is surely an important factor in deciding whether the line of transmission should be continued or not. The centrality of the family – speaking of centrality in terms of a reference value, the main sphere of life, financial support – is a characteristic of our country [...] but it is one of our fundamental differences with regard to other European countries. For instance, people over 25 still live with their families. This is what makes the difference between Italy and other countries such as France and Germany. This particular family relationship in Calabria is due to the fact that historically the family constituted not only the main living space but also the main working space.“ (Pieroni 1995, p. 28). In most cases the family is the main source of protection against a precarious existence and although, on the one hand, this prevents clear forms of emancipation, on the other, the family becomes a place where strategies to tackle the outside world can be developed. Everything seems to be based on the acceptance of family rules and values in this society. Often, young people have the feeling that they are

following in their fathers' footsteps, even though they may experience a growing mobility that, thanks to new levels of education, can provide them with new opportunities in the social sphere. Attention should be focused on the fact that, only a few decades ago, the main source of Calabrian income was manual labor, very often carried out far from their native land.

The importance of the family today, as a central point in the economic organization of southern society, can be understood if we keep in mind that the economy in the South is largely subsidized. Lacking a self-sufficient economic structure, the Southern economy went through a process that intended to raise the standard of living through government redistribution policies which, in most cases, centered on family structures.

In this context, the initiatives aiming to support self-employment for disadvantaged citizens, which numerous European countries have recently been focusing on, provide only marginal support. The particular nature of state aid in Calabria prevents subjects outside the client networks from receiving any practical help. This emerged clearly in a recent study carried out in the city of Cosenza and the surrounding area.

3.4 Women and migrants: Types of self-employment

The study, which aimed to collect the experiences of women and migrants who had set themselves up as self-employed, considered a sample of 40 subjects. The methodology used consisted of narrative interviews (Apitzsch/Inowlocki 2000). It is not possible to go into detail on interview content here. We shall confine ourselves to illustrating some of the structural data emerging from the interviews.

Most of the native women we spoke to were young, well educated but not yet autonomous or experienced in life, mainly due to external conditioning (e.g. many of them still live in the family home), but this may also be due to the fact that women who leave home and set up a business are often stigmatized and perceived as „too“ independent. This idea is taught in, and reinforced by, the family. As a consequence, holding down an autonomous job becomes the best way to overcome both poor market demand and narrow-mindedness in the family. The scenario which emerged from our biographical narrations showed a vicious circle based on a general mistrust of the policy of incentive, which proved to be ineffective. Family support is used to combat this shortcoming, both for financial help and to learn who and where the „right contacts“ are, those who can supply preferential treatment for project proposals or requests for financing.

Some of the obstacles faced while seeking self-employment are:

1. Gaining access to credit which, in the South, is more accessible for men who are perceived as being more reliable than women;
2. Gaining access to information which, within the sphere of clientelism, is a marketable commodity (in many interviews women said they were not aware of existing public funds, or experienced great difficulties in obtaining simple information);
3. The absence – even if they succeed in starting up – of adequate knowledge and competence in managing a business. This cannot really be obtained in vocational training courses, such as those led by *Sviluppo Italia*, which are well financed but ineffective;
4. the financial burden of fiscal expenses and legal advice, and, last but not least,
5. a lack of emotional support or the disapproval of family members and acquaintances, or even own perceptions of self-employment as being fraught with tiresome and burdensome tasks.

Failure is often a result of the aleatory character of the proposed projects, often no concrete assessment is made of the subject's means with respect to the ends they hope to achieve. Furthermore, the proposed project is frequently not a true reflection of what the person involved genuinely wishes, and is rather a product of family expectations or this person's conviction that the project in question is the only viable „way out“.

There are, however, some success stories. The fundamental elements are strong motivation and self-determination, a realistic evaluation of means vis-à-vis feasible aims, support – also in this case – from the family and through a solid network, and good insight regarding the creation of new jobs and a new market niche.

In some rare cases, self-employment success stories have even been recorded among subjects who are at a particular disadvantage, being excluded from the traditional clientele networks, such as gypsies. A woman, aged 33, conceived of a project. Her initiative broke with her past conditioning. Indeed, for gypsies, the main sources of income have traditionally been jobs such as working with copper or other metals, horse breeding, seasonal subordinate jobs, or dishonest contrivances such as theft. Women can usually only find work as caregivers or wind up soliciting money in the streets. These women, led by one of our interviewees (whose project later expanded to involve men too) succeeded in emerging from this restricted world by creating twenty new jobs with a monthly wage of 600 euros. In the opinion of our interviewee and the others involved, this experiment was successful and helped them to overcome common prejudices, which label them as being unreliable. Moreover, a new horizon opened up: an easier life with the certainty of a monthly wage. From a human perspective there were further advantages: The interviewee told us that this experience allowed her to meet new people, create new relationships and develop work contacts. Through her work she was able to see and learn about

places in town which she previously did not even know existed. It can be said that this experiment in job creation has helped these women to become more self-confident, and emancipated them from traditional family and conjugal bonds. Furthermore, we should point out that, after setting up this project, other cooperatives in traditional activities were created: i.e. a metal and copper working cooperative, metal collection projects and jobs involving sorting and recycling precious metal. The only problem is that the cooperative is limited to social work deemed appropriate by the municipality, and is thus dependant on public funds. However, it is a manner of managing public incentives which proves to be more direct because it does actually solve problems related to local development and social needs.

The situation for migrant women is entirely different. Their presence in the South of Italy is closely connected to the care market. Migrant women are often employed as caretakers, particularly for the aged. In many cases, natives receive financial subsidies to care for their elderly parents; often they take part of this money for themselves, and use the rest to pay migrant women to actually perform this task. As a result, the migrants earn wages which are on the survival threshold (400–600 euros per month, part of this is often sent to family abroad); moreover, they often work in inhuman conditions, often 16 hours a day, with only one day off per week. Since their presence in Italy is illegal, natives may exploit them, often using psychological blackmail.

Under such conditions, setting up a business project is practically inconceivable; these persons have to cope with the additional problems of a new language, scanty knowledge of local culture and behavior, homesickness and loneliness. Usually, they are treated as persons who do not merit civil rights and are not given access to support policies. Moreover, they are forced to struggle with a social image which raises reactions ranging from xenophobia to xenophilia (Mezzadra 2001). Native women see them as women with a dubious reputation, or easy virtue, who are out to steal their husbands and money. From the male point of view, they appear very feminine, attractive, and maternal. For migrants, relationships with natives are intricate, ambiguous and fraught with pitfalls. The women interviewed, most of whom came from Eastern Europe, were well educated and had held high skilled jobs well suited to their qualifications prior to the economic crisis in their homeland. As a consequence of economic collapse and/or conflicting family relationships, they decided to emigrate and start a new life elsewhere.

Since only a few types of jobs are easily accessible to migrants, their education and previous work experience is not of much worth here. Then, notwithstanding risks, the slight chance of becoming self-employed (setting up a small business or street trade) presents an opportunity to regain part of their independence, providing them with more control over their earnings and work schedules. As they are blocked from accessing public funds, the only way to finance such a move is to save up

enough money (an arduous task), or to borrow it and challenge „fate“. The case of a Chinese woman is one example of success: After having worked in her uncle’s restaurant, she decided to open a restaurant on her own, in Cosenza.

The difficulties faced by migrants are thus enormous, and are compounded by questions of their legal status, a lack of public funds, inadequate language courses and poor information networks. The true way to success lies not in benefiting from rare official policies to support self-employment which systematically exclude these subjects due to their particular characteristics and their status as illegal immigrants, but rather by demonstrating organizational skills, the ability to extricate one’s self from the bonds imposed by social and economic systems, a desire and determination to build up autonomous nets of friendly relationships, as well as in seeking support through social cooperation.

3.5 Policies, strategies and self-employment

It is important to note that since the unemployment rate for young native women, migrants and minorities living in Southern Italy does not appear to be decreasing, it is obvious that the few policies implemented to counteract this in recent years have had a very low impact.

The new policies, which intend to promote self-employment opportunities, have not been able to play a major strategic role. What clearly emerged from our interviews was that, although the move to an autonomous job is still seen as an all-important step in life, especially for native women, the policies developed to assist here have not been able to accomplish their missions. Generally, these policies suffer from complex bureaucratic structures and extremely poor levels of communication, which often have a negative effect on any possibility of success. Moreover, success stories seem to be relatively unconnected to the presence of such policies.

Generally, it seems that success in self-employment is not due to the existence of support policies – which appears to be a marginal condition – but is rather to be attributed to other, exogenous factors, such as the presence of valuable, informal networks (above all the family) which are able to support the start-up and offer access to other resources. In fact, a major limitation on these policies (such as the so-called „prestito d’onore“ – a sum of money provided by the State for those wishing to start their own business), besides the aforementioned bureaucracy, is that their efforts tend to be solely oriented on financial perspectives. Solving the lack of capital is seen as a priority in helping people to cope, and these policies proceed on the premise that, by removing this single obstacle, they will produce and support new forms of entrepreneurship, particularly among women.

If policies merely provide financial support, eligible persons will often see this as a way of securing extra financial resources, a benefit totally unconnected to

the „project“ these policies are attempting to support. Moreover, gaining or not gaining support is not seen as important for starting a new job, rather it seems that the ability to activate relationships is crucial in providing persons with opportunities to obtain resources. In this context, the borderline between the success and failure of a policy can sometimes be very blurred.

3.6 Some short conclusions

One can easily observe that, while in other welfare systems integration has meant integration within the market frame, in Southern Italy the main welfare policies have been developed within a family frame. Naturally, this model has installed a mechanism whereby subjects such as immigrants, who have no protective family network to rely on, are totally excluded. Self-employment initiatives carried out by migrant women are almost always autonomous in nature, and are constructed with the aid of spontaneous ethnic networks which constitute one of the few resources they can access.

For natives, the fact that welfare is family-centered means that, due to a very high degree of family protection, financial and otherwise, there is very often a mismatch between what the market offers and what young people, especially young woman, can accept, particularly in consideration of their high levels of education.

In a way, the family creates a valid alternative to having to find a job, as it allows young persons to delay their decision to enter the job market. This strategy can only be played out within the frame of a family structure, and thus a job assumes the significance of a status symbol. In the South of Italy, more than elsewhere, a job very often has a strong social meaning. Seeking out a better opportunity, for instance waiting for a job in public administration, allows one to improve their social status through a network which is controlled by the family as if it were capital. The deep meaning of this behavior is that the social aspects of a job may not just be linked to financial considerations but may also connote expectations of emancipation.

Presently, those policies which intend to allocate money to encourage self-employment opportunities are not producing impressive results. Many of the self-employment activities recorded by our researchers are the result of extemporary ideas without any organizational support or mediation of know-how. On the other hand, some local polices push to create communal cooperatives that can function in social areas such as child care, street cleaning and so on. But what seems to be emerging from these experiences is that these policies provide, above all, an income which is totally dependent on public funds. This could cause another misunderstanding: Policies conceived as instruments to reduce the gap between unemployment and job opportunities are actually begetting new forms of clientelism.

4. Gender, the family and self-employment: Is the family a resource for migrant women entrepreneurs?

Floya Anthias / Nishi Mehta

4.1 Introduction

In the literature on self-employment in general and female entrepreneurship in particular, what has rarely been considered is whether women entrepreneurs, like some of their male counterparts, can also treat their family and their ethnicity as a resource for pursuing economic advantages for themselves and their family and the extent to which gender relations and more specifically women's relations with men and children can also act as a hindrance. The focus of this chapter is therefore to address these issues through discussion and illustration from biographical interviews with male and female entrepreneurs in the UK (London). One aim being to think through the multi-layered relations at work and attend to the intersections of gender, ethnicity and class.

This chapter examines self-employment and gender, with a particular focus on female led businesses.

- It explores the intentions and outcomes for women and considers how they differ from those for men in the self-employment process, paying attention to difference.
- It explores the question about the extent to which the family is a site of support for women in self-employment.

The chapter is structured in two parts. Firstly, a discussion on aspects of the ethnicity, gender and the family is provided with particular reference to self-employment. The second part introduces overall findings from our research project as well as brief extracts from a limited number of biographies into this discussion in order to highlight the different realities of male and female entrepreneurs.

There is now a respectable body of literature arguing the centrality of gender for social processes in general, as well as literature that shows how the patriarchal family is often the backbone of male led family businesses (Westwood/Bhachu 1988, Anthias 1992a, Allen/Truman 1993). What has rarely been considered is whether women entrepreneurs can also treat their family and their ethnicity as a resource for pursuing economic advantages for themselves and their family, and

the extent to which gender relations and more specifically women's relations with men and children can disadvantage women. Do women entrepreneurs also rely on the family for support and is family labour important in helping their success? How do women deal with the obstacles that they face? This chapter seeks to address these issues by discussing findings from a study using biographical interviews with male and female entrepreneurs in the UK, with a focus on two South East London boroughs.

The narratives of women may help us to gain insights into some of the important issues raised above. In focusing in this paper on 'women's' experiences of self-employment we do not wish to suggest an unproblematic homogeneous category. It is now acknowledged that women are not only constructed as women but are also members of social classes and subject to racialised social relations. In this paper we will look at a number of case studies of women entrepreneurs in order to explore the extent to which family support and family labour are important factors in determining their trajectory. Examining what happens on the ground may force us to revise some of our conceptions of the role of the family for self-employment and point to the multilayered factors that need to be taken into account.

4.2 Explaining self-employment

Broadly speaking there are two alternative explanations of self-employment: cultural and structural ones. However, as Kabeer (1994) found in her study of Bangladeshi homeworkers, 'preference' for homeworking was particularly linked to labour market constraints, although the opportunities or lack of them were partly structured by cultural and other factors. Therefore the structural and cultural explanations should not be seen as mutually exclusive. The greater social embeddedness of ethnic entrepreneurs (Light/Bhachu 1993), does not mean that culture is the causal factor but rather that it may be strategically deployed under particular conditions.

Racism and exclusion have generally been pointed to as important in pushing certain minority groups to the self-exploitation of self-employment, as ways of avoiding either unemployment or racism at work (also argued recently by Clark/Drinkwater 1999). Racist exclusions operate differently, however, on the basis of the sexist relations within ethnic and racialised groups and produce different outcomes in relation to these. For example men may use sexist rules and power in order to counteract ethnic and racialised exclusions as in the super exploitation of women within 'ethnic economies' such as within the clothing industry (Anthias 1983). Phoenix (1990) has argued that gender relations relating to motherhood amongst young Afro Caribbean women are not derived from a static cultural attribute but are produced in interplay with the sexist and racist nature of British society.

Bhachu (1985) has argued that Sikh women in Britain are taking an important role in the development of business enterprise as a response to racist exclusions that the whole of the Sikh community faces. In other words, gender relations are also not static but are produced in interplay with class and racialisation processes. Moreover, racism or discrimination on its own cannot account for the positioning of any one racialised group. Ethnic disadvantage in the labour market is also linked to the class and gender resources that the group possesses, both at the point of entry into the Labour market, and as a result of the ways in which racialised groups are inserted into wider social relations in the society of migration (Anthias 1992b).

Although self employment is largely structured by lack of opportunities in paid employment, either as the result of racism or the result of limited educational or other skills, there are a number of additional factors that need to be taken into account. One of these relates to the kinds of networks and familial relations that make small business at least an option where other opportunities are limited. A further set of issues relate to the economic aims of migration, to what may be referred to as the symbolic role of the myth of return, as well as prevalent cultural norms within a specific migrant community regarding the appropriate ways for individuals to further their aspirations. From this point of view ethnicity may be seen as a resource. However, seeing access to ethnic resources as social capital (as in the work of Gravonetter 1985, Portes/Rubén 1990 and others) needs to take into account the fact that it has to be of the 'right kind' to be successful (Anthias 2001). From this point of view ethnic resources only constitute social capital under particular market and ideological conditions. For example, whilst there is evidence that success in self-employment is often dependent on working long hours, this does not guarantee that small ethnic businesses, which entail long arduous hours, will be successful or indeed be able to break out of the 'ethnic niche' which often characterises them, although there is evidence that this is taking place (Ram/ Jones 1998). The ethnic niche may be an important facilitator but there are grounds to believe that its importance is diminishing (see also Modood et al 1997).

4.3 Self-employment and the family

These areas of debate ask us to interrogate the intersections between economic position, ethnic/racial positioning and gendered relations. The intersection between racial and ethnic exclusion and sexism can be found in a particularly complex and illustrative form in the case of both ethnic employment and family labour. Men from ethnic groups (including majority men) will be able to rely on their wives and often children for support in their businesses. The strong familialist ideology and kinship networks found amongst many minority ethnic groups, such as Asians and

Cypriots (Anthias 1983 and 1994) often means that they are able to use the unpaid labour of women and children to further the economic aims of migration or act as a buffer to other exclusions in the labour market. Other social networks constructed by ethnic bonds such as strong village associations or religious affiliations may also be important in providing resources of support for small entrepreneurs. The absence of the kinds of more traditional kinship structures found in Asian and Mediterranean societies, on the other hand, may not encourage self-employment amongst some groups (eg Afro-Caribbeans who have a low self-employment rate).

It is not incidental that those minority ethnic groups that have gone into the labour intensive sectors of clothing, catering and retail distribution, particularly as self employed or small scale employers, have been those that have used the unpaid labour of women within the family. Cypriot women for example have been the cornerstone of the Cypriot ethnic economy in North London (Anthias 1983). Asians too have entered small scale business in fairly large numbers (Dhaliwal 1997, Ram/Jones 1998).

In some studies where the fact of family labour has been noted (e.g. Reeves/Ward 1984), the implications of this in terms of the centrality of analysing gender relations have been totally missed. This gap has recently begun to be filled by studies looking at gender ideologies relating to breadwinner status which structure family roles (Zuo/Tang, 2000) and by studies which explore the impact of gender on the success of entrepreneurs in relation to the family and the household (Grasmuck/Espinal, 2000). Work has also begun on the ways in which gender divisions shape male and female enterprises (Mulholland, 1996 and 1997). Nevertheless some attempts to gender migration and ethnic relations have tended to overemphasise the role of structures and constraints and have not paid enough attention to the interaction between social agents in specific areas.

There are a number of issues involved in the case of ethnic entrepreneurs using female labour from their own families and ethnic groups. One is that men have often entered small-scale business as a way of avoiding the exclusions and disadvantages they face as migrants and through racism. But in the process, ethnic and family bonds are used to gain class advantages over their own groups and over women in particular. This is not to say that ethnic minority women do not feel that it is advantageous to work for a member of their own group avoiding racism, language and other cultural problems they face, feeling less alienated.

There is no doubt that the term 'family business' is often a euphemism for male owned businesses where the role of women and other family members is crucial. Although women and men may see themselves involved in a collective strategy, we must be careful not to construct the family as a place for collective interests (for example, as a 'haven in a heartless world'). Nor should we unproblematically denounce it as a place that merely reflects male interests. To do this

is to homogenise the family and decontextualise it. In this regard, black feminists have pointed out that white feminism's construction of the bourgeois family as patriarchal and oppressive does not pay attention to the ways the family may be important in fighting subordination (see Anthias/Yuval Davis 1992 for a discussion). This is particularly relevant where women struggle to keep their families together, given stringent immigration and other controls. However, this does not mean that the family is not also a site of conflicting interests and conflict. For example, the work of Southall Black Sisters has shown how family life within many communities (and the white English are no exception to this, given domestic violence and other forms of abuse) is a place of conflict for minority women where they may face forced marriages or other restrictions on their freedom (see Saghal /Yuval Davis 1992).

There are other aspects to the relationship between self employment and the family beyond the use of the family as a resource. There is much evidence that shows that family *background* is an important influence on entrepreneurial activity (Goffee/Scase 1985). As Waldinger and Aldrich (1990) state, 'Training and skills are typically acquired on the job...in co-ethnic or family business'. Some studies have shown and continue to emphasise the important influence of 'intergenerational transmission' on the propensity to become self-employed (Curran 1986, Hout/Rosen 1999). Werbner (1984) stresses the connection between the family and business activities but she treats the family as a unity (failing to note the fractured identities and unequal positions within it). However as Jones et al (1992) show, family involvement in business does not guarantee either satisfaction or success.

Some work on 'family businesses' illustrates some of the dissatisfactions and conflicts involved within the family. The Chinese are highly dependent on ethnic networks and the use of the family. Miri Song's (1997) work shows that the involvement of children in Chinese take-aways is often understood as part of the family work *contract*. Her work explores intergenerational conflicts and compromises. This analysis again warns us against treating the family as a unity. Family women play a critical role in the family businesses of men (Anthias 1983, 1992a, Mitter 1986, Holliday 1995) but as Anthias notes this often involves the extension of the patriarchal relations of the family to those of work and should not be seen as denoting a 'family' strategy in an unproblematic fashion. Metcalf et al (1996) on the other hand, found that the self-employed women they studied were keen to stress the importance of family cohesion. They also found that men were happier if 'their' women worked in the family business rather than elsewhere. This was also found by Anthias in her study of Cypriots in the 1980s (Anthias 1983).

There is therefore a clear pattern showing that the family is linked to self-employment and that women and children are a crucial resource for what has been termed the 'family enterprise' certainly with regards to women's support for male

controlled businesses. However, we cannot conclude from this that there is a collective family strategy always at work, nor should we fall into unproblematically rejecting the existence of family cohesion either. Paying attention to difference and context is important in assessing the different outcomes for men and women in the self-employment sector, whether they be entrepreneurs or family members.

4.4 Self-employment, ethnicity and gender

There has been a tremendous growth in self-employment among whites and minorities in the last 20 years in the UK. In his review of the published data, Ayres (2000) shows that the number of businesses in the UK increased from 2.4 million in 1980 to 3.7 million in 1999. Most of the expansion took place in the 1980s and was concentrated in the small business sector. The ethnic minority population is more likely to be self-employed with South Asians showing a much higher proportion than both whites and Afro-Caribbeans (Modood et al 1997, Ayres 2000). For instance, recent figures show the Indian, Pakistani/Bangladeshi and Chinese groups all had high proportions of self-employment at 15 %, 18 % and 18 % respectively and that the Black ethnic group had the lowest proportion of self-employed people, at 8 % (Labour Market Trends June 2000). Clark and Drinkwater (1999) present a figure for Indians of 19.6%, 22.8 % for Pakistanis and 26.6 % for Chinese. Although the figures themselves will vary depending on the source and the method of calculation, the overall trends are clear. In addition, evidence shows that unemployment rates are also higher for ethnic minorities, more than twice as high as for whites in 2000 with 13 % compared to 5 % (Ayres 2000). However, this information hides some significant variations in terms of gender and ethnicity.

In all groups, women are less likely to be self employed than men. In Modood et al's survey women had about half the rate of self employment compared to men in most groups. In the ethnic group with one of the highest rates of self employment, the Chinese, the women not only have the highest rate of self employment but one which was very close to that of Chinese men. In the ethnic group with the lowest rate of self employment (Caribbeans), women not only have the lowest rate of self employment, but one which is only a quarter of that of Caribbean men (Modood et al 1997). Female self employment however, is directly related to male self employment. For example, more than half the married self employed women had a self employed spouse. Among South Asians there are variations however with the Hindus having the highest and the Muslims the lowest rate of self employment, Muslims being only three quarters as likely to be in self employment as non Muslim Asians (Modood et al 1997). Regarding self employment, therefore, men and women of Asian origin are more likely to be self employed than either Afro Caribbean or white men and women.

4.5 Support from family and networks

In our interviews we found that the *family of origin* was an important source of support for both men and women (ethnic minority and ‘native’) in the face of difficulties in securing resources such as, for example, business start up capital. However, only the men were able to use the labour of the immediate family, particularly that of their wives. Indeed the wife’s role in the business was often both devalued and assumed. Dilip (Indian, age 41, grocer) for example, works on the assumption of the availability of his wife at all times:

„When I do need her (reference to spouse) she’s only a short distance away, I ring the bell and she’s here“

In comparison, only in the case of jointly owned enterprises did the women have help from their husbands or partners. However, the division of labour here was very much according to traditional male and female gender roles. For example Mona (Goan, age 40, restaurant owner) is engaged in the daily running of the restaurant (such as cooking and cleaning) while her husband runs the front of the shop, working on the service counter or book keeping.

Many of the biographies point to the extensive use of informal support by male entrepreneurs in relation to financial assistance and/or business advice. These include, in addition to the family, professional networks and in some cases community/ethnic networks. The case of Umar (Sri Lankan, age 32, grocer) highlights the crucial role of ethnic networks in various aspects of his life, especially in his ability to set up in business. However, we found no evidence of the use of ‘community’ networks within either the ethnic minority or ‘native’ female biographies.

An important trend that emerges in both the ‘native’ and ethnic minority female biographies is that the women did not generally seek or indeed welcome the active involvement of the husband which was often interpreted as interference. This was linked to a common lack of moral support from the husband before and during business start-up.

This is illustrated in the following extract from Lynne (English, 42yrs, accountant), talking about her husband:

„When I decided to set up, he made no bones about the fact that he thought I was crazy..he offered no support at all, emotionally or physically....I know he wants to come in with me now that it’s going great guns but I don’t want him to have anything to do with my business“

The women presented their business in most cases as ‘my baby’ and it often came to embody their sense of personal achievement. In this way women’s ownership of their own business had a significant impact on the gender dynamics within the home, with personal relations between men and women often becoming more difficult as women gained increasing independence.

4.5.1 Motivations and outcomes relating to self-employment

The biographies brought out a number of factors where the experiences of female and male entrepreneurs can be usefully compared and contrasted. Here we concentrate on the following:

- enterprise characteristics and difficulties
- flexibility
- the role of life-crises
- issues of empowerment.

4.5.2 Enterprise characteristics and difficulties

A common factor that cuts across gender and ethnic divisions is that in the vast majority of the biographies self-employment is entered following some form of exclusion(s) or constraint (such as the experience of discrimination on the basis of race/gender) in the labour market. A further commonality is that the majority are concentrated in the low growth sectors of retail, catering and service and are subject to competition from larger retailers, having therefore to work long hours (tantamount to self-exploitation) and with sole responsibility. It is particularly with regard to this latter point that the different experiences between men and women become clear. For women such pressures are exacerbated since they also hold responsibility for the domestic sphere. In the female biographies adjectives such as 'hectic' 'stressful' and 'juggling' are common whilst they do not feature in the male biographies. Indeed, many women felt that one of the difficulties associated with being a self-employed woman was that they had to deal with gender stereotypes and sexist attitudes.

As Christine (English, 54yrs, café owner) says:

„There was a lot of you know, ‘Oh darling I haven’t got enough money on me, can I owe it to you?’...I don’t know I guess some of the men thought that because I was a woman and I was there on my own they could put one over on me. Also there was times with suppliers you know who would come in expecting to see a man and on the few occasions my husband has popped in to see me they’d talk to him as if he was the boss.“

4.5.3 Flexibility

Women who are self employed tend to be married and have school age children which may indicate that self employment is entered as a flexible work option on the one hand (a factor which is highlighted in some of our female biographies) and/or their husbands wages can be a buffer if their business fails (Watkins/Watkins 1984, Allen/Truman 1993). Flexible working arrangements are important with regard to

enabling childcare and this has been well documented in relation to working mothers generally. It is important to note at the outset that the need for flexibility did not appear as a motivational factor for entry into self-employment in any of the male biographies. For some of the female biographies, the concern with flexibility at work followed the experience of not being permitted to return to work after childbirth by former employers. In such cases, self-employment came to be seen as the only viable means of combining economic survival with childcare responsibilities.

In general those with client based businesses (e.g. beauty therapy, accountancy) could more easily achieve greater flexibility in their working arrangements, giving them more personal time and more time to be with their children. On the other hand, the majority of entrepreneurs (both men and women) spoke in terms of being 'tied to the business'. An important point however, as noted earlier, is that some of the male entrepreneurs can depend on their spouse for help in the business in a way that the female entrepreneurs do not.

4.5.4 The role of life crises (ill health, dependence, unemployment)

Whilst unemployment was an important experience in the male biographies, life crises as such (e.g. abusive relationships, ill health) did not feature as a significant factor. However, life crises constituted an especially important factor in the female biographies. Various types of life crises indeed acted as a catalyst for becoming self-employed.

As Daphne (English, age 32, beauty therapist) says:

„I was at a loss really when the children started school, my whole life had revolved around looking after them so it was like I was suddenly not needed, it was frightening and really traumatic so I needed to do something for me you know to get myself back on track...I'd also got to the stage where I was sick to the back teeth of asking my husband for money..a grown woman having to ask for money for any little thing and give an account of it just isn't right.“

As Donna (Jamaican origin, age 38, hairdresser) explains :

„It's like I've been through so much, redundancy, a really difficult personal relationship that led to my ongoing illness that being able to have my own business was like getting some of my confidence back..like yeah I can do this and it's mine.“

The experience of training programmes was regarded as particularly useful for those women who had been through significant life crises. The programmes played a crucial role in instilling confidence, providing them with a support network and in some cases both helping them to think of setting up their own business as an option and encouraging them on such a venture. These latter points were also important in relation to unemployed young males.

4.5.5 Achieving empowerment

The achievement of female empowerment through self-employment constitutes a crucial finding and has been emphasised in other recent research (see Grasmuck and Espinal 2000). It also has a strong influence on the different value attached to enterprise ownership by males and females, with women being less attracted by mere economic gain and imbuing self-employment with more symbolic value than men. Certainly economic independence gave women a sense of empowerment.

Ling (Chinese, age 44, holistic therapist) says:

„I feel I change lot last few years, I not do everything according to him (referring to husband). I do more what I want now and also more time for myself and my own money which very good feeling for me, first time I meet people outside family people.“

Self-employment appeared to have a paradoxical role in terms of empowerment however, since women still held primary responsibility for the domestic sphere and hence experienced a greater degree of responsibility. This often resulted in stress, and many women referred constantly to their ‘hectic’ lifestyle.

As Martha (Greek Cypriot, age 53, hairdresser) succinctly says:

„It is hard for a woman to run a business and a family and a home“

4.6 Conclusion

In this chapter we have shown the operation of gender in the experience of self-employment. This includes noting the gendered areas in which women’s enterprises are located, and encounters with gender stereotypes and attitudes which seek to undermine the legitimacy of women as owners of production on the one hand, and on the other hand continue to construct them as having primary responsibility for the domestic sphere.

One of the key findings of our research into self-employed women relates to the differential role of the family for men and women in the self-employment process. Whilst the family of origin was a source of support for both men and women in business, the immediate family (in particular the spouse) and ‘community’ networks constituted a resource for men only and there was a notable absence of emotional and practical help from husbands and partners. Evidence from some of our biographies points to tensions in the personal relations between women and their husbands on setting up their business. Issues of power and control constitute a central element of the personal dynamics involved. The few sources of support that women had came from their children (although again there was little evidence of practical help) and the family of origin (in the form of financial assistance/advice).

There are also a number of other differences in the experiences of self-employed men and women. In relation to motivation for self-employment, men were spurred largely by financial gain whereas women were motivated more by personal and symbolic factors relating to their life-project. This was linked to their desire for independence and control, at times following a life-crisis. Moreover, the pressures of self-employment were greater for women given that they held primary responsibility for the domestic sphere and were more likely to require flexible working arrangements in order to care for their children.

The relationship between gender, ethnicity and the family is clearly complex and operates at a paradoxical level. We have shown that while ethnicity and the family could be called upon as resources by men, this was not the case for women, irrespective of ethnic difference. However, it was not the case that they actively sought that support either, in the way that men did. Generally speaking, the women in our research wanted to keep their businesses separate from the family and in particular, their husbands. In many cases, setting up their own enterprise symbolised a desire for independence and personal achievement and was regarded as a source of power. This constituted a crucial difference in the motivations and outcomes of male and female entrepreneurial projects. Financial rewards and having control over their working practices were of overriding importance for men. While these also featured in the women's narratives, the emphasis was more on the symbolic importance attached to owning one's own business and particularly the sense of empowerment this gave them.

The centrality of gender for the understanding of the patterns of settlement of migrant groups is now being recognised in the literature. One of the most under explored areas has been the way in which gender divisions through the use of the family and the position of women can help us to understand the differential position of different ethnic groups in the economy and society (Anthias 1983, 1992b). The case of self-employment casts an interesting and suggestive light on the intricacy of the link between ethnic, class and gender divisions. Class disadvantage for men can be countered by ethnic or gender strategies, by the use of ethnic resources and commonalties and already established familial ideologies and networks. Ethnic disadvantage for men can be countered by increasing or utilising patriarchal gender relations. In all cases, ethnic minority women tend to be the losers for they are at the intersection of class, ethnic, and gender disadvantage and exclusion. However, women and particularly ethnic minority women are not passive victims of processes and although painful, difficult and at times frustrating and fraught, through taking their lives in their hands in self-employment, they may begin to feel that they are taking control over their own lives. This should not however, lead us to conclude that self-employment is, in and of itself, necessarily or always, an effective means for countering social exclusion.

5. Collective self-employment of migrant women in Sweden. Biographical projects and policy measures

Suzanne Mason

5.1 Introduction

This chapter presents a picture of collective self-employment among migrant women in Sweden. The focus is on Stockholm and two co-operatives started as part of the self-employment drive launched in 1995. As unemployment among immigrants had risen steadily during the early 1990s, various steps were taken to alleviate the situation. In addition to general labour market measures to support and facilitate the starting of new small businesses, some programmes and projects were also initiated specifically to provide occupations for unemployed immigrant women. The chapter starts out by presenting a brief overview of the relevant programmes and then introduces members of the two mentioned co-operatives. The individual biographical projects are outlined by following the changes and developments of the co-operatives and of the women, as described by themselves in consecutive interviews as well as in more casual meetings. In the final section, the biographical impact and implications for policy measures are brought together in a discussion on lessons that can be learned from the presented material.

5.2 Policy measures

During the autumn of 1994 a five-year Swedish government plan of action against unemployment was presented. In the proposal for the Operative Programme for Employment, a measure of Objective 3, the plan was described as a co-ordination of labour market, industrial and commercial policies, and the policies of education with the aim of promoting growth, employment and healthy state finances. The goal was to increase the emphasis on education/competence and work within the regular labour market as well as to decrease the aim toward passive measures and temporary employment outside the regular labour market. A significant part of this programme was aimed at immigrants, who for several reasons had a precarious position on the labour market.

The fear of „loosing“ immigrants to either informal or secondary labour markets or to long-term unemployment coupled with welfare dependency, both of

which could lead to complete exclusion from the regular labour market, was a strong motive for promoting self-employment. One of the goals of Objective 3 has therefore been just that. A favoured aspect of the Swedish Objective 3 programme has been its focus on a „bottom-up“ principle coupled with local collaboration on projects (Objective 3 Programme).

By 1997 Integra was the employment programme most specifically aimed at immigrants. Its proposal (1997–1999) states:

- Two principal lines are emphasised in the new national priorities for Integra and for a future strategy for the integration of immigrants and ethnic minorities into the labour market and society.
- Firstly, the potential possessed by many immigrants for initiative, entrepreneurial spirit, and owning their own businesses should be developed and afforded favourable conditions. /.../ For these groups, the aim should be the free-market sector where immigrants can contribute by creating growth and new employment. The desire to be self-employed and confidence in one's own social and economic networks should be stimulated and given institutional frameworks that provide possibilities for economic expansion. The creation of innovative and creative milieus for the target group is, therefore, one of the principal tasks of the projects.
- Secondly, those immigrants who are far removed from the regular labour market, due to a very poor educational background, weak or non-existent knowledge of Swedish, and a cultural and social dissociation from the society of the majority, should be given the possibility to develop activities, within the social economy, for new forms of employment, and new products and services. For these low-productivity groups, the aim is an initially sheltered sector, wherein work is performed under reasonable conditions, and which in the long-term leads to the highest possible level of self-sufficiency. (Supplement 1997–1999, p. 2).

These two lines are worth keeping in mind, as their underlying assumptions as well as explicit aims have consequences that will become clearer later on.

Since then, many immigrants have indeed become self-employed. Some businesses have survived, but very many have not. According to a news-report in which the outcome of the „start-your-own“ drive was investigated, only four out of ten who started their own businesses are still operating today, and only two out of ten actually make enough money to survive on their business (Reportrarna 2000). Most of the businesses were so-called „solo-enterprises“, but some were co-operative ventures, often backed by municipal authorities. As collective self-employment in the form of co-operatives is not clearly specified in any of the programmes, it has not been a priority choice in their implementation. The second line of Integra does hint at the possibility, but mainly as a transitional stage.

5.2.1 Co-operatives

There are various forms of co-operatives. The one most relevant here is the work co-operative (*arbetskooperation*), as this is an independent form of self-employment. It has its basis in the need to support oneself and is started in order to provide the members with work by developing and running a business. Work co-operatives exist in most business areas and offer both goods and services. A special form of work co-operative is the social work co-operative. These are formed to satisfy the need for an occupation and social togetherness based on the members' interests, abilities, and needs, for groups of people who due to various disorders or handicaps have difficulties in securing work on the open market. The social work co-operatives often have a rehabilitative aim and are financed mainly through public funds (KIC website). This is the kind of activity implied in line two, and one that is manifested in co-operative work centres.

Co-operative work centres are not restricted to the target groups specified above, however. Well-educated and skilled immigrants with perfectly good Swedish and without any disorders or handicaps whatsoever also have great difficulties in entering the labour market, despite more new jobs being created in Stockholm today than in a long time. It appears that traditional schooling and measures are not enough. The idea is that at co-operatively run work centres there is the possibility of developing business and venture ideas together, based on personal and joint knowledge and experiences as well as on local conditions. With the support of societal resources, education and training can be alternated with work in order to increase the individual's prospects for employment or continued work in co-operative form. The model requires a long-term perspective and flexibility, and must be developed locally in collaboration with the municipality, employment exchange and others.

As for the independent work co-operatives, the most common way of organising a co-operative business in Sweden is to start an economic association, but other forms also exist. Characteristic of the co-operative business is democratic government, a fair distribution of profits, and that everyone invests an equal amount of money. To start a co-operative in the form of an economic association requires at least three persons (physical and/or legal), their formulation and ratification of joint rules of membership, and that they pay their dues. The economic association is registered at the Patent and Registration Office (PRV) and is a legal person where the members are not personally responsible for the economy. What the member jeopardises is her/his investment.

The organisation most often referred to concerning the support of co-operative ventures in Stockholm is KIC (*Kooperativt Idé Centrum*). It is a non-profit association which includes over one hundred co-operatives and other organisations.

KIC is one of twenty-four Local Co-operative Development Centres (LKU) included in The Association for Co-operative Development (FKU). KIC also belongs to a European network, the Euro-CDA, which in turn exists in fifteen EU countries with the purpose of sharing experiences across national borders. KIC specifically collaborates with the FVECTA in Valencia, Spain, and organises study trips there. According to one of KIC's staff members, there are no statistics on co-operatives started by immigrant women, either locally or nationally. To her knowledge, however, of the approximately seventy co-operatives KIC was in touch with in 1998-99, only an insignificant number were started by immigrant women and several of them have been put on ice.

The interest in co-operatives has grown over the last ten-to-fifteen years. Issues of responsibility and influence have led to staff co-operatives developing out of or within already existing businesses, for example. Co-operative day-care and after-school centres where the parents have taken over are another, quite common example. Despite the increased interest, however, only relatively few people know what co-operative enterprises and economic associations are. A woman who has worked with the co-operative idea at a Resource Centre in one of Stockholm's suburbs says that the idea of co-operatives has not yet made a name for itself. Too little information has spread to employment exchanges and banks, for instance, and thus the latter offer very little in the way of support. Also, in the case of top-down initiated projects, the leaders themselves are not always so well versed in financial regulations and tax laws, although – in a country that has the highest tax burden in Europe – it is important to be able to give correct advice. The co-operative that was started at the Resource Centre remained in project form, unable to take the step to independence. Her new venture, as a consultant, is to build up a Business House for women and her aim is that it will provide as much information about co-operatives as about so-called solo-businesses. She hopes to collaborate with KIC in this.

KIC itself is working together with several authorities – among them a state-run credit company (ALMI), the national labour market board (AMS), the central public authority for industrial policy issues (NUTEK), and Jobs and Society – to create a joint starting-page on the Internet for anyone who wishes to start a business, agents who help people start businesses, educators, and other parties interested in co-operative ventures. The idea is to gather all knowledge in one place and offer links to every conceivable agent that can be of assistance in the start-your-own process. The portal was to have been placed on a web-site connected to the public authority for industrial policy issues (NUTEK) in the spring of 2000. In addition, the national labour market board (AMS), on commission from the government, collaborated during 1999 and 2000 with the Ministry of Industry and Commerce (Näringsdepartementet) and co-operative advisors, among them KIC and the other

twenty-three LKUs around the country, to improve the information provided by employment exchanges, labour market institutes, and county labour boards (LAN) to job-seekers who wish to start their own business together. Less than a year ago KIC contributed to a gathering of „start-your-own“ supervisors with co-operative information. The employment exchanges have written information about KIC in their possession and the county labour board has added it to its internal computer-based network (Intranet). The evaluation of this effort is not yet complete, however. Any labour market projects with co-operative content or possibilities are contacted by KIC and they also collaborate with IFS, the Swedish Association of Ethnic Entrepreneurs, at which the director himself is very positive about the idea of co-operative solutions, at least according to KIC. A quick check of IFS' web-site, however, revealed very little direct information about co-operatives. Only small items, such as the inclusion of the term „economic association“ in their glossary, hinted at the possibility.

These are some of the measures and organisations available to people wanting to start their own businesses. The initial process is the same whether one wants to start a business in „solo“ or in co-operative form, so the local organisation of the „start-your-own“ drive will be presented next.

5.2.2 Local organisation of measures

On a local level, the usual place to go if one wants to start one's own business is the employment exchange. There one can receive advice and consultation, but also information about other organisations that may be of help in the process. A method used in the drive to promote self-employment is when the employment exchange itself recommends – on occasion very strongly – to unemployed persons that they join a project or course that is intended to lead to self-employment. These projects or courses are sometimes run by the employment exchange, but also quite often in collaboration with other authorities such as the city district administration, the social insurance office, or the social welfare office.

As the labour market measures for the promotion of self-employment are locally adapted and implemented, their form and focus vary from suburb to suburb. In general, the co-operative alternative for self-employment seems not to have been suggested, or followed through, to any great extent. However, there are specific exceptions. In two of the areas that have been focused on in my study, co-operatives have been one attempt to alleviate the unemployment situation for immigrant women. In the first, the instigator was Camilla, a commissioner at the City District Administration responsible for the co-ordination of integration, labour market, business and industry, and financial assistance/welfare allowances. In addition to her professional expertise, she has on a personal level the experience of having lived for eighteen years in a city

area with a predominantly immigrant population and is thus intensely aware of circumstances in such places. Camilla started novel programmes and strategies for promoting social inclusion through, among other things, competence-development, trainee-ships, mentor-ships and, of course, self-employment—often in conjunction with or as a result of the first three schemes. CISE (Centre for Integration and Social Economy) was created as the umbrella organisation for tapping the ideas of the unemployed themselves, immigrants as well as Swedes.

The aspect of the „K model“ (K being the area) which Camilla considered made it unique was the new economic plan. The potentially self-employed person in question would already be working on and with his or her own business during the state-financed educational stage, so the training she got in marketing could be put to use for herself and her business at once. With production started and proceeds coming in, the profit was planned to stand the new businesses in good stead. In this way, with CISE co-ordinating a shared economy (until the new businesses could stand alone), initial capital as well as risk capital would be available for the potentially self-employed. Another interesting aspect of the economic situation in K was that business and industry issues as well as social security were in the same kitty, so that in effect the social security money could be channelled into creating jobs and breaking the dependency on welfare benefits. In K, co-operatives were a main form for new businesses – some of the initially successful, or at least presented as successful, operations included a catering business, a gardening and seed business, and a coop service especially set up to create new service co-operatives aimed at the economically well-off but bare and meagre industrial area. I write „was“ as CISE no longer exists, and though many of the solo self-employment ventures were at least initially successful, of the co-operatives started there is only one left, The Catering Service.

In the other area, R, the co-operative project was more grassroots oriented, though with a top-down involvement as well. Kemal, a Turkish man employed by the City District Administration and a member of the Turkish Association, was asked by the association to try to do something about the unemployment among the Turkish women in the area. When scouting the community, he discovered the women were often trapped in a catch-22 situation: With no-one to look after their children, they could not spend the time necessary to look for jobs, and with no official occupation, they were not provided with child-care for their small children. Both the women and their children were also culturally and linguistically isolated. In order to change the entire situation, Kemal and a few others founded the economic association „The Bridge“. The project was initiated in co-operation with the Turkish Association, the employment exchange, the City District Administration and the social insurance office with its aim formulated as „education in areas where new operations will be able to support themselves“. By 1998 the

project had developed into a Turkish co-operative employing twenty-two people. The project offers another variation on the theme of comprehensive solutions – issues surrounding the problematics of starting one’s own business are addressed and taken in hand. Not only are courses in basic education, computer skills and vocational advancement given, but a day-care centre is provided too. Forty-five women are now involved in the three main vocational areas – a restaurant, needlework and cleaning businesses.

5.3 Biographical Projects

So far some of the available support measures have been mentioned, as well as two people who with official connections and a personal commitment have invested in trying the co-operative idea. With only this information, however, one would miss the important perspective of those actually running the co-operatives.

There are several reasons for why an immigrant chooses to start his or her own business. One is the desire to have more freedom to decide over one’s work, another to earn more as self-employed than as regularly employed. A third reason, especially important in times of economic crisis, is that of avoiding unemployment. During the 1990s recession, this was a particularly strong motive, not only for the unemployed themselves but for the authorities trying to turn the labour market situation around. Many immigrants have testified to the strong urging they received from the employment exchange to attend courses on how to start a business and how to come up with an enterprising idea of one’s own. In the increasingly globalised economy a new interest in small businesses has arisen; they are seen as a way of not only getting immigrants onto the labour market, but also as a way of revitalising the national economy and providing new job opportunities, often for other unemployed immigrants.

KIC presents the co-operative model as perfect for the flat organisation structures of the future – and as a good way of taking advantage of the creativity and competence of individuals. The co-operative solution is „good for women who are seeking a democratic form of business and for unemployed people who do not have much initial capital but a lot of ideas, energy, and time“. The national labour market board (AMS) seconds this, saying that „the co-operative business has proven interesting also to groups who are not inclined to start traditional businesses, e.g. immigrants, women, and young people“. This section will start to address these claims by presenting two of the co-operatives briefly mentioned above.

5.3.1 The Catering Service

The Catering Service is one of the co-operatives started under the umbrella of CISE in K. The group had eleven members at the start, but by the time I did my first interviews there were only five women left. Those five, four from Iran and one from Gambia, were determined to stay and to make a success of the catering firm. Today, there are three women left and the business is doing relatively well. The impression is that things have settled and the future looks clear, but there have been many twists and turns along the way. I will let my interviews and repeated meetings with the women delineate the biographical projects of the women, the biographical impact the venture has had on them, as well as the turbulent course the venture has taken since its start-up.

5.3.2 Zita

I met Zita when The Catering Service was moving out of its first premises in a closed-down kindergarten. The impossibly small and unacceptable kitchen as well as a visit from the health authorities had made the move mandatory and now the place was almost empty. Zita was the only one there, taking care of old and new orders to be filled once the business was running again. In order for me to get the two interviews I had been promised by one of the project leaders, who had forgotten to mention it to the women in the chaos of moving, Zita kindly phoned one of her colleagues who promised to come as quickly as possible. In the meantime, I started my first interview with Zita.

Zita was born and raised in Iran by parents in the teaching profession. She also studied to become a teacher and worked at a primary school for eighteen years before having to flee to Sweden. In 1991 she arrived as a refugee, together with the youngest of her three children. The reason for Zita's flight from Iran was, as it often is, that her political involvement entailed a threat to her safety. Once in Sweden, she spent closer to two years in a refugee installation only to be told that she had been denied asylum and was to be expelled from the country. In desperation she went into hiding with her daughter, spending a year living with various friends and moving around between them. The strain and fear she experienced led to her being admitted for psychiatric care on several occasions, as was her terrified child, who would panic as soon as she saw a policeman. During this time, however, Zita secretly studied Swedish with her brothers, who had been living in Sweden for some time, in order to improve her chances of being allowed to stay. She also got involved with some ethnic Iranian associations and worked on their radio and newspapers. Zita gave interviews on the radio and in general tried to inform the public about the risks and dangers facing the politically oppositional Iranians. Keeping busy was important and Zita believes being

active and involved also helped her gain asylum. Her efforts did pay off since she, in the end, got a residence permit in 1994. Zita could now bring her family to her and also start studying Swedish, the first thing new immigrants are required to do.

Life did not necessarily get any easier with her new status, however. She and her husband divorced and she was left to manage on her own with three children, two of whom were already teenagers when they arrived in Sweden. „It was very difficult“, she says, „they didn’t feel part of the Swedish community, they couldn’t become part of the Swedish community because there were no Swedes where we lived.“ It took some time before they adjusted to the new life, but are now doing very well at different levels of school. Meanwhile, Zita studied. She realised there was no point in trying to get a job as a teacher, so instead she concentrated on learning Swedish and took extra courses within adult education. She hoped this would improve her chances of getting a job later. She also kept up her work as a volunteer for the ethnic associations.

In 1996 she was finished and spent six months unemployed before she received notice of The Catering Service project through the employment exchange. At first she didn’t even know what „catering“ was – the word was new to her, though not the concept. The requirements for taking part in the project were adequate Swedish, an interest in cooking, and the ability to spend long hours and weekends on the job. „I didn’t have much interest in cooking, actually, but I had three children to support and knew that jobs were not easy to come by, so I joined up.“ The catering project was not necessarily what she had dreamed of, but it would keep her busy, she would learn things through the studying, and it would lead somewhere. Zita was put in charge of administration and customer relations. This was probably due to her previous education and skills as well as her good Swedish. As Zita’s children were relatively grown up, they could look after themselves when the need arose. For quite a few of the other women, however, the situation became too demanding time-wise, and they eventually dropped out.

At the end of the first interview, the impression is that Zita not only enjoys her work, but takes great pride in what the team has accomplished and sees a successful future ahead of them. The project had got off to a great start. Two mentors were involved, Swedish women who themselves were self-employed in the consulting and catering businesses and they had done a great job with the marketing. There was a lot of PR and the newspapers and television reported about the venture. When asked about integration, however, whether the move onto the labour market had also led to a greater social integration, Zita said no. She had even taken the chance of moving to a „better“ area, with terraced houses and villas and an almost exclusively Swedish population, in order for her children, especially, to become part of the Swedish community. The move was not a success, though. She said „now my children are angry with me and want to move back to K, because at least there they had friends, even if they weren’t Swedish“.

During a brief social visit to The Catering Service all five women and I ended up in the coffee-room for a chat. The women took the opportunity to turn the tables and ask me questions instead. Who was I, how well versed was I in the rules and regulations applicable to their situation, and what could I do to help them, if anything. In the time between the two visits, the co-operative had become independent – the project had come to an end and the women were now self-employed. The information and knowledge required to run the business without support had not been provided to the necessary extent, and the women really had to struggle to understand how it all worked and to maintain the spirit to keep going. The impression I got was that though they were now „on their own“, the women still did not have the situation fully under control. Customer relations, administrative tasks relating to the actual catering, and of course the cooking itself were all firmly in their hands, but surrounding issues such as tax laws and regulations regarding benefits and allowances were still beyond their sphere of information. These aspects were still handled by the project leaders, though officially they were only members of the board without any practical involvement.

By the time of the second interview, Zita was in the middle of a crisis. The catering business had been independent for some time now, but was still, on a level of contacts, administration, consulting, and general advice, supported by the project leaders. Due to the accountant failing in his duty, however, the economy had floundered, the business was up to its neck in debt, and all those involved were trying to save it. Unfortunately this had meant that four of the five women in the economic association had to go, leaving only Zita as self-employed. The other women had been offered work on an hourly basis, but only two had stayed on. Due to the disappointment and the insecurity of the new situation, the other two had chosen to quit completely and go back to unemployment. The economic association was kept intact by some of the project leaders taking the empty positions, but it was a temporary solution and they were only „shadow members“. Zita was downhearted, cried, and wondered how one could trust anybody. Though the business was in fact in a better position to survive, Zita still worried about the future. She feared that the board would decide to sell the whole operation and its now well-known name to „someone bigger with money“. She also had very mixed feelings about being the only one left as owner of the business.

During a later conversation Zita related that she had in fact been on sick leave for quite some time due to the strain she was under, but that she was back at work on a half-time basis. The financial situation was improving and the business was expanding. They now served lunches on the premises and would also have tables outside during the summer months. A new contract was being finalised with an airline and they were making a bid for a job at a new indoor swimming pool in the area. Her self-confidence had returned and the business was expanding, despite there being only three women

left. Zita was indeed hoping to employ her two colleagues full-time in the near future, something that has in fact happened within the last few months.

While the business was run as a project, despite occasional problems, the only concern for Zita was that it continue and not let the women down. Everything was handled from „above“ and the women themselves knew relatively little about the actual running of a business. After becoming independent it became apparent that even the project leadership was not very knowledgeable about self-employment and all that it entailed. Financial problems ensued and the result was basically that the co-operative dissolved. The down-side of the venture was that the project leaders were not too well versed in self-employment themselves, but the up-side is that they continue to support the business and help out where they can. With the contacts and know-how they do possess, this is, according to Zita, still invaluable to the continuation of the business.

Zita has shown strength and perseverance from the beginning of the project. She has had a rough time since fleeing Iran and the catering business was a way to get on her feet again. Her education and good command of Swedish has stood her in good stead as she was put in charge of most of the administration and customer contacts from the beginning. This has also been her saving grace in the present crisis as this is no doubt why she was elected to be the only one to stay on as self-employed when the rest of the co-operative was laid off. She has, however, paid a heavy price for it. Her health and emotional well-being have been compromised and it is not easy to feel that her work-mates and friends have been let down.

The project co-ordinators had little if any experience of starting small businesses or co-operatives. Though two self-employed mentors were brought in, they were also unfamiliar with the obstacles facing those starting out without any initial capital, without any previous business experience (even if only as employees), with few if any contacts outside the ethnic group, with less than perfect Swedish, with little or no idea how the Swedish tax system works, and with a past on the outside of the labour market. Other problems arose. For example, the person hired to look after the economy and book-keeping did not take the business seriously enough and thus did not stay alert to the signs warning that the business could not support five individuals working full time at a full wage. These and other indicators point to the need for project leaders to be well versed in the business they are supporting as well as in the ways of the market in general. In addition, the project participants need to be taught, or guided, by professionals, and continuously informed so that they themselves are an actual part of the process and not just at the receiving end of a top-down venture.

In comparison to Zita, and to illustrate the manner in which women of foreign background are bunched together as „immigrant women“ regardless of ethnic, educational, or professional backgrounds, I will briefly present Erica, the colleague that Zita called on the occasion of the first interview.

5.3.3 Erica

Erica was born and raised among six siblings in Gambia. Her father was a car mechanic, her mother a housewife. Erica studied and finished compulsory school, has a secretarial as well as a „kitchen education“, and worked in kitchens with the added administrative responsibility for five years. She then married and agreed to follow her husband to Sweden, where he had stayed after visiting a friend. Erica arrived in the early eighties when, as she recalls, there weren't as many immigrants as there are now, making integration as well as finding jobs easier. The two of them attended Swedish courses and at the same time applied for jobs. Erica started out cleaning at the university and her husband received training and then a job as an engine driver. They lived in an area where there were quite a lot of immigrants, but also had contact with Swedes. As more and more social problems befell the area, a lot of Erica's friends moved, as did she and her family eventually. They quickly made both Gambian and Swedish friends and she just fitted right in, never having any trouble with feeling at home. An important factor in this was her involvement in a church group, where mothers and children of all backgrounds would meet regularly.

After her obligatory Swedish studies, Erica got a job immediately as a dishwasher and all-around help in a restaurant kitchen. She worked in several restaurants over the following seven years, before being laid off as times got harder. Erica went back to studying, taking courses in Swedish, maths and civics over the next two years. She then got a new job for a time before again ending up unemployed and eventually being called to The Catering Service project through the employment exchange. For her it was a wonderful opportunity to do something she enjoys, namely cook. The only negative aspect to the job is that she and her husband see little of each other. As he comes off his shift, she usually starts hers, so they meet in the doorway and relieve each other of the childcaring (they have three children) and household duties.

When the catering business became independent, Erica was the only non-Iranian in the co-operative. Unfortunately, when the situation became too difficult financially, Erica was one of the four who got laid off. She is, however, one of the two who stayed on to work for an hourly wage. At the time of the interview she receives approximately 50 % unemployment benefits and works 50 %.

Erica's reason for staying on despite the changed conditions was partly her loyalty to the other women and partly her desire to work. She did not want to sit at home with nothing to do. She is used to working and her children are away at school. Her advisor at the employment exchange had tried to get her to apply for other full-time jobs, but Erica had insisted on staying on and fighting for the co-operative. As a matter of precaution, just in case things change for the worse again, she was nevertheless still registered with the employment exchange.

Erica was of two minds about receiving 100 % employment, a distinct possibility since the catering business was doing well again, and considering expansion. Even with her half-time job she was working almost full time. Her loyalty is with her colleagues at the co-operative and she put a lot of effort and time into being there for and with them. It is also a social matter – they are her friends and that's where she wants to be. However, were she employed 100 % it would entail even more work at weekends and late into evenings, which she was not sure she wanted.

Erica admitted she was tired and sometimes the work was too much. But, she said, „we only have our jobs and homes“ – if one doesn't have that, it's boring. She was optimistic however, and envisioned a future of more work for the co-operative but with the money to employ others and thus a little more free time for herself. She said in the situation she was in, she was lucky her husband had regular employment because then if one of the children got ill, for example, he had the right to compensation for staying home and looking after him or her.

In September 2000 I met Erica at a seminar that discussed self-employment from a female perspective. We had time to speak briefly and she told me that she and the third woman were indeed back in the co-operative again. This was of course a positive development, but there are still problems. Two big commissions had fallen through. One had been to take on the cafeteria /restaurant at a new swimming pool in the area – according to Erica it would have entailed too much work for the three women and employing more staff was still impossible. The other commission was with an airline. A district administration employee still indirectly attached to The Catering Service and also at the seminar explained that the hygiene demanded by the airline was impossible to provide in The Catering Service's small kitchen. The requirement was to sterilise the kitchen before preparing the food and not to have any other dishes being prepared at the same time. For a catering business with many orders and one small kitchen, this was of course not a viable alternative. A bigger kitchen is still being sought, but until the economic situation is resolved no expansion or development either in the premises or the number of staff can be realised. Taxes are at this point still the main problem, but the hope is that the issue will be resolved by next spring. The mistake had been not to pay off taxes on a monthly basis from the beginning, so the demand from 1999 came as a complete shock to the business. The tax arrears from then are still being paid back in instalments, but the taxes during 2000 have been paid monthly, keeping the financial situation under control. Once the last of the arrears are paid off, new efforts can be made at developing the business.

5.3.4 The Turkish Restaurant

The other co-operative I have been able to follow over a longer period of time is the Turkish Restaurant in another immigrant-dominated suburb of Stockholm, R. The restaurant was started as part of a drive to mitigate the unemployment situation for Turkish women in the area.

The restaurant is on the ground floor of the Community Hall. It is an example of the more grassroots initiated projects common to this particular suburb. The Turkish association, supported by the district administration, the employment exchange, and the social insurance office, found twelve unemployed Turkish women to start a restaurant. The aim of the project was officially for the restaurant to become a profitable women's co-operative. The women were split into two teams, where one team would study Swedish, civics, and business economics for a week at a time while the others ran the restaurant, and then they changed over and so on. Most of the women involved in the restaurant co-operative were called by the employment exchange and strongly advised to join the operation. The money to start off (ESF funds), the „start your own“ allowance, as well as consultation, courses, and training were provided to set things up and thereafter the proceeds from the business were intended to keep it running. The courses the women attended were paid for by the state, and the „salary“ was their unemployment benefit. This would of course change when they actually became independent and self-sufficient. Within about a year, four of the women left for other jobs, four stayed in the first restaurant and four, together with Kemal, the project instigator, started their own restaurant in central Stockholm. This restaurant, however, soon faced various difficulties and eventually closed down.

5.3.5 Sabina

Sabina is the driving force among the four women and she is the one I have had most contact with over the years. The first interview with Sabina was characterised by her repeated words of praise and thanks to the people and authorities that made her participation in the project possible. Everything was fine, though she had little idea of what was actually going to happen to the project and the restaurant. At that point the main thing she had got out of the project was an increased self-confidence, something worthwhile to do and good friends.

Sabina came to Sweden with her family as a sixteen-year old girl in 1979 to be with her father, who had already emigrated and had a job. In their small hometown in Turkey he had been a dish-washer and the mother had worked as a cleaner. Sabina had completed five years of school in Turkey and then studied Swedish upon her arrival in Sweden. Arriving when she did, she had no difficulty

in finding a job. She worked for eight years as a fitter, for some time as a cleaner, and had maternity leave for three children. She has also been unemployed at times. Sabina heard about the restaurant project from a friend and joined up via the employment exchange. Her reason for joining the project was partly that her children now do not need her as much as before and partly that she was bored at home. Sabina emphasises the desire to do something for others and not to be unemployed.

The project started in 1996 and the first few months were spent alternating between studies and kitchen work. For five months they had a Swedish cook to teach them in the kitchen and since then they have done all the cooking themselves. The venture has remained in project form for a very long time. Sabina was never overly concerned with its becoming independent at all – she would have been happy to see it continue the way it was. Her concern was more about having work, good relations with her work-mates, learning, and gaining self-confidence than actually being self-employed. In fact, she even suggested that „they“ extend the project, indicating that it would be preferable to actually becoming independent. Should the project be terminated, however, Sabina is quite confident that she'd be able to find work elsewhere thanks to her newly gained experience and feeling of now being able to cope in Swedish society. She would also consider studying in order to be able to get a job of her choice. Sabina claims the project has broadened her horizons in understanding and communication with other people as well as geographically. She now dares to travel in the city for example. Her attitude toward learning and education is positive and she compares herself and her achievements to her parents and their minimal schooling.

Sabina tells of a great increase in self-confidence since she has been in the project and repeatedly mentions that she and her co-workers are respected – by customers, the project leadership and so on. The fact is, she says, „in the beginning I refused to even stand at the cash register. I was much too scared and shy to even face the customers. Now I make a point of going out among the tables, greeting everyone, even sitting down and having a chat when I have the time“. Sabina is a strong woman despite portraying herself (and the other women in the project) as needing the men and/or the project leaders in order for the restaurant to work. She expresses her competence in handling all the business of the ordering raw materials, customer relations, and so on, but still says „we couldn't do it without them“. She appears to be very strong within her domain and seems to dominate the women's group in a positive way – by being resourceful and determined.

The second interview took place approximately six months after the first one and was intended to find out what had actually happened during the summer, which Sabina had described as a crucial time. It turns out that the summer had indeed brought a bit of a crisis, with loss of customers being one problem, but

that through various strategies the restaurant was now not only doing well and catering to many regular customers, but also expanding its business to include a buffet. It was, however, still run as a project. The intention was to apply for self-employment support, but the final decision had yet to be made. As in the first interview, Sabina did not seem too concerned about the self-employment angle and in fact it was the project leadership that was looking into self-employment, not Sabina and her co-workers. She was happy, and still very grateful, to be doing what she was doing, regardless of who was in actual charge. As in the first interview, she did not have the necessary information to be able to judge the realistic possibilities for self-employment, and she gave the impression that she was happy to leave it up to others to evaluate the situation. Her only concern was that it would be a shame to close down after two years, and that it would be letting down not only the women, but also their many customers. Some distinct changes were, however, discernible.

Sabina appeared to have become more involved in having a say in matters, as well as having opened up to new ideas for making the restaurant even more successful. For example, the question of providing alcohol had come up. In the first interview Sabina was completely opposed to this, but now she discussed the pros and cons of it, taking into account the customers' wishes as well as the need for the staff to have control over the situation. She was also open to the idea of employing more people, regardless of their ethnic background, if and when the restaurant became independent and the financial situation allowed for it. Her awareness had also increased concerning finances. She said that if they go independent, the situation will be such that for the first year or two they will possibly not be able to receive any proper salaries. Her attitude was that they will just have to tighten their belts, take home leftovers at the end of the day and try to get through the rough patch as well as possible. Sabina would also look into the possibility of receiving social security to make up for the deficit.

Despite her basic enthusiasm, Sabina was nevertheless tired and conceded that without the other women and the joy she finds in relating to the customers, she could easily become sick of the actual work. It also became clear that she works „double shifts“ in the sense that she carries the main responsibility at home, and that going home only to start cooking again can sometimes be quite a disheartening experience. Perhaps this is one of the reasons she would prefer not to shoulder the additional responsibility of actual self-employment.

The most recent meeting with Sabina was in September of this year. She told me things were going well, though she was, as usual, a little tired. They are still four women, but two men have been added to the restaurant. One runs some sort of cooking school in a basement kitchen of the Community Hall and helps out in the restaurant when orders overwhelm them, and the other regularly cooks

so-called „Swedish lunches“ for the regular customers. Sabina and the other women only have time to cook two Turkish dishes for the restaurant, the rest of their time is usually taken up by filling catering orders. I asked her if the restaurant was still run as a project or if they were now independent. She said the economic association „The Bridge“ had taken over and she and the others are now employed by it. The arrangement seemed to please Sabina, though she grumbled a bit about the men in „her“ kitchen. As mentioned before, Sabina is a great organiser and enjoys talking about her plans for the future development of the restaurant. When discussing the removal of a salad bar and the installation of a less bulky bar counter instead, I expressed surprise at Sabina’s change of mind. A few years earlier, she was not going to have any alcohol in that place, no matter what! Now she was hoping for an application for a liquor license to come through soon. At this point, Sabina moved in closer and appeared to completely change the topic – to that of relations within the family. Later on, however, it became clear that the changes in Sabina are intimately connected to shifts in family relations and, though it was never expressed directly, she is now very much more in command and making decisions that affect the whole family. Sabina described more or less „ordering“ her husband to change jobs, as his work-place had a bad influence on him, a suggestion he complied with, and also relates how she had to engage and pay a lot of money to a lawyer in order to secure her son’s permit to come back to Sweden after several years in Turkey. This latter process turned out to be quite a nerve-wracking battle, but Sabina fought it with determination and won in the end. Another of her recent decisions has been to move away from R. She is tired of the „village style“ social control and of how as soon as something happens somewhere in the Turkish community, everyone knows. She wants to move into „Sweden“ and give her children the chance of real integration. Sabina has repeatedly and publicly spoken of the lack of Swedes in the residential area and the consequence of poor Swedish among the immigrant residents.

There is no need to compare Sabina to any of the other women in the Turkish Restaurant as they all have very similar backgrounds and present family situations. In fact, this is one of the pertinent differences between the two co-operatives. For The Catering Service the idea was to provide a business possibility for a group of immigrant women of different ethnic, educational, and professional backgrounds who were not being offered jobs on the regular labour market. In the case of the Turkish Restaurant, the women had very similar backgrounds but faced the same problems in finding work. The difference lies in the focus. In one project the focus is on the business idea and in the other it is on the group of women.

5.4 Discussion

Taking the earlier definitions of types of co-operatives into account, the fact that The Catering Service and the Turkish Restaurant were started the way they were, with the intentions the project leaders had, one must really call them social work co-operatives. The Catering Service was formed based on the needs more than the interests or individual abilities of the women. Little consideration seems to be taken of their levels of education. The projects are top-down initiated and the women are assumed to have enough skills in cooking, for example, to be suited for the job. There are, of course, women who want to cook and enjoy it, but there are also those who would rather have jobs more in line with their education, but cannot get any. It is often the case that self-employment programmes are designed with an underlying assumption of inherent skills of immigrant women. I see as a potential problem that stereotypes about immigrants may inevitably push them in a certain occupational direction. There is a real danger of lumping all immigrant women into one category and assuming that as immigrants (and therefore presumed less „modern“) and women, their best bet is to start businesses in traditional women's work. Most of the businesses and co-operatives considered for women involve either cooking, sewing, handicrafts, cleaning or other such tasks. The need to counteract this may however, in some administrators' opinion, conflict with realistic possibilities for (self-)employment. Several of the various project leaders and instigators say this with the motivation that as the women cannot get jobs adequate to their education, they will have to rethink, dig up other skills, and use them in order to secure an occupation. This attitude results in women, of all ethnic and cultural backgrounds as well as spanning the whole range of educational levels, being brought together to start co-operatives in areas traditionally associated with women's work, for example cooking. Despite the good intentions behind these ventures, this is a form of discrimination. In line with the formulation in Integra's line one it is a strategy for utilising „their entrepreneurial spirit“, which is a myth in itself, and their own networks, instead of further problematising the situation and perhaps taking measures to support the immigrants' entry into the regular labour market through investing in their academic merits or professional skills.

In the case of The Catering Service, the difficult step to independence has been taken. In the case of the Turkish Restaurant, though it no longer is in project form, it is not independent either as it has become an enterprise run by a larger economic association that employs the women. In accordance with the second line of Integra, the venture has indeed led to „the highest possible level of self-sufficiency“. The problem with trying to push self-employment is of course if the women in question really do not want to be self-employed. With the only foreseeable alternative being unemployment, Sabina joined the project for something to do. In

cases like this, expecting self-employment to be the outcome of a project may be overly optimistic. The question is also if it is good policy to push unwilling individuals into self-employment, or if in some cases it would perhaps be better to take the step into independence with a manager at the helm and the women in question as regular employees. The outcome would, as has been shown, be the same in the sense of jobs provided and dependency on social benefits thwarted.

It is, however, not only the Swedish establishment and popular attitudes that place immigrant women in a certain category. In her work attempting to start a resource centre for women, Gabriela, a woman of foreign background connected for many years to the Women's Research Institute in Stockholm, met resistance not only from the civil servants and the administration involved, but also found the ethnic associations to be a hindrance. She wanted to cut down on ethnic activities, „collect all the sewing machines“, as she said, but each association insisted on keeping its own. Gabriela means that the ethnic division was, is and will continue to be an obstacle to integration. „Ethnic belonging is important, but for integration it must be broken down.“ One problem is that the ethnic associations still do a lot of what the state ought to be doing (illustrated by the Turkish Association changing the situation for their local members). „For the women this is not good as it ties them down. Many ethnic associations are still strongly male-dominated and male governed, and they perceive it as a threat to them and the structure when women want to take up some space.“ An interesting aspect of the Turkish project is of course that the „break-away“ women did not actually open the new restaurant themselves, but with Kemal as a partner and, in their eyes, the boss.

In those cases where independence is attained, the main problem seems to be the financial situation. As someone at the seminar on immigrant women's self-employment said: „Starting up is easy, the problems come afterwards“. Money is of course a key issue in business, and a vital one in starting a new enterprise. The start-your-own benefits that are available from the employment exchange are based on one's previous income or, if there was none, are at a basic minimum. The way the start-your-own benefits are distributed is a bit of a mystery. In some cases they appear to be handed out indiscriminately, resulting in saturation of the local market as well as in ill-advised and doomed-to-fail businesses. In others, applicants are denied the benefits on flimsy grounds such as having already signed a contract for premises. One self-employed „solo“ respondent is facing bankruptcy and the loss of his apartment as he cannot be allocated welfare benefits when self-employed, whereas another was given both benefits as she otherwise could not pay the rent. An important factor and considered strength in Swedish labour market politics is that the policies are collectively administered by one national public department – the National Labour Market Department (Arbetsmarknadsverket). This allows for both co-ordination and overview as well as a radical delegation of decision-making and resource-distribution to a local

level (Proposal of operative programme for „Employment“ 1995–1999). The problem is that although the anchoring and adaptation to local contexts is commendable and necessary, this delegation of responsibility allows for subjective and arbitrary decisions to be made by those in charge of the labour market measures and programmes. Without the guidance of clear regulations and procedures from a central authority the risk of inexpert judgements and unfair practices is increased.

Nevertheless, in order to get the „start-your-own“ benefits one must present a plan for the business as well as a financial calculation for the first year. If the plan is accepted, one can receive „start-your-own“ allowances for six months, sometimes extended to a year. As mentioned earlier, the allowance is based on one's previous income or, in case of no previous income, is a basic minimum. It is not based on the need for initial capital or investment requirements. Most respondents have indicated that the financial support is definitely of help in the first period of self-employment, but that it is not enough. Loans, either private ones from friends, family or within the ethnic network, or from banks, are necessary supplements if one is starting a business which entails putting in initial capital. Even in the case of co-operatives money is needed – often more than the members can afford themselves. As banks see co-operatives not as an entity, but as the sum of the individually self-employed members, loans cannot be got by and for the co-operative itself, only through its members. Despite the fact that the members of a co-operative are not supposed to be personally responsible for the economy of the business, the women of The Catering Service, for example, had to provide large and burdensome guarantees themselves in order to get a bank loan at all.

It is painfully clear and supported by numerous examples that immigrants, and to an even greater extent immigrant women, are seldom if ever granted bank loans to start a new business. Again, the outcome of an application is often dependent both on inter-personal chemistry and the disposition of the bank clerk in charge of loans. Rules are tough and most often based on the current ability to repay rather than on considerations of a long-term business investment. Even when the clerk or official finds the business plan viable, loans are often denied due to the non-existent income at the time of the application. In the case of immigrant women, many testify to not having been taken seriously either as individuals or as potential owners of businesses. The only recourse then is to follow the suggestion in Integra's programme and have „confidence in /one's/ own economic network“, i.e. family and friends. The director of IFS, the Swedish Association of Ethnic Entrepreneurs, considers the prevailing tendency to praise and encourage the borrowing and lending of money within ethnic groups to finance self-employment as dangerous. „Sure, it's great to a certain limit“ he says, „after that it inhibits development and any possibilities of growth“. The biggest problem, he suggests, is with credibility. Limiting the financing to within the ethnic group leads to the entrepreneur's professional and business ability being called into

question. „If you don't have the right structures around you, a lot of business will be lost, you'll have problems with developing. A lot of what is said today has to consider many more dimensions. They can't run businesses on the premise of 'borrow from the family'. Society and other actors must understand that it is not enough.“ One of his achievements has been to initiate collaboration with ALMI, a state-run credit company that previously had very little to do with immigrant enterprises, but is now one of the main financial resources and supports for new businesses. Of the national banks only one has taken the step to becoming more open to the (business) possibilities in associating with new immigrant businesses. This bank has in several areas invested in opening local branch offices specialising in immigrant ventures. Each office has staff members of foreign background (in one small office they are seven colleagues with a total of ten languages between them) and provides a counselling service for the potentially self-employed.

In conclusion, the co-operative self-employment projects instigated by the district administrations in collaboration with ethnic associations, the local employment exchange, the social services and the social insurance offices are very well intentioned. However, they appear first and foremost to be too top-down for the participants to be able to make it on their own within a reasonable time from starting up. The immigrant women involved are not provided with enough knowledge or insight into the workings of an autonomous business to actually be able to run it completely independently. An added aspect of this dependency is that with an attitude toward immigrants as helpless and needy coupled with activities based on that assumption, the risk is that the recipients in the long run internalise that characterisation, thus perpetuating the need for support. Secondly, the financial difficulties faced by small enterprises in general are not spared the co-operatives either. In fact, they can be even worse. One of the mentors of The Catering Service suggests that it is unrealistic to start an economic association of five with the expectation of providing full-time salaries for all members from the beginning. She advocates, with rates and taxes being as high as they are, tax relief for the first few years for co-operatives – in fact for small businesses in general. The fact that immigrants most often lack advantages that Swedes have – namely cultural (and business-cultural) capital, far-reaching networks, and perfect Swedish – should not be exacerbated by unreasonable financial demands. Thirdly, though touching on both the above points, discrimination at all stages of the self-employment process is a huge, though often denied, issue that has to be taken in hand.

On a positive note, though there are no guarantees for the long-term success of any of these projects, it appears from this small number of cases that even if only one or two of the involved women are able to go on as self-employed, the rest may well have gained enough in experience, self-confidence, and knowledge to have a better chance of regular employment in the future.

6. Gendered professional strategies in self-employment

Ursula Aplitzsch

6.1 Introduction

The discussion on new forms of non-privileged self-employment of women and minorities in the European Union usually develops – in the academic as well as in the political sphere – into separate discourses on women's opportunities and ethnic business. Our research has brought these two discourses together. The argument for doing so was the fact that both groups are – to a greater extent than native males – vulnerable to social exclusion on the labor market and at the same time subjects of unrecognized resources for self employment that have to be taken into account.

The literature on women's self-employment has stressed the argument that the desire to gain autonomy is likely to be a major resource for women's self-employment. Self-employment thus seems to be part of women's emancipation from discrimination on the labour market as well as from other social constraints. However, the discussion about the special resources of migrant entrepreneurship has not stressed the individual emancipatory resources of the new self-employed, but has above all emphasized the assumed collective values of ethnic business. Ethnic resources have thus been perceived through the concept of the „social embeddedness“ of entrepreneurship (Granovetter 1995). This concept has been further elaborated under European conditions of (still existing) welfare states by Kloosterman and Rath (2000; 2003) who – under the label of „mixed embeddedness“ – have pointed out how immigrant entrepreneurship is embedded in legal rules, economic mechanisms and policies.

In our analysis, using biographical evaluation methods, we have been able to make the concept of autonomy more concrete while working out the different facets in which it arises and under which conditions it might be attributed. Simultaneously we have broadened the concept of „mixed embeddedness“ by adding the aspect of biographical processuality of entrepreneurial socialisation. Thus, we were able to formulate the new concept of the „biographical embeddedness“ of self-employment.

I shall pursue these questions in three steps: Firstly I would like to discuss the wider relevance of issues involved in the concept of 'ethnic business' to European self-employment policies as a whole. Here I will refer particularly to the concept of the 'mixed embeddedness of migrant self-employment' in the context of the European welfare model. I shall consider in particular gender issues,

that are associated with different forms of biographic processes of self-employment. Second, I shall present some results of our study focused on biographical aspects of this topic. I shall consider the gender specific implications of new forms of entrepreneurship and professional practice. In concluding, I shall comment on the concept of „active citizenship policies“ in support of self-employment projects.

6.2 Ethnic economy in Europe? The concept of the mixed embeddedness of migrant self-employment

6.2.1 The model of the social embeddedness of economic processes

Mark Granovetter addressed the much-discussed topic of the particular resources of ethnic groups in the late 1980s in his model of the social embeddedness of economic processes. Here he borrowed terminology from Karl Polanyi's *The Great Transformation* (1944), a critique of capitalism, published during his exile in England. Polanyi was convinced that a limitation of market logic was indispensable for correcting the ruinous cultural disembeddedment of self-regulated economic systems (Polanyi 1997, p. 112). In American economic sociology, the term 'embeddedness' has been detached from Polanyi's specific meaning, and now refers to all forms of cultural framing of economic processes (cf. Neckel 2004). Granovetter argues that the economy is embedded within social relationships and that one can no longer rely on the assumption that individuals act merely as atomised players in the neo-classical utilitarianism tradition. Granovetter sees successful development as depending on the mediating function of ethnic networks in the dominant societies (Granovetter 1985, p. 481ff.). The relative success of ethnic business is interpreted by Waldinger as a specific opportunity structure, which is grounded in various – individual or collective – resources within the society, which in turn facilitates corresponding successful or defective economic development. In general, the success of ethnic economies is very closely tied not only to the specific cultural resources of ethnic groups, but also to the interaction between the structures of the ethnic colony and those of the majority society (Waldinger 1990).

In reviewing the question of the optimistic vs. pessimistic evaluation of ethnic economies with respect to social integration, however, Edna Bonacich (1988) and Saskia Sassen (1998) have pointed to a more negative view, underlining relevant social costs such as the overlap among ethnic economies, informal economies and black economies.

6.2.2 The mixed embeddedness of self-employment projects in European migration societies

The question currently pursued by theorists on the topic of migrant business in Europe is that of the function of the social welfare state in causing the success or failure of self-employment. Using Esping Andersen's definitions (1990), an examination was made of the effects of various European welfare state systems on the self-employment projects of migrants (Kloosterman 2000, p. 92; Kloosterman/Rath 2003). Simplifying Esping Andersen's model, Kloosterman referred to two differentiated types, namely the so-called 'neo-American model' (Kloosterman 2000, p. 98f.) and the so-called 'Rhineland model' (Kloosterman 2000, p. 101f.), with a particular focus on the second model. Highly salaried workers, high levels of unemployment and harsh exclusion criteria regarding migrants' participation in the labour market characterise the highly regulated 'Rhineland' or 'continental European' models. Migrants thus are forced into self-employment more than other parts of the population, a process which in turn leads to ruinous competition among members of the same small commercial niches. In contrast, the 'neo-American model', according to the above mentioned authors, provides a relatively hazard-free context for the establishment of new businesses, whereby the financial gains normally exceed the low levels of payments for dependent jobs which are accessible and plentiful. They expect that the high level of regulation in social welfare economies would have a negative effect not only on the quality but also on the success of self-employment projects. Lastly, the embeddedness of self-employment in ethnic communities on the one hand and in state policies on the other hand is perceived as contradictory.

Rath and Kloosterman refer to the precariousness of alleged 'vacancy-chain-businesses', and argue the negative impact of self-employment on social policy in the continental European welfare model. „Cut-throat competition quickly comes to bear on areas over-saturated by similar business operations“ (Kloosterman/Rath 2003, p. 14). When one vegetable store opens up, it will soon be followed by a second in close vicinity. Many businesses are only able to survive these circumstances – according to the authors – because of informal work and the simultaneous welfare support most of the self employed are entitled to. The „entrepreneurs“ in a hypothetical case would then be, for example, those migrants who have legal residence permits in Germany or even the German citizenship and thus receive social benefits, while at the same time making a profit by engaging poorly paid or unpaid family members who are brought into the country for just such purposes, sometimes illegally, sometimes through marriage and thus entitled to social benefits, too. References to individual business ideas and professional resources do not show up in this model of self-employment. One store imitates the

other. The network of the ethnic colony keeps the incomes of dependent employees systematically low, and any sorts of social contributions made by the state usually serve as subsidies for the ethnic gatekeepers.

The arguments of Kloosterman and Rath suggest, however, that the cause of the supposedly ruinous effect of 'mixed embeddedness' should not be sought in the functional mechanisms of the continental European welfare state as such, but rather in the fact that a very restrictive form of self-employment is pursued, in actuality serving as a revolving door to the informal work sector. This accords with the classical definition of the 'ethnic economy' offered by the *Handbook of Economic Sociology* edited by Smelser and Swedberg 1994: „An ethnic economy consists of the self-employed, employers, their co-ethnic employees, and their unpaid family workers“ (Smelser/Swedberg 1994, p. 650).

Based on the findings of various empirical studies as well as the results of our own investigations, we have good reasons to assume that this model of self-employment deals with a male-dominated form of informal work, which is in stark contrast to the model of self-employment characteristic of female migrant workers, as derived from our research.

6.2.3 The feminist critique of the concept of 'ethnic business'

Discussions on ethnic business and ethnic communities began as soon as the first guest workers and their families started arriving in Western Europe, and after the majority of them settled down permanently in their host countries. In the academic field those discussions for the large part were initiated and impelled by women. Their contributions questioned the assumption of homogeneous ethnic groups and the criteria of membership of such groups (Schmidt 2000, p. 340).

One of the first studies on ethnic business in Europe was by Floya Anthias (1982), concerning the ethnic economy of Cypriots living in London. In her investigation, Anthias described the gender role which is classically attributed to women, namely that of acting as a resource available to serve and assist in male-run business undertakings. The question concerning the role that female business leaders play in ethnic economies was explicitly pursued by Mirjana Morokvasic (1991) in her study of self-employment and minorities in five European countries (France, Germany, Great Britain, Italy and Portugal), conducted between 1987 and 1988. Here the central question is whether female migrants could possibly be capable of developing the potential to act as effective businesswomen themselves. She underlined the remarkable independence of that discussion of self-employment in the majority society – including the self-employment of women – from discussion on immigrant business. She suspected that this could be traced back to the totalising

and undifferentiated view of immigrant groups, and especially those ethnic groups which are commonly described by family solidarity and the subjectification of women to plans made by male relatives. Morokvasic discovered interesting differences in her interviews, regarding the composition of female-run self-employment projects. Female migrants often pursue unusual courses of action, which are highly distinct from the forms of entrepreneurship advocated by their male counterparts. By and large, they promote the dismantling of hierarchies, pay their family members a salary (in contrast to male-run businesses) (Morokvasic 1991, p. 413), and make an effort to be innovative in both organisational and social terms. They are, to a good degree, obliged to conduct their businesses in this manner because they cannot count on being supported by the solidarity of their community. It is actually often the case that they do not want such support, whereas male-dominated ethnic businesses generally want and get it.

These findings uncovered by Morokvasic's study have been confirmed by new studies, in particular in Germany. After the fall of the Berlin Wall, and this became highly evident between 1994 and 1996, businesses were founded by Turkish women who desired to fulfil occupational wishes which could not be attained in the core employment areas. Family members were rarely engaged, and if they were, were fully paid as employees, a practice which at the time was quite unusual in Turkish family businesses. In their self-perceptions these women separated themselves internally from their ethnic community, in order to secure their economic path (Hillmann 2000, p. 430).

6.3 Self-employment as a gendered biographical process between precariousness, entrepreneurship and professional practice

6.3.1 A critical notion of „standard entrepreneurship“

Biographical records of the development of self-employment challenge the dominant notion about the appropriateness of an individual for entrepreneurship, since they counteract the notion of „standard entrepreneurship“ (Kreide 2003).

Entrepreneurs nowadays are rarely typical „classical“ entrepreneurs who start their business with a financial cushion under more or less favorable social and political conditions. The „*standard entrepreneur*“ is male, starts his business in his youth or middle age, and has either inherited his father's company and/or has human capital which he wants to invest in a business of his own.

However, the number of those who can be counted as „new“ entrepreneurs has increased dramatically during the last ten years. „New“ entrepreneurs are defined as those who, due to unemployment or another disadvantageous condition, become self-employed.

In the literature on entrepreneurship, the resources required for starting a business successfully are considered to be financial start capital, human capital in the form of education and qualifications, and social capital in the form of access to support networks. This definition seems to have shaped the profile used by consulting institutions as a basis to measure the appropriateness of a business starter. Our research, however, has shown that many successfully self-employed people experienced broken educational careers in their prior biographies, which were connected with childhood and youth crises. Therefore they frequently lack formal human capital. Many self-employed women seek autonomy from traditional and oppressive family ties through self-employment, and therefore lack support from familial networks. Self-employment can also be the product of the reorganization of life following a serious illness. In these cases starters are not supplied with the physical capital of health, which is regularly requested by the supporting institutions (Kontos 2000, 2003a).

These start up conditions faced by people highly motivated for entrepreneurship, as revealed in our analysis, should be taken into account. This leads us to suggest the extension of the concept of entrepreneurial resources important for starting a business by including the intrinsic motivation needed for enduring the difficult and sometimes painful passage from dependent to independent work organization.

6.3.2 A critical gender perspective on the notion of „ethnic business“

The literature on ethnic business focuses on starter conditions such as imported skills, future orientation related to the circumstances of migration (target workers vs. settlers), and the capacity to mobilize ethnic networks and resources. So far the discussion on the success and failure of ethnic businesses has been restricted to macro and meso conditions, that is to the underlying socio-economic conditions and network resources of the imagined ethnic communities. The success of an ethnic business is seen as the product of the „interaction between the opportunity structure of the host society and the group characteristics and social structure of the immigrant community“ (Waldinger et al. 1990). This model focuses upon the inherent constraints that limit the opportunities of immigrants to participation in certain areas or niches of the host economy which are shunned by the native-born. This theory is often supplemented by the theory of „ethnic succession“, which argues

that ethnic mobility does indeed take place as newcomers move into niches abandoned by more established minorities. The theory of „ethnic resources“ emphasizes traditional cultural characteristics such as thrift, hard work and reliance upon family networks and internal mechanisms of self-help which give some immigrant groups a competitive edge in ethnic business (Basu/Goswami, 1999). Together these theories comprise most of what is today considered to be the mainstream approach to immigrant entrepreneurship theory (Mars and Ward, 1984). What has to be explained, however, is the opening up of opportunities by the immigrants themselves (Kupferberg 2000). We also have to take into account the intra- and inter-generational mobility which is a result of reflexive agency, as these individuals try to reshape and re-narrate their ongoing biographies (Giddens 1991). They might prefer to abandon the safe haven of ethnic enclaves and move into other areas of business; this can be psychologically more satisfying, because it gives the individual the chance to escape the narrowness of the ethnic community and become an equal member of the majority. Such „identity politics“ of ethnic entrepreneurs are difficult to account for in terms of structural opportunity theory, and this suggests that a more micro-oriented and biographical approach to entrepreneurial behaviour is necessary to account for the variety of different strategies within the same group.

In research on (ethnic) entrepreneurship there is a risk of regarding a kin or family group as a harmonious entity and implying that all its members share equally in the fruits of success. A focus on group/collectivist strategies and on group solidarity has led to gender bias and gender blindness in studies on ethnic entrepreneurship.

Our case studies, however, demonstrate how the gender division of labour shapes the prospects for upward mobility for specific members of a group. Earlier research on ethnic communities was sometimes blind to gender specificity in the functioning of the power structure in many ethnic communities. These approaches over-emphasized ethnic group ‘solidarity’ and also failed to see the cost of entrepreneurship: inequality and oppression of ethnic labour, often female, euphemistically called family labour. (In our research we can positively rely, however, on earlier research on the garment and food industries; cf. Anthias 1982, Morokvasic 1988, Morokvasic 1991, Phizacklea 1990.)

It seems that the traditional assumptions about immigrant women as confined to a dependent status within a family are still widespread, and that these women are assumed to differ from their independent and entrepreneurial male counterparts. Within the literature on ‘ethnic business’, the upward mobility and the economic success of immigrants and minorities have been socially constructed as the achievement of an entire group. This general construction of ‘more’ or ‘less’ successful groups, as well as the explanations offered for the differences among groups (Portes 1995), are probably the reasons why this line of research has remained

rather gender insensitive. The ways, in which the gender division of labour shape mobility for individual members of the group, and the gender specificity in the functioning of kin and friendship networks, have not been recognised. Women remain the „hidden side“ of the success story of ethnic entrepreneurship.

We are therefore in a position to challenge the dominant assumption in the literature, which regards the work of (male) newcomers in an employed position in ethnic business as the main apprenticeship to self-employment (Light/Karageorgis). Our case studies show that: (a) socialization to self-employment is often a process of biographical „self socialization“, and (b) the terrain of self-employment also applies to women (Kontos 2003c). Women still need to be more generally recognised as agents, that is, as active protagonists in the complex dynamics between (ethnic) communities, (ethnic) networks, and labour market conditions.

What proved to be a typical path to self-employment for women was a desire to attain personal autonomy. Gaining autonomy however, was closely tied to two very different coping strategies towards self-employment. On the one hand one found – among women and men – the action scheme of a radically self-made entrepreneur. On the other hand one encountered the more or less conscious self-image of a professional practitioner, often connected to the spheres of education, care and health work, the typical women’s occupations.

The first strategy is estimated to be difficult; the second, however, seems at a first glance to be a contradiction in itself. How can a person in a marginalised position, threatened by unemployment, see herself as a member of a profession or at least as a person acting professionally?

6.3.3 A critical note on the definition of „professional practice“

Here one has to recall briefly the sociological discussion on what ‘profession’ actually means. In his classical book *The System of Professions* (1988) Andrew Abbott wrote: „Diagnosis, treatment, interference, and academic work provide the cultural machinery of jurisdiction. ... In claiming jurisdiction, a profession asks society to recognise its cognitive structure through exclusive rights. ... These claimed rights may include absolute monopoly of practice and public payment, rights of self-discipline and of unconstrained employment, control of professional training, of recruitment, and of licensing, to mention only a few“ (1988, p. 20). Like Parsons’ structural functionalism and systems theory, Abbott sees the mighty ‘old established professions’ of medicine, jurisprudence and priesthood as the models for professional practitioners who „heal our bodies, measure our profits, save our souls“ (1988, p. 1). In contrast, the Chicago School of Sociology developed a different view of professional practice. They saw it as a specific practice in a continuum of what

people actually do in their daily life and at their work places (Nittel 2000, 27ff.). Here professional practice develops historically and can take different forms. Following the tradition of Everett C. Hughes (1984), Gerhard Riemann underlines that it is important to find communalities between types of work that are often considered socially to be poles apart (Riemann 2002, p.167f.). ‘Both the physician and the plumber practice esoteric techniques for the benefit of people in distress. The psychiatrist and the prostitute must both take care not become too personally involved with clients who come to them with rather intimate problems’: Everett Hughes wrote these typically provocative remarks in order to emphasise that sociologists should examine a wide range of human practices ‘regardless of their places in prestige or ethical ratings’ Hughes 1984, p. 316).

Of course, there is a difference drawn between professional practice and other forms of everyday practice and work, including within the traditions of the Chicago School and symbolic interactionism. This difference mainly concerns not just the social status of professional knowledge, but the forms in which is produced and performed. It is not a personal service to a customer, but claims a special license and a special mandate. Everett C. Hughes argues:

„Most occupations – especially those considered professions and those of the underworld – include as part of their being a license to deviate in some measure from some common modes of behaviour. Professions, perhaps more than other kinds of occupations, also claim a broad legal, moral, and intellectual mandate“ (1984, p. 288).

This claim concerns the difference between satisfying a customer or advising a client. Professional knowledge is not just expert knowledge applied while performing a role, but it is knowledge orientated to a special case. It does not deliver a fixed product, but reconstructs the client’s practice in order to allow new solutions in situations of crisis. The client, however, has to approve the solution. Professionalism in the form of interventionist practice (as the German sociologist Oevermann calls it) transcends all mechanical forms of applied knowledge „in the direction of case-specific individuated dialogical practice with a client in his/her autonomous life practice“ (Oevermann 2001, p. 9).

But professional practice is fundamentally different, not only when compared with mechanical modes of applying knowledge, but also when compared with entrepreneurial action. Entrepreneurs are forced to position themselves in the market with new ideas and products. The product chosen comes from an array of several possible products. What is crucial to the success of an entrepreneur is not mainly a specific knowledge base but an ability to convince the public. By contrast, members of a profession are viewed as experts in a repertoire of practices. The individual practitioner does not count on his personal charisma but on the charisma of an established profession (Oevermann 2001, p. 8).

Drawing on these distinctions, the following sections will discuss two types of coping strategies among self-employed people: as ‘new entrepreneurs’ and ‘new professionals’. We will see that the members of both groups work hard and are deeply motivated, but that their professionalisation as entrepreneurs or as practitioners has a very different logic – a fact that has strong implications for policy evaluation.

Furthermore, our analysis reveals that women threatened by unemployment are structurally more eligible for a non-expansive type of business. This seems to be in contradiction to the emancipatory motivation for self-employment, but in our case analyses we discovered that the striving for autonomy and restricted types of self-employment go very well together. This choice is related to the biographical meaning of self-employment, and in this way depends upon the type of the biographical interweaving of self-employment. This is most noticeable in cases where „autonomy“, „healing“, and „development of the self“ are the biographical goals towards which self-employment is a means. In these interviews the „modest“ type of business was vehemently defended against the interviewer’s questions concerning a possible change by expansion and not at all restricted to the marginal type of self-employment out of pure „need“ (Bögenhold 1987a). It seems that women experience expansion as an economic risk (Hakim 1999) that would not be compatible with the biographical goals of „autonomy“, „healing“, and „development of the self“. Rather, expansion through the employment of others is seen as involving an increase in control costs and the loss of autonomy. On the other hand, self-employed women are mostly highly committed to their families, so as a consequence, the self-employment processes take place within a sensible balance of duties that should not be disturbed by expansion. In this sense, women are constantly dealing with the need for the transformation of an ever present traditional gender contract. This bargaining process is experienced all over Europe.

The proven dominant type of self employment - the desire to attain personal autonomy- was instituted with two different images of biographical self realisation. Within the analysis of the biographical interviews we discovered two emerging coping strategies. The restrictive type, which has been previously referred to in the literature as „solo self-employment“ or freelancers emerged here as the „new professional“ type, whereas an „entrepreneurial“ type of self-employment stressed the attainment of abstract goals in order to obtain self-esteem.

6.3.4 The new entrepreneurs

The entrepreneur is forced to position him-/herself on the market with new ideas and products and their new combination (Schumpeter 1964). The product chosen is one from an array of several possible products, it is however „personal

performance“ which is crucial to success. In contrast, members of a profession see themselves as experts of an ascertained knowledge based on routines which can associate itself with the charisma of an established professional system (Oevermann 2001: 8). In contrast, the „entrepreneurial“ type of business is found typically among migrant men and women who are actively attempting to strengthen their self-esteem by developing a sort of „self-competition“. In this sense, the type of self-employment used as a means to achieve social recognition and the type of self-competition found in the case studies of native women and second generation migrant women seem to be basically the same, since the self-competition is a means to increase self-esteem. What was decisive in each case was the success of a highly personalized form of enterprising diligence. Female migrants, as well as native-born females, who could be classified as „entrepreneurs“ created a market advantage through an over proportional utilization of the resources motivation and networking. In this type of self-employment as a means towards social recognition and strengthening of self-esteem we observed intensive, sometimes exhausting work as a strategy for reaching the goal. Intensive work is not experienced as a constraint, but as a deliberately chosen strategy. The individual woman, pursuing the goal of autonomy through self-employment, treats hard work as a necessity with which she has to cope, and she stresses her steady effort in motivating herself to maintain her commitment to her business despite the hard work. Whatever the particular form, we can categorise this motive as a kind of „pressure to innovate“, (Kupferberg 2000), which arises out of structural exclusion of women and immigrants from the main labour market and forces them to consider other options in order to develop their biographical knowledge, as distinct from the social identity imposed upon them by the dominant society .

The analysis of the interviews has shown that migrant men and women, especially refugees in Northern Europe (Denmark, Sweden, Germany) and migrants in Southern Europe (e.g. Pontian Greek minorities in Greece) are very frequently people with good formal qualifications that cannot be used in the labour market of the host society. In our research, a biographical experience they shared with native women was that education was no protection against becoming economically ‘redundant’. The members of both clusters were active in occupational fields which seemed to be widely removed from their original human resources. Not one of our interviewees wanted to be voluntarily dependent on social support for a longer period of time without offering something in return; and no one wanted to be categorised as ‘superfluous’. This rationale was typical of those migrants who identified themselves as ‘denizens’. As bearers of valid residence status they did not feel threatened by expulsion, but rather rebuffed by a felt moral accusation of illegitimate presence in their country of residence. At the same time they refused humiliating dependent working conditions. A Turkish-Iranian biologist became the owner of a successful

second-hand boutique in a large German city instead of assenting to a de-skilled opportunity of working as a laboratory assistant. A chemist from Eritrea, who had completed her university degree in Great Britain, opened a firm specialising in ethnic products in Germany. In each case, the new role as entrepreneur offered the opportunity to transfer creativity developed in the obstructed careers to a new arena.

What was decisive to success in each case was a highly personalised form of business diligence and networking. The new entrepreneurs emphasised the need to develop one's own abilities for creativity and innovation -often without reference to any approved canon of practices. Abilities such as the reorganisation of occupational processes, the development of new supply structures, or the discovery of new consumer niches were seen as creative. Migrants, as well as native-born females, who acted as 'entrepreneurs', created a market advantage through an inexorable degree of self-challenge and through a disproportionate utilisation of the resources of motivation and networking.

What is now the difference between these new entrepreneurs and freelance professionals? Many of the new entrepreneurs had once acquired an academic „licence“, something that in main stream discourse is regarded as one of the preconditions for acting as a professional. But it was exactly the use of this educational capital that had been blocked by particular conditions within a certain phase of their lives: conditions like migration processes, the increase of dependant work within the field of their expertise, or the glass ceiling effect for women in the sphere of waged labour. For their start-up as entrepreneurs they cannot count on their qualifications, but they have to innovate in order to gain customers for their products. Within this strategy, unless they are successful they will not gain the social recognition they are striving for. They can neither rely on their academic credentials for success, nor can they claim a public 'mandate', in contrast with established professions. It is obvious that most of the interview partners are very much aware of this difference and that they are successful in their business because of this awareness. I will call these structural conditions the 'case structure' of 'new entrepreneurship', which I have identified in the interviews (also by revisiting sociological theories of professional practice such as those of Hughes and Oevermann). These case structures have been identified through the study of individual biographical processes among our interviewees.

We can now reconstruct the different coping strategies which individual entrepreneurs developed in order to overcome the threat of failure. One possible cause of entrepreneurial failure lies in misunderstanding its social rules. I will illustrate this briefly by the case of a Turkish woman, a daughter of 'guest-workers', who studied philology and gained a degree in German. Her aim was the social recognition that this qualification would bring, since she knew it would probably not lead to a job. Her coping strategy involved a 'sub-career'. Becoming a member and later a teacher in martial arts, when the club fell into crisis she became the

manager and in the end the owner. Despite investing a lot of money borrowed from friends and family members, she could not make a living for herself out of this enterprise. In the interview she underlined her expertise in teaching martial arts, but laid no importance on activities like book-keeping and advertising. The problem was, that while she felt entitled to a mandate for professional practice and for (state) financial support, she had not ascertained what the requisite public recognition for this could be based on, other than her (in the field of her entrepreneurial activity not very relevant) degree. Yet in this particular historical situation it is unlikely that society will regard martial arts as a social function of sufficient worth to earn such public support and endorsement.

The case shows how important the biographical reconstruction of a case structure and a coping strategy can be in policy evaluation. New entrepreneurs starting from a marginalised position seek to earn money in order to gain social recognition. They are proud on becoming tax payers, but at the same time they live with the threat of failure. Most beginners are not specialists in their new entrepreneurial field, and they mostly lack financial capital. Therefore state-funded start-up bridging allowances can be not only very productive but indeed necessary. At the same time extended reliance on social benefits would be counter-productive, given the aim of autonomy. Our example shows that access to the resources of an ethnic network are not always helpful. The most helpful policy would be a very precisely targeted facilitative service. Consultancy services should be skilled in shaping diffuse ideas of self-employment into business concepts and detecting hidden resources that match consumer demand. In providing transitional support, such agencies need the competence and skills to support the ‘biographical work’ of a client in establishing a self-employment business. This suggests that consultancy services themselves be organised not along entrepreneurial lines but in accordance with new forms of client-oriented professional practice.

6.3.5 The new professionals

The discovery of the biographical structure of our interviewees’ occupational trajectories, which included the shifting subjective and objective significance of various types of employment in different life phases, was decisive in identifying what biographical processes had led ‘new professionals’ to self-employment.

A distinctive factor that the interviewees had often discovered in the midst of life crises (such as illness, unemployment, or anxiety in the face of exams), was that their own psychic and health conditions, as well as their (often discontinuous) educational careers, were economic resources which needed to be diligently nurtured and conscientiously adapted to the prevailing socio-economic environment. Self-

employment appeared to be the safest way of autonomously ‘tapping into’ and ‘replenishing’ this resource. As researchers, we saw this as an application of ‘biographical knowledge’ (Alheit/Hoerning 1989).

The case structure which thus emerges is that of a freelance businesswoman, with a deep respect for reliable, personally-delivered services, who would be expected to function in a capacity of crisis manager for clients, regardless of whether the professional practice in question has to do with self-employment consultancy, childcare certification, or diet counselling. This definition explains why these personally demanding activities are, as a rule, associated with immense vocational satisfaction and inner fulfilment. Furthermore, the biographies, by and large, reveal that these women did their job in an effective and responsible manner, that they did not want to further delegate this work, and therefore often did not want to expand. As in the classic example of the medical profession, these freelance advisers eschewed advertising, attempting rather to adhere to and emphasise the professional standards of their fields. Admittedly, recourse to professional standardisation – for example entry certification for private childcare – is only a recently emerging development in self-employment projects.

Like the new entrepreneurs, freelance consultants face deep crises which can now be understood in the light of the case structure of professional practice. In contrast to the entrepreneurs, consultants rely on qualifications and need a mandate. Furthermore, they have to prove their professional autonomy without being members of mighty professional organisations. This becomes even more complicated when the consultant’s university degree is in an academic field which is still not fully recognised professionally, like educational studies or care studies (Combe/Helsper 1996), or when the consultant’s professional knowledge comes from previous experience rather than a university degree. Appropriate policy here might offer certification for knowledge from various forms of adult and higher education (Nittel 2000) and create new autonomous professional umbrella organisations.

Concerning professional mandates, there is a special problem in the field of pre-school childcare and care work with elderly and chronically ill people. The definition of such work as typical women’s family work within paternalistic bourgeois societies precluded its recognition as professional practice (Rabe-Kleberg 1996). The end of this traditional gender contract means that all such work has to be organised in a new and autonomous way, and a new mandate has to be claimed for the relevant professional organisations as well as for the performance of the work itself. The failure to solve these questions is highlighted by the fact that today most of this work is still organised in informal and illegal ways, and mostly performed by migrants (Apitzsch 2006). Sociologists refer to „new maids“ in Western European countries. Our research did not include this particular illegal practice since our sampling strategy started from official policy initiatives. It was, nevertheless, obvious

that official programmes were not trying to include migrants in their attempts to professionalise care work. The biographical records of agencies aiming at collective self-employment for migrant women, represented the participants' resources as confined to personal services like cooking, cleaning, sewing. In fact these participants were frequently very well qualified, having formal qualifications (degrees) from their country of origin that they could have used and developed professionally.

The consequences for many native and migrant women have been a propensity to develop distinctive personal strategies, professional plans favouring new working patterns, and solo entrepreneurship. The clear disadvantage of solo self-employment is the serious lack of social security. In the light of our results, social policies such as the bridging allowance, in combination with support measures for 'new professionalism' and its endeavours towards autonomy, gain a completely new and positive meaning. Here we find support for an expanding model of individual independence, which is transferable to new fields of activity.

6.4 Conclusions

Self-employment offers the advantage of being one's own boss, allows time schedules to be tailored to family needs, and creates a situation in which one feels constrained by external factors to be turned to one's own advantage. The downside of solo self-employment is the serious lack of social security despite long working hours. The strategy documented by Morokvasic in the late 1980s in which self-employment was accompanied by another (at least part-time) dependent form of employment, has become more or less obsolete given the lack of such opportunities in the current employment market.

The welfare state embeddedness of self-employment varies in Europe from one state to another and is the focus of many a heated and controversial debate. On the basis of the results of our empirical investigations, bridging allowances paid by the state provide support for a meaningful model of independence and allow the transfer of professional knowledge to new fields of activity. We can interpret this initial securing of self-employment as a specifically European variant of the socio-cultural embeddedness of economic processes. Furthermore, considerable differences between female and male self-employment come to light which reveal that women typically attempt to avoid the informal – frequently highly ethnicized – work sector, whereas men have often been able to locate and secure the appropriate resources for self-employment projects in ethnic niches.

However, support mechanisms for self-employment provided by welfare states are mostly still closely tied to preconditions which are particularly difficult for

women, migrants and especially second generation young adults to fulfil, namely a long-term period of full employment recognised by the national social insurance program. Furthermore, the drawing of a bridging allowance is conditional upon, when not citizenship then fixed residence status ('denizenship'), which in turn can itself be endangered by the acceptance of such transfers. According to the conditions set forth by the European 'migration model' it is not only refugees and illegal immigrants who are potentially subject to precarious living situations, but rather all migrants for whom residence status is not defined by existing employment or by long periods of prior socially secured employment. Additionally, those persons who as long-term residents are accorded access to social rights (the right to public education as well as social assistance) and thereby considered to be 'social citizens', in other words not full 'citizens', but rather 'denizens' (Faist 1995), could paradoxically endanger their integration by taking advantage of their rights to these social institutions. The status of social citizenship (Apitzsch 2002) may be lost much faster than that of 'classic' citizenship.

A wide range of policies have supported collective self-employment for migrant and native women in Europe. However, one can say that these efforts have failed – and structurally had to fail – when they aim at imitating the gendered forms of ethnic business. The critique of ethnic business has shown how counterproductive it is for women's autonomy to rely on male-dominated structures of self-employment.

We discovered that most of the policy programmes targeting special social (or ethnically defined) groups are trapped by the paradox that they work with the hypothesis that these groups embody special cultural and biographical resources. But the programmes and the access criteria are still deficit-oriented and the results are patronising types of so-called 'active social citizenship policies' which are unable to sustain agency, creativity, and networking.

This paradox can be overcome or mediated only if the recruitment of and plans with participants take their resources and biographical plans into account, in accordance with the structural challenges of entrepreneurship and professional practice. What is needed is reflection on and empirical investigation into new types of bottom-up networking (Apitzsch 2006) which could provide the new entrepreneurs and freelancers with supports for professional self-employment and with structures for more sustainable social security.

7. Migrant men and the challenge of entrepreneurial creativity

Feiwei Kupferberg

7.1 The predominance of defensive psychological motives

A particularity for the Danish case is that a large part of the sample is political refugees and many have a high educational qualification either from the country of origin or acquired in Denmark. Nevertheless, the class resources i.e. human capital and work experience with which they are endowed cannot become capitalized; because of discriminatory practices of the host society that blocks adequate integration in the labor market and upward mobility. Therefore, these cases were included in the sample as non-privileged self-employed.

A further particularity is that a relatively large part of the immigrant men in the sample took part in some kind of entrepreneurial policy, in particular the right to obtain a start-up subsidy for up to two and a half years provided the person had previously been unemployed for more the six months. This subsidy was recently abolished and today support to start-ups mainly take other forms, such as free advice to entrepreneurs in the start-up phase, free courses for potential entrepreneurs and in some cases more ambitious projects involving a concerted effort of establishing a business center for new entrepreneurs and in particular immigrants. The possible impact of this policy change is difficult to estimate. A hypothesis emerging out of the material is that most immigrant men would have started their own businesses anyhow, because their driving motives were mainly non-economic or psychological, but that the lack of subsidy imposes a further constraint upon the prospects of the business, forcing the immigrant men to work even harder in order to stay in business, which for most of them has become life's most important goal, for various reasons that this analysis aims at illuminating.

For the immigrant men in the Danish sample, the passage to self-employment was often sudden and unprepared. Often these men took considerable financial risks or entered businesses with few prospects for future growth, something they were fully aware of. In some cases, the men in question had been married to Danish women, who had not been too happy about the risks involved. Nevertheless, these immigrant men had consciously acted against the advices of their spouses. Some failed, for others the gamble led to spectacular success. What is interesting is that they took the risks in the first place.

Ahmed, who had persuaded his wife, a nurse, to be the nominal owner of a pizzeria the two were going to run together, was so hungry for success that he soon began plaguing her that they should expand the business. He followed the same strategy as John and managed to persuade the bank to advance him the loan for taking over a restaurant. In this case though, the gamble failed, the restaurant had to close after a year, leaving the two with a million Kronor of debt, that they would have to struggle with for years. Ahmed freely acknowledged that it was a foolish thing to do, but in the interview gave the distinct impression, that he would not hesitate trying again, if he ever got the chance.

In order to understand the biographical roots of this willingness to take risks, one has to take into account the general experiences of immigrants as they try to cope with the strains of adapting to a strange and in this case, basically hostile culture. The preparedness to gamble with ones future should be seen in the context of the given alternatives. It is striking that not one of the immigrant entrepreneurs – most of whom were far from successful in any conventional sense, that is who often earned less per hour than if they had taken an unskilled position or even lived of social welfare benefits – seemed to regret having taken the step to self-employment.

The general view among these immigrant men was that anything was better than being put in a dependent position towards a welfare state whose citizens were obviously hostile to immigrants and resented any penny spent upon this unwelcome group of imposters who had no right to be here in the first place but should return to where they belonged. This interpretation of the attitudes of the host society and the dominant motives of the immigrants to start their own business was most forcefully expressed by Rashid, an engineer from Iran who had been forced to escape from his country for political reasons after the take-over of power of the priestly regime.

Omar, who had lived more than twenty years in Denmark, arriving here with his Turkish father when he was still in his early teens, was more angry than bitter at Danish society. He had early given up any hopes of continuing his education. Instead he entered the hard life of an industrial worker when he was fifteen. Although a conscientious worker, who was praised by his bosses for his skills and dedications, he was early made to realize that his social status was the one of second-class citizens. He was kept at the lowest possible wage rate, long after his Danish work colleagues of the same age had received considerable pay increases; he had to accept racial slurs and found that everyone turned his back to his complaints; he even had to face the injustice of being blamed for a bad piece of work, done not by him but by a Danish colleague. That experience becomes the last drop, he finally decided to become self-employed, and at the time of the interview he was waiting to open a small kebab-restaurant. Although his work history from the outside looked

as a case of successful cultural integration, his subjective experiences of ethnic discrimination told him otherwise. As so many other Turks in Denmark, he had come to the conclusion that it wasn't worth the pain to try to be treated equally by Danish society. It was better to accept the fact and go on with one's life.

Li represented an immigrant group that had long ago adapted to the fact that Chinese immigrants often encountered hostility abroad. For him and his compatriots, it was a natural thing to strive for economic independency from the host culture, through self-employment. As he arrived from Taiwan to Denmark, he found a ready network of Chinese restaurateurs, who helped him learn the trade from within and when the time came, provided him with the necessary capital to open his own business. Having arrived with no illusions, Li expressed no bitterness or disappointments in his dealings with the Danish majority. He only met them as customers in his restaurant that is this relation to them were reduced to pure business, socially he did not intermingle with them at all, nor had he any wish to. He lived in his own small world, which had learned how to tackle a large world where words of mercy and compassion were mere rituals, the real world looked very different.

Saed represented another group, the Pakistanis, who had arrived at the same conclusion. In contrast to the Chinese, the Pakistani immigrants are often highly educated and use their international networks in a different way. Thus Saed had founded a very profitable import/export business, which in a few years had expanded so much that he had recently opened an office in London. In his biographical narrative Saed amusingly tells the story of a person who started his business career with a bicycle he had borrowed. It was so irreparably damaged he had to hide the bicycle before he entered the big department store where he offered his goods. Now he mostly makes business over the phone, buying and selling business to business goods worth millions of Kronor and his personal advisor at the bank doesn't even react to his transactions.

In the following these aspects of immigrant entrepreneurship are presented in some detail.

In the sociological literature on entrepreneurship it is common to make a distinction between self-employment out of economic need and self-employment aiming at self-realization (Bögenhold 1987a). Whereas the first explanation emphasizes the economic factor in a negative sense – reduced income due to unemployment pushes the individual into self-employment – the second explanation emphasizes the positive psychological motivation to start one's own business. The individual is pulled into self-employment because of the presumed rewards awaiting the individual embarking upon this particular status passage.

What is interesting in the Danish case of immigrant men embarking upon self-employment (with or without start-up support) is on the one hand that the

motives here are clearly non economic rather than economic, but that on the other hand the psychology does not follow the traditional „Maslow“-pattern from satisfaction of lower to higher motives (towards self-realization). Rather than an expansive psychology of a „pull“-kind we find a strong element of defense of the self. The main psychological problem male immigrants have to cope with is related to self-esteem and in particular the discrepancy between the personal self and the social self that has been imposed upon them by an unfriendly environment. This particular, self-defensive motive shapes the business concept and business strategy in the following ways:

- The willingness of immigrants to work long hours for meager pay
- The tendency among immigrants to take extraordinary business risks
- The forced optimism among small business owners facing imminent catastrophe
- The unwillingness to return to a career as employed person in spite of bleak business prospects

The defensiveness of the psychological motives, related to propping up the immigrant men's self esteem, also comes out in the narrative structures of the interviews, which are clearly colored by a particular kind of biographical repair (Fischer-Rosenthal 2000) work related to the series of narcissistic wounds suffered by these immigrants in their work careers in the host country. The tendency to belittle, hide or sometimes postpone the moment when the extent and nature of these wounds is revealed confirms that we are dealing with a basically self-defensive pattern at the root of the entrepreneurial biography. Although some immigrant entrepreneurs eventually turn out to be highly successful in their business – often due to a combination of above average human and/or social capital – it is striking that the motive of self-realization is conspicuously absent even in these biographical narratives. Personal satisfaction is constructed not upon a narrative of self-realization but rather as regained self-esteem. The person feels that he has become „somebody“, he does not have to suffer from the nightmare of constant self-doubts from yesterday. Interestingly, this feeling of personal satisfaction can also be found among the least successful entrepreneurs, indicating that we are dealing with a deeply existential category, which is specific for this group.

The mainly defensive structure of the motives of the immigrant entrepreneurs is also expressed in the narratives in many other ways, such as a strong unease with the way immigrants are portrayed in mass media. Seen from the point of view of these hard-working, risk-taking, optimistic, tenacious and deeply psychologically wounded immigrants struggling to regain their self-esteem, mass media seems to be pursuing a campaign aiming at taking away in one stroke what ever self-esteem

these migrants have personally achieved by forcing them to share a kind of collective guilt or shame for whatever misdeeds can be attributed to the amorphous category of „immigrants“ or „refugees“ or „foreigners“. This is a type of „attention“ from the majority that the immigrants can very well do without, because this is a type of attention that enforces the basically uninformed and superficial social identity of the immigrants, as the latter is socially constructed by the majority and makes invisible the personal identity or experienced reality that the immigrant himself is able to immediately recognize and identify with.

7.2 Hard work as an instrument of personal pride

In the self-presentation of these immigrant men there is a strong effort to make visible the personal identity of the immigrant in contrast to the social identity, as it has been defined by the host society. The idea of starting one's own business should be seen in this particular existential context, indeed the entrepreneurial act becomes meaningless or even absurd unless we take this type of identity-work into account. This can be illustrated by the case of Rashid, a 48 years old Iranian with a wife and three children (8, 13 and 18 years old) in Aalborg who has been the owner and manager of a small kiosk for five years. He applied for a start up subsidy, but his application for various reasons did not reach the authorities in time, so he had to do without. Rashid's boarder case illustrates the main hypothesis that the abolishing these subsidies makes life even harder for the immigrant entrepreneurs but that this hardship paradoxically confirms them in the belief that they did the right thing and that they do not need a subsidy to become motivated to start a small business. This is how Rashid describes his situation:

„I am very satisfied, very satisfied, not because I earn more - we do not earn much more then we can get from through welfare benefits and the trade union /unemployment benefits/. The most important and the most important and the most important thing for me, is that my children are proud of me, because I work. And I am proud of my self, from the first day I got the shop, I paid the turnover tax and the income taxes and until now I do not own anyone anything. And all the goods that are in my shop they are my own (...) as soon as I can feel that we have a bad economy, we stop the money that we use for entertainment. So we always keep a balance...sometimes, in this shop, I earn less then the welfare benefits, even if I work 14 hours a day.“

The absurdity of Rashid's situation, seen from the viewpoint of a Dane, is that he has made a choice that most Danes would find not only irrational but beneath them. Who would want to work 14 hours a day not knowing if this work effort would pay more in the end then what one could receive from the local welfare authorities for doing nothing? Rashid's choice at the first glance seems to lack rationality. Nevertheless, there are many immigrants in Rashid's situation. Another

Iranian immigrant, Mohammed, who ran and owned a small grocer's shop together with a partner before he switched to become the owner of a dry-cleaners shop, expresses the difference in the attitude to self-employment in these kinds of lower end enterprises in the following way:

„Danes do not look for work as self-employed. Because it is not easy and ...it, also...it is not like it was in the old time (...) .it is very hard now. So it is ...shops, that is hard work, shops have had to close in Denmark yes. And the foreigners take it (...) The Danes couldn't be bothered, or they do not want to, they have such a living standard that they do not work at night or 10 to 12 hours. So they, no Danes come and take over that shop. So foreigners come and work there. Because ...Danes have other opportunities, but foreigners do not have such opportunities. So they are forced to get such a, eeh, hard work.“

But whereas Danish men would feel stupid and ashamed of getting himself bogged down in this type of self-employment, immigrant men don't. On the contrary, they seem overall to be satisfied with their situation and even feel a certain pride in their new role. In order to understand what is at stake here, we have to take Rashid's argument for why he sticks to his small kiosk in spite of all at face value. Far from being ashamed he does indeed feel pride, because of the impact of the fact that he earns his own money, has upon his children who do not have to face the shame of having a father who cannot support himself and his family. Later in the interview he reveals that he rarely sees his children as he is working all the time. When he is ill, he doesn't stay at home but continues to go to work so that his children can be proud of him. He pays his children's expensive dentist bills without blinking, but postpones going to the dentist himself, because of his fear of the costs. At the time of the interview, his foot hurts very much because of a large blister, but he represses the pain.

„I am indifferent to things like that. Because I have closed my eyes to the world (...) I only look at my family and the future. What happens to them. I work hard, it is fourteen hours, if necessary 20 hours a day. Until they get their own jobs or a position in society. And then I say, okay it is my turn, it is enough. I'll find another job, to work 8 hours. But now I am responsible for them, because they go to school, don't they..I just don't want to hear that someone asks: well, what does your father do, and then: nothing. I don't want to hear that kind of thing.“

What from a Danish point of view seems as an absurd choice, thus has an underlying rationality after all, because we are not dealing with an economic logic of need or calculation but rather an emotional logic of self-esteem. It helps Rashid to prop up his self-esteem both in relation to himself and his children. As indicated in another section of the interview, it also props up his self-esteem towards his wife. Rashid mentions that he has managed to save enough money to buy a car, a very expensive car. He doesn't drive the car himself – how can he when he has to stand in the shop

14 hours a day to make ends meet – but he enjoys the idea of his wife driving around in it. At the end of the interview he even imagines himself as the owner of a cinema catering for fellow immigrants.

„I can see my wife. Even if I tell you that I have bought it – one of the best cars to her, but everyday she comes and complains that I am crazy (laughs) so if there were a cinema in town with Iranian films, she could go once a week (laughs).“

The vision of his wife driving in the expensive car he brought to her pleases him. She also seems pleased, but playfully tells him he is crazy, she doesn't need such an expensive car, whom should she show it for? So he plays along and invents a situation where he has bought a cinema showing Iranian films, which would give her the social opportunity to show herself with the car for their fellow ethnics. It would be the ultimate triumph, allowing the whole family definitely to break out of the shameful social identity immigrants are associates with in Danish society with and become visible – at least in the frame of the ethnic community – as they see themselves. They would be able in an undistorted way to present a personal identity they can feel proud of and which gives them a feeling of self-esteem.

7.3 Risk-taking and self-doubts

We could detect two aspects that are significant in lowering the self-esteem of entrepreneurial active migrant men. The one aspect is the level of the hostility and discrimination in the host society discussed above, the other one is the level of low-level business.

Whereas some immigrants cope with the problem of low self-esteem bordering on shame by accepting low-level businesses with few opportunities and only a prospect of years of unrelenting work until things might turn to the better (due to share luck or a relief from ones responsibility towards ones children) other immigrants experience the problem of low self-esteem less in terms of shame and pride than in terms of internal self-doubts and vulnerability. These individuals believe in themselves and their ability and therefore have little to be ashamed about, but their own self-convictions, their personal identity, constantly comes into doubt because the environment makes it difficult for them to prove for them selves that they are indeed capable and competent. Because of the lack of recognition from the environment of their personal qualities, or a social identity suggesting that they are less worth than they themselves believe to be truth, they are put into serious doubts. In order to relieve themselves of these doubts, this type of individuals are prone to take high risks, risks that Danes who are not in the same situation rarely take.

There are several examples in this sample of this type of extraordinary risk-taking, which is grounded in self-doubts. Thus Hassan, a Palestinian, decided to open an Arab bakery together with some friends. The bakery had to close down after a couple of years with heavy losses for the owners. In spite of this bad experience Hassan immediately started looking for a new venture, and soon found one, a pizza stand in a restaurant area, which he could take over cheap from the former owner mainly because this business too went bad. So far Hassan has been unable to turn the new business into a profitable one, but he is convinced that the tide is turning. In the interview he repeatedly emphasizes that the prospects look good. Turnover is increasing, his products are tasty and once he has got his different marketing plans going, his business will be really successful. He even imagines that his new business will one day be taken over by his son. His positive identification with the entrepreneurial project is leading to the aspiration of continuity over the generations. In the meantime he and his wife have great difficulties of surviving. The welfare authorities refuse to give his wife any welfare assistance because they do not believe that he will be able to provide for a family with this business. Instead they urge him to close down the business, which he refuses. He has asked for legal assistance, but his legal advisor arrived at the same conclusion, that it was better that he closed down his business now, which would automatically give both him and his wife a right to receive welfare benefits.

What the authorities and the advisor obviously do not understand, is that Hassan's motives for starting his own business is not based upon economic calculations but on a psychological need to prove his own worth, to gain social recognition. Because his previous negative work experience has made him doubt his own self-worth, it is extremely important for him to try again and again. He went unemployed for five years, before he and his friends started the Arab bakery and although that business failed he gained a degree of self-confidence while working in the business that he doesn't want to lose again.

„Five years until now, I went. Never any work. ..And now ..I have learned this job, so I work here. And if I hadn't found this, I would have looked for something else. I don't want to be...unemployed. Or .receive welfare assistance.“

Hassan's economic situation is desperate; still he doesn't want to give up. When asked what they live off, since the Pizza counter obviously does not run with a profit, he mentions an insurance policy, which they have managed to cash in on. Some jewelry of his wife was reported stolen and the insurance company agreed to pay half of what the jewelry was supposed to have been worth, 50.000 Danish Kronor out of 100.000. Whether the jewelry mentioned was worth that much, if it indeed was stolen or existed in the first place is impossible to tell, the story might very well have been yet another risk he took in order to continue his new biographical

project as entrepreneur, a project he needs for existential more than economic reasons, as a way to achieve a psychological balance between his own personal identity and his social identity. He needs social recognition to get rid of his self-doubts.

Ahmed and John, both Iranians represent two other cases of risk-taking. Both of them are immigrant men married to Danish women. In both cases this social capital gave them access to financial and/or market opportunities denied to most immigrants. In both cases, the Danish wives hesitated, they thought the risks were too large, but at the end they succumbed to the wishes of their husbands. The difference between the two cases is that whereas Ahmed's risky decision ended with business failure and a high debt of one million Danish Kronor that has been a heavy burden on the family, John's risk taking resulted in a highly successful and expanding business.

Ahmed and his wife started with opening a small pizza restaurant in the center of Aarhus. They received a start-up subsidy, which helped them at the start. Ahmed's wife, who had been trained as an assistant nurse and had grown tired of her occupation and wanted to try something new and more challenging was satisfied with the situation and would have preferred a slow build-up of their mutual restaurant plans. Ahmed, who had experienced the humiliation of seeing all his fellow engineer students from Helsingør engineering school specializing in the plastic industry receive a job offer immediately or even before graduation whereas he, the son of an immigrant was the only one left out in the cold, was impatient to prove his own worth. It was he that had the big visions of a genuine restaurant and wanted to realize them immediately. He knew a Greek cook and what more did they need to get started? Getting a bank-loan was no problem, probably because his wife's parents were both business owners. Her father was the owner of a small supermarket and her mother owned a barber's shop.

Even today, after the business failure, Ahmed is bursting with new ideas. „Yes I have 100 plans“ Ahmed says. „Yes, my husband has hundred plans“ his wife confirms. „He has already something he really wants...inside computers and things like that.“ And Ahmed reveals their plans to enter the Internet and make a home page. Later it turns out that he has tried to enter the pc-market, but that this venture has been slow in taking off. In one and a half years, he has only been able to sell two machines. He obviously feels a continuing psychological pressure to prove himself. Although he at one time of the interview says that the five years he spent in an engineering school was a pure waste and that it would have been better if they had told him in advance that this personal investment would never pay off, he has somehow not accepted that it was indeed a waste of time and energy. He is still looking for opportunities to create a career that is somehow equal in status and income to the one he had to give up. The narcissistic wound and the self-doubts at the time his numerous applications (he sent

150 letters) were all rejected is still a living memory and explains his present ambitions and extra-ordinary risk propensity.

John's risk consisted in accepting an offer to take over a local tourist bus firm driving mostly elder people to the neighboring countries. John had an abrupted education as economist in Iran. In Denmark he trained as a machine worker and this helped him to get a good and well-paid job at a machine factory in Aalborg. His marriage to a Danish women and the fact that he took over his wife's surname, probably helped a lot too; immigrants in Denmark often find it difficult to get a job because of their foreign sounding name. Precisely for this reason his wife was shocked when she heard of John's plan to by the tourist bus firm. He had been talking to the owner who was getting older and was losing the grips of the firm. Costs were too high, the buses were run down and were constantly on repair and so on. John made his calculation of how he could save the huge repair costs by investing in new buses. He would need 1,5 million to complete the deal and make the necessary investments. Then he went home and presented his plan to his wife.

„And my wife she was ... she actually cried a little. That how can you ...take such a big risk. Now you have a fine work, now you have a handsome income, and everything, we can't make it...then I say, if I know myself, I know I can.. then because she was dissatisfied, I talked to her family. ..the father.. and all of them. So she became a little ...softer, or how shall I say it and then she doesn't say any more, then. It's your decision she says, then it becomes your problem...I never forget it (smiles). But...then I bought it ...and then she also says, you cannot borrow money, because it is difficult, in the bank and so on. That might be, but I will try anyhow. Then I arrive at the bank together with - with my father in law actually. Then I say, I need so and so much money. What do you need it for? I need it for such a firm. They wanted to see the accounts also. And then I got them, and they were actually negative. Due to repairs and maintenance and all that. And even ..insurance, he paid about 375.000 a year. That sum I have brought down to...today I pay 75.000 that saves a lot. I have saved a lot of money (...) the bank says, that...I am young and that I can manage it. Then...we borrowed the money and bought it. And to day I say to her, well, how do you feel? Yeas that's fine (laughs). No problems.“

The business has been expanding rapidly and the profit margin has been so high that he has been able both to replace the old buses with new ones and buy a new estate for both private and business purposes with a big chunk of land, including a forest where he can go hunting at his spare time. He still sees his Iranian friends and allows them to repair their cars free in his garage, but his social network is mainly oriented towards owners and managers within his own business sector. He obviously sees himself as a successful businessmen in Danish society rather than as an immigrant, that is his personal and social identity are more or less identical. But he only arrived at this, largely assimilative goal, through a risky entrepreneurial act. It is interesting that his Danish wife did not understand at the time the psychological need of John to take this huge risk. She thought of him as already fully assimilated, after all he had a steady

and well-paid job, he was well liked by his colleagues and superiors at the machine factory. The latter were equally surprised at his decision, he had to convince his superiors that he really meant it, when he said he wanted to quit the job.

There is little in John's biographical narrative that explicitly tells us that he harbored self-doubts because of his status of immigrant, mainly because his integration seems to have been so successful. In his case one has to start with the astonishing risk-taking act itself and work from there, trying to locate whatever evidences can be found. What is important in his case, is that the entrepreneurial risk taking act was such a surprise to all his significant others, who seemed to be unaware of a hidden self within him that he seemed to have managed to keep away from sight. Given this fact, we can begin to look closer into the biographical narrative and here we find some interesting information. Thus when the interviewer suggests that it might be better if the highly educated Iranians in stead of being forced to open a pizza stand, could be employed by Danish firms exporting to Iran, John replies laconically: „As soon as you say Iran, they see terrorists. That is the problem.“ Here he suggests that the social identity of immigrants like him is automatically categorized in a way that makes it impossible to discuss things in a rational manner and move from the level of the social to the personal identity. When the interviewer asks whether the municipality might be of help for immigrants who would like to open a local business within their own occupational area, replies that he knows many Iranians who were self-employed as mechanics in Iran, but who couldn't get work as mechanics due to ethnic prejudice. „I believe because Danes do not want to get their cars done by foreigners.“

This was a risk John also faced when he took over the tourist bus company. Somewhere in the interview he reveals his anxiety whether the previous customers of the firm would accept the new owner. The way he has solved this dilemma, is that he has divided himself in two. He tries to conceal that he, the dark-skinned bus driver who charms the old ladies and gentlemen that keep asking for this particular bus driver to take them on their next trip to Norway or whatever is the same person as the owner of the buses. This game of hide and seek is possible because of his adoption of his wife's very Danish-sounding surname. This hesitance to „come out“ and present oneself fully as the person one is, suggests that even a highly successful and assimilated person like John still feels vulnerable or uncertain of himself. Moreover it helps us explain why he took the great risk of taking over the company, in spite of his wife's strong doubts and emotional outbursts of protest. She was saying: How can you do this to me? He was trying to explain that she had nothing to fear, he was determined to make it work.

7.4 Entrepreneurial creativity and a new beginning

In the material we also find a third biographical variety, related to the problem of a threatened self-esteem. In contrast to the other two, the psychological energy of this type seems to be based upon a particular experience among some emigrants of having to start all over again and rearranging things in a new way. It is a type that seems to originate among those immigrants who have a very complex history of migration, which has brought them in and out of different ethnic and national milieus. This constant movement has on the one hand hardened them against disappointments and resistance. They are not easily thrown out of balance, they have built up an inner strength based upon a preparedness that things will change and that people don't understand. On the other hand this history of repeated movements has also made them open and sensitive to new angles and opportunities. These are people that are prepared to start all over and learn something new in life. Whereas most immigrants would at one time say, enough is enough, I have already invested so much, now I have a claim to be rewarded for these previous investments, these type of „life-long“-learning immigrants assume a different attitude, they are prepared to learn what it takes to have a successful career and a good life in a foreign country.

Whalid, a Pakistani, who today earns a very successful international wholesale trading firm, represents this type. His main customers are big department store chains in Denmark whom he provides with different kind of paper products imported from Asia and industrial companies around the world whom he provides with used industrial products for bargain prices. He is the most creative entrepreneur in the sample, a creativity which seems to originate in a wide experiences of traveling between different cultures and feeling at home everywhere. This particular experience has obvious biographical roots.

Whalid's parents were born in India and immigrated to Denmark when Whalid was 15. His father had been working for international air plane companies all his life and at the time he had been appointed Scandinavian director for Korean airlines. Whalid went to an international school in Denmark, was then sent back to Pakistan to complete his obligatory schooling there and then returned to Denmark again where he started learning Danish. He learned it very quickly and then entered a normal Danish educational career, which lasted until he completed his engineering degree in machine construction, studying Business Administration on a university level on the side to increase his chances on the labor market.

In spite of his strong qualifications, he was unable to land a job but rather than accepting anything just to prop up his hurt pride or taking high risks, he started building up his business slowly and in a highly innovative manner. In the interview he explicitly states that he doesn't understand those highly educated immigrants who are satisfied with opening up a small or risk business business, it is not for

him. This attitude suggests that Whalid felt he was destined for something better. Due to his experience of world-wide travel he had built up not only a large personal network that he could use for business purposes, he also had accumulated a particular cultural capital of ease in moving around between different cultures. As emphasized by the Austrian school of economics, market opportunities do not exist as such, they have to be found or one has to learn how the market works, in order to detect these opportunities. It was this basic attitude of openness and learning that was Whalid's foremost asset as he entered the world of business and the main reason for his success. The company has in a few years expanded far above expectations and it is symptomatic that Whalid during the interview suddenly remembers that they have just opened a new branch in London, as if this detail was too small to request attention. Nor does he need it for his self-presentation, where the social identity is always in the background. His personal identity somehow seems to have been the strongest all the time, it only took some time for it to become visible.

The main conclusion, which comes out in the Danish case, is that the overriding motives among immigrant entrepreneurs to start their own business is to prop up a faltering self-esteem. This motive can take different forms-hard work as a source of personal pride, risk-taking to avoid self-doubts and entrepreneurial creativity rooted in the experience and willingness to start from fresh or invest in life-long learning. Whatever the particular form, we can categorize this motive as a kind of pressure to innovate, which arises out of structural exclusion of immigrants from the main labor market, forcing them to consider other options in order to bring forward their personal identity as opposed to the social identity imposed upon them by the host society.

8. Highly educated and/or skilled migrants from third countries and self-employment in Greece: a comparison between men's and women's experiences

Gabriella Lazaridis

8.1 Introduction

This chapter explores how highly educated migrants from Third World countries come to Greece and, after taking the plunge into low paying jobs in the informal economy, become self-employed. In running a business both men and women struggle against exclusion and towards inclusion, gain control over their work situation (income, work hours) and find emotional satisfaction and self-fulfillment. By comparing migrant women's experiences to those of men, I show how women, unlike men, experience this not only as a 'survival' strategy or an action driven by economic necessity embedded within existing economic and socio-political structures, but also as a 'wish for independence' or an 'escape' from potential abuse and harassment, which in turn harbors important subjective meaning for self-employed migrant woman. Although it is very difficult to draw a clear cut distinction between value and disadvantaged entrepreneurs, I will show that the women here are to be distinguished in Valenzuela's (2001, p. 339) terminology as *value entrepreneurs*, as opposed to the men interviewed who more often fall into the category of *disadvantaged entrepreneur*.

The paper is based on the biographical method¹¹, outlined by the editors in Chapters 1 and 2 in this book, and on an analysis of 20 biographical interviews, conducted in 1999–2000 in Athens, with Albanian and African migrants mainly originating from Nigeria, Sierra Leone and Ghana. These interviews represented different types of self-employment trajectories and concentrated on the micro-processes involved in the decision and ability to become self-employed and the impact this had on the migrants' lives.

I will use a small number of biographical accounts as a heuristic device to open up a series of debates on ways one can understand the migration and employment

11 A total of 18 narrative interviews were conducted with a heterogeneous group of migrants living and working in Athens since 1990.

experiences of these self-employed women and men in the Greek context. By picking out key extracts from their life stories, I will try to provide answers for the following questions: Why did they become self-employed? What kind of business did they opt for and why? Where did they find the start-up capital? What factors have affected business success or failure? What kind of impact did the business have on their personal life? The women, in particular, will be viewed as social actors whose careers are not only circumscribed by the structures of opportunity existing in the host country, but also by the meaning they themselves attach to their work choices in labor market structures characterized by racism and gender bias. It draws upon research carried out by the author on the self-employment of ethnic minority groups in Athens¹².

This study is conceptualized within existing theoretical approaches to self-employment, where ethnic business is the result of an interaction between ‘individual and group attributes and dimensions of opportunity structures provided by the social environment’ (Uneke 1996, p. 530); for instance, market opportunity structures may favor products or services oriented towards co-ethnics or offer opportunities to cater to a wider, non-ethnic market (Waldinger et al., 1990, p.21), and interact with individual or ethnic group characteristics.

8.2 The context

Greece is a country characterized by a large informal economy, contributing to an estimated 45 % of the GDP (Katrougalos and Lazaridis 2003), high levels of self-employment – one fourth of the labor force (NSSG 2003) – and a high demand for cheap and flexible labor in those sectors of the economy which can easily circumvent state regulations through informal arrangements, particularly where the need for physically demanding work is hard to meet. This, together with gaps and shortages in the labor supply for specific sectors of the economy (such as agriculture, construction industry, tourism, the service sector etc) and certain geographical regions, created an atmosphere which accommodates newly arrived migrants and a ‘silent’ policy of tolerance concerning the entry of cheap labor into the country. All at a time when the country’s politicians, alongside other EU member states, were beating the drum for ‘fortress Europe’ and ‘securing the borders’ from the inflow of unwanted ‘others’ by introducing restrictive immigration controls (see Lazaridis 2003b).

Self-employment among Third World migrants in Greece is limited to labor-intensive light industries, such as service sector firms (restaurants, petty trading, hairdressing salons, small food stores etc) run by the migrant him/herself and their

12 Special thanks to Maria Koumandraki who worked as research assistant on the project. Regrettably, Maria was unable to participate in the writing of this paper as she is currently working hard to complete her PhD thesis under the supervision of Gabriella Lazaridis.

family members and/or co-ethnics. The migrant often creates an economic niche by using ethnic and socio-economic networks to facilitate business operations, however modest these may be. Whether one's business is registered or not, or if activities are regular or irregular or a mixture of both, depend *inter alia* on the migrant's legal status, economic resources and access to ethnic and co-ethnic networks. A large number embark on business ventures which survive in the twilight of the Greek economy, such as interior remodeling, petty trade (mainly street hawking), domestic work, hairdressing and prostitution, in other words sectors which require little skill and small capital. The local environment plays a decisive influence on the creation, performance and survival of such businesses. Opportunities for participating in informal economic activities arise from the high demand for informal supplies of services and goods at competitive prices. Entrance barriers are also low, since one does not usually need to rent premises and meet the usual costs of running a business, such as taxes and overhead.

Looking at the employment histories of our interviewees, we find that individual migrants have often had many different jobs before becoming self-employed. Self-employment appears to be a significant shift on their occupational ladder, a move away from having to accept 'any old job' despite having high qualifications and useful skills; it is an attempt to find something 'better' for one's self. However, with regard to self-employment, men seemed to gravitate towards (although not always) undertakings in small-scale construction, painting and remodeling, plumbing, miscellaneous repairs, street-hawking, some opened small local businesses like a kiosk (*periptero*), a café or an electronics shop. In contrast, female self-employment tends to focus either on taking advantage of particular ethnic niches or work in the 'care' sector (sex work, domestic work, quasi-nursing and other related activities), (see also Lazaridis 2003a).

The economic trajectories depicted below also show the value of 'time' in developing pathways to inclusion. Marrying a Greek is one way, but becoming naturalized¹³ is also an effective strategy to effectively avoid the highly exploitative conditions of informal employment. Interaction with locals and the social networks developed with locals and members of their own ethnic groups, greater competence in the Greek language and insight into how Greek society works all function as effective social and human capital, enriching the potential for upward occupational mobility.

13 Greece was the last country of the then southern EU member states to naturalize its Third World migrants. The first regularizations took place in 1997 (see Lazaridis and Poyago-Theotoky 1999 for details), two more have followed since (see also Lazaridis 2003b).

8.3 The case studies: migrants' stories

8.3.1 Self-employed migrant women

The case of Juliana:

Juliana came to Greece in 1991 with a student visa. She is currently married to a Sierra Leonean (2nd husband) and they have two small children. Back home, after finishing high school, she went on to study accounting. She initially worked in her father's typing school, then as a secretary for a lawyer and finally as an assistant accountant. She came to Greece to escape the political unrest in her country of origin; her husband followed soon after. The role played by networks in making the decision to migrate, and in acquiring the documents needed to enter the country as a student, was pivotal.

'Well eeh a friend of my husband was staying in Greece. And then he wrote a letter to my husband that he want to help my husband to come. And then, but he said jobs are very difficult for men in Greece. So if they can allow the wife to come so that the wife will be going to school and be working so that...'

Later she said: 'The friend of my husband brought me here and after five months my husband joined me. Yes'.

After being asked to describe her thoughts and expectations prior to her arrival in Greece, she said that her dream was that 'their life will be happier' in Greece. So her migration was based on the illusionary expectation that life in Europe is better and easier than life in Africa. Juliana's decision to migrate had a mixture of forced migration elements (war in the region) and voluntary migration elements triggered by the dream of a better life. But soon after migrating, her bubble burst.

'I missed my country and I missed the type of job I was doing, I missed the people around me and I felt that...'

Soon after her arrival in Greece she dropped out of the university because of difficulties with the language – at Greek universities, instruction is in Greek. She tried to use her accounting skills to get a job in an office but

'They said no office job. I said/ah [vividly, sounded surprised]/, this is the type of the work they do here? They said this is the type of the job for foreigner'.

She took a position as a domestic worker. When, during the first mass regularization of immigrants (late 1990s), the Greek government announced that it will grant green cards to migrants provided they can fulfill certain requirements, including evidence of formal employment, she asked her employer to pay the required

contribution towards her national insurance coverage (IKA) and make the necessary arrangements to enable her to obtain a green card. Her employer was, however, reluctant. Juliana describes this situation, which prompted her to seek self-employment, as follows:

‘She said [Juliana here refers to her employer].... She cannot do my papers for me. I said/ aah [vividly, sounds surprised]/ but I work for you for so many time so why can’t you-sign my papers, help me to do my paper so that I can pay my IKA. She said she cannot. I should work for her without pay/without her do IKA for me, paying my tax [she means that her employer didn’t want to pay the employer’s share of insurance and tax contributions]/. That I should pay...for myself as she was not ready to add more to my salary. I said ah. You don’t want to pay tax for me, you don’t want to add to my salary, which money I am going to use to pay the tax(.) ...her son is the godfather of my son... It is like a parent to a child... If these is any problem I want you to assist me... I work for you for four years and you can’t help me (.) So I said to her eh, then if you are not willing to pay my tax for me and you are not willing to add more money to my salary which means I will look for a job for myself. So – I – I fought very hard and I opened this shop, you understand? I fought very hard and I opened this shop together with my brother and husband,/ you see [her voice goes lower]/ under my own name and everything’.

Juliana had expected that after a relatively long relationship with her employer and a bond between them via the institution of baptism (the employer’s son is Juliana’s son’s godfather) the employer would have been more cooperative and understanding towards her. She decided to set up a beauty/hairdressing shop because she was in possession of the necessary tacit skills, she had realized that there was a market demand for African hairdressing services, and together with her husband and brother they had the necessary capital to open the business. Other factors which acted collectively in her decision to become self-employed were her eagerness to have control over her work, and the opportunity she had had to develop a clientele and build a good reputation for her skills while working part-time at another hairdressing salon. The most difficult thing for her was gathering the necessary papers:

‘I needed a paper from the municipality that they were asking me things I didn’t know about...’.

This interview extract shows how migrant women who want to become self-employed lack the know-how and ‘indeterminate knowledge’ necessary to manipulate a system based on clientele and patronage to their advantage. She lacked ‘indeterminacy’, ‘that is a body of formal rational knowledge which has a tendency towards built-in codification that renders it more accessible to the educated public’ (Lazaridis 2003a:188). This knowledge is difficult for migrant women to acquire, hence, she was forced to hire a professional to deal with the legal and administrative hurdles they encountered while trying to set up the business.

Throughout the interview Juliana referred to the racism and discrimination she met up against in the Greek labor market and society. She said:

‘Some people they don’t even want to touch you, some people when they see you they will do the sign of the cross, as if they seen a bad thing, you understand? Sometimes...they will insult you. School children they will laugh at you/ Look, look black people ... they will laugh, ha ha. They will mock you, you understand? ...I am sick of these nasty things. I will tell them that look this color we are from the same god...this how god made me...it doesn’t change anything... When I was working in a house in Glyfada my employer’s mother she didn’t like me. She used to say bad things about me. She will say, / look look, look the way she is eating / look... She tried so many times to throw me out of the house’.

Although Juliana developed her own mechanisms to deal with this, she is annoyed by the negative stereotypes attached to African people. She states that her daughter was laughed at and abused in school because of the color of her skin.

The case of Sofia¹⁴:

Sofia, a woman from Ghana, wanted to become a midwife. She went to London to study. There she met a Greek man and came to live with him in Greece, where she started working as a nurse. So, although her initial migration to the UK was a ‘wish for independence’, to move away from her parents, her migration to Greece is an example of a dependent move determined by her relationship with the man she eventually married. She found work as a midwife in a Greek hospital and worked there for seventeen years. The idea to become self-employed was her sister’s. After moving to Greece, she had to order the ethnic products she needed for personal use from her sister in London. Gradually she realized that there was a large number of foreigners in Athens who had ‘cultural needs’ similar to hers. This was a perfect match between what she had to offer and the needs of migrants in a host country (see Light/Gold 1999). Her being a member of the African community in Athens provided a pool of potential clientele with needs similar to hers.

Her sister’s encouragement and financial support contributed to her decision to become self-employed. So, family networks are crucial in providing economic support in setting up a business. Our interviewees did not make use of bank loans, mainly because they lacked the necessary collateral and/or legal documents necessary to obtain them. Her initial plan was to hire someone to work for her, thus enabling her to keep her job; ‘I loved my profession’, she said slowly and clearly.

‘But then when money had [been] invested into it I got to a certain point that I couldn’t do...otherwise... I [took] leave without pay from the hospital six months to see what could be done. ...I started working very-very hard... [with emphasis]’.

14 The case of Sofia was also used in Lazaridis 2003a.

She had neither previous relevant experience, nor skills in running a business, nor was she aware of the impact this would have on her everyday life. Being married to a native Greek man helped; he assisted her financially and used his established contacts and know-how to pull the strings within the Kafkaesque, highly bureaucratic, patronage riddled Greek state system. She started with a cosmetics business and three years later, again tapping on ethnic needs, she expanded her operations to include a food store and a hairdressing salon. As she did not have the funding to advertise her businesses, she relied on reciprocal network relations embedded in ethnically based social networks to develop and secure her clientele. She stressed the constant need for further training in order to keep up with changes in fashion, new products and styles. 'I am the heart of the business' she said. She attributes the success of her business to her role and the personal, individualized services she offers her customers. She explained:

[It is important] to show more interest in the customer. It could be that eh...they have their own problems too [with emphasis]... Maybe I could help...when they are passing by they see me here they come in. Because they know they will get the full services they are looking for [with emphasis]. And the full service is me...with the ethnic food...they wanted to know every use of every other thing... You have to have the time to explain. Because that's the reason why you are here. Otherwise it is not different thing the supermarket will be selling the same items. So I have to be there... Not only the food. On the cosmetics side... You have to be with the client. Make sure that what you are doing will suit he ... See the face...'

All our female interviewees said that running their own business gives them a sense of value and worth. They value the flexibility and ability they have to control their work processes and schedules. However, they tend to save on labor costs by overexploiting themselves, often relying on family members for support. Juliana's mother-in-law, for instance, looks after Juliana's daughter when she comes back from school. Sofia on the other hand explained that, although in the beginning she was even working on Sundays, she gradually realized that she had to spend more time with her children; her long working hours started to strain her relationship with her husband. Despite being a successful business woman, Sofia still operates under the existing patriarchal system in Greece whereby a woman, albeit economically active, is still expected to fulfill her responsibilities in the domestic domain and is still seen as the primary caretaker. She managed to reconcile both work and family responsibilities by buying a summer house and now spends her weekends there. However, during the week she continues to work from eight o'clock in the morning until late in the evening. Sofia said: '*I had to control the work, not the work to control me*'. None of the women interviewed had enough free time to socialize with friends or for recreational activities.

8.3.2 Self-employed migrant men

The case of Anestis:

Anestis is a skilled worker (car engineer) of ethnic-Greek Albanian roots who migrated to Greece in the early 1990s, primarily for economic reasons. He said:

‘I had a job there [in Albania]/. The factory was shut down – all production...stopped- and basically we came here’.

In Greece he was unable to find skilled work.

‘I work as interior constructor... I learned to do the job well... I learned how to use the plaster, how to use the plastic, how to use chemicals [to treat damp] and all the rest’.

He left his job because his employer refused to pay the required contributions for Anestis’ IKA (National Insurance Fund) or to increase his salary. There is a striking similarity between the cases of Anestis and Juliana (see previous section) who both made intense efforts to get their employer to pay their national insurance contributions. This reveals the conditions faced by undocumented migrants in the informal sector. One of the main reasons why employers use undocumented migrants is to avoid paying their social security contributions and, more often than not, this profit margin is, as in the case of Anestis, necessary for the economic survival of a labor intensive, small business. They both decided in favor of self-employment in order to ‘escape’ the exploitative working conditions which entailed both Anestis’ position as low-paid, unskilled manual labor in the Greek construction industry and Juliana’s low-paid work in the domestic sector.

Anestis continues: ‘[My boss] asked me to work all day long. Not to stop for half an hour you know to... [go to the toilet]. There was a lot of dust. I had to do very hard jobs. Without a break, without nothing, without bonus. I brought here the family, I was a dad with kids, and things did not turn out the way I expected, I had to work alone. I took the brush and I looked for work amongst friends, and acquaintances in the beginning... One does not need a lot of money for the emulsion and to buy the necessary tools’.

He stresses the role played by friends, relatives and other acquaintances in finding work and developing a clientele. He explains:

‘Slowly I developed a clientele – via the godmother who baptized my child and with acquaintances from here and there. From the neighborhood... and friends I had worked with... They were introducing me as a good technician and first of all as a suitable man for the job/ and for the price... you have to work for many hours, many hours [with emphasis] to earn a lot of money’.

Unlike Juliana, who managed to set up a beauty/hairdressing shop because she had the necessary tacit skills and was able to respond a demand at the time for African

hairdressing services, the case of Anestis is an example of the demand for informal, individualized, poorly paid services in the Greek parallel economy, catering to the needs of the informal Greek sector instead of orienting on an emerging ethnic niche in a market marked by sexism and racism.

The cases of Tounde and Patrick:

Tounde, a well educated engineer from Nigeria, was not able to find a job in his profession in Greece because of restricted employment opportunities in this field, difficulties in getting his qualifications recognized and a lack of proficiency in the Greek language. He decided to become a street-hawker, which is arguable one of the most risky and precarious of self-employment endeavors. This decision was imposed by economic necessity and a lack of alternative employment opportunities. The people in whose house was living showed him the ropes.

‘He showed me where to buy these things, he took me to the bus stop and he said OK you take this bus, you stop where the bus stops and you just start working’.

He explained that certain nationalities occupy certain niches in the informal economy and that Nigerians are mainly street-hawkers. Thus family and friends constitute a social capital upon which a newcomer can draw. The support and help he was provided with ranged from accommodation and food, to introductions to various state agencies and information on opportunities in the new setting. Another street-hawker from Nigeria, Patrick, who came to Greece to study, and has a BA in business administration, could only find work in low-paid, manual unskilled jobs in the informal sector. In his words:

‘Well, there is no alternative. But at least I have my pride. I would have preferred working in the factory, I would have preferred working in an office, I would have preferred working in a restaurant, but there is not that work, except farm work. And farm work has seasons. So I met my fellow Nigerians and I said: „what else can we do?“ The said: „the only thing you can do now is to hawk. Buy and sell“.

Street-hawking is a survival strategy imposed by a lack of opportunities. Vendors are petty-traders, they sell a variety of cheap electronic products such as CDs, watches, radios, cheap jewelry, car radios, cassette players, hair dryers, etc., in other words goods that are easy to carry around. Co-ethnic loyalty is important and serves as an ‘inclusionary mechanism’ for other migrants seeking engagement in this type of work. In addition cultural associations, such as the Nigerian cultural association in Greece, encourage their members to become self-employed and sometimes even agree to lend their members the start-up capital needed. According to our interviewees, ethnic groups with access to such networks are more likely to engage in business activities compared to those who do not have access to them.

Both Tounde and Patrick argued that one doesn't need a lot of capital for this type of business, nor does one need to have an established clientele. People usually just approach them on the streets and ask them what are they selling.

Both men appreciate the flexible work hours and the freedom not to go to work if they are not feeling well. They both mentioned the risks involved in street-hawking; they made passing references to being caught by the police and taken into custody. Patrick stated that Greek policemen 'have no good manners' and an 'inferiority complex'. They humiliate foreigners to show their superiors that they are doing their job well; he said:

'they can beat you or they can lock you up [with emphasis]/ just to show off, for not reason'.

The case of Georgos:

Both street hawking and petty construction work are 'survival' strategies imposed by a lack of alternative opportunities. After the 1997 regularization policies, some African men working as street-hawkers (as well as other self-employed migrant men and women) established registered businesses. Others tapped into the opportunities created in the development of certain niches amongst migrants, in particular selling ethnic products and setting up ethnic restaurants. This is so in the case of Georgos: Georgos arrived in Greece in the mid-1970s, trying to escape political unrest and the resulting communist junta in Ethiopia. His was a forced migration. He set up one of the first Ethiopian restaurants in Athens. His clientele is a mixture of Athenian Greeks, the Ethiopian migrant community in Athens and Diaspora Greeks who lived in Ethiopia until the mid-1970s. Georgos took no risks. He told us:

'I wanted to be my own boss. I knew there was a demand for Ethiopian food in Athens. First there was the Ethiopian migrants, and second the Greeks from Ethiopia; both these communities would support me as they both fancied „doro wat and injera“ [this is an Ethiopian specialty cooked with hot red peppers and chicken accompanied by Ethiopian bread]. I have also been an active member of the Ethiopian association which supports me as they hold numerous functions in my restaurant. I am an idealist; I want everyone to have the opportunity to taste the Ethiopian food and to get to know the Ethiopian culture; I see my self as an ambassador, a bridge between the country I came from and the country I am in now].

Self-employed migrants who managed to obtain the required licenses described this procedure as rather complicated. A number of prerequisites, such as a work and/or residence permit¹⁵, health insurance membership or proof of ethnic Greek origin make it difficult, if not impossible, for an undocumented migrant to set up a registered business. After registering the business with the tax office, officials from

15 See Lazaridis and Poyago-Theotoky 1999 for details.

the health office and the fire department have to certify that the property is in accordance with all hygienic and safety regulations. As soon as these documents are submitted, a self-employment license can be issued and one can start running the business. The problems in obtaining the license encountered by the interviewees were bound to delays caused both by the Kafkaesque nature of the Greek bureaucratic system and institutional racism.

8.4 Discussion and concluding remarks

In order to understand the way in which the seemingly least powerful actors in the economic sphere (that is migrant women), by becoming self-employed, have carved out spaces of control and managed to secure better working conditions and earnings, independence and autonomy in comparison to waged work, I have taken into account the dynamic interaction among the opportunity structures, cultural, ethnic and other resources available to them in the host country, as well as individual factors relating to psychological, economic or other needs.

In Greece, opportunities for the participation of migrant men and women in informal activities arise from a high demand for the informal supply of services and goods at competitive prices. Entrance barriers here are lower than those for the formal sector since one usually does not have to meet the costs associated with running a business. As the individual cases discussed above show, the development of ethnic business results from an interaction among the following factors: legal status, economic resources, access to informal networks of support, individual aspirations and the opportunity structures (e.g. informal economy, high rates of self-employment) available to migrants in Greece. Nevertheless, migrants are faced with structural disadvantages that push them into 'marginal self-employment'; in addition, at the time of this fieldwork, the self-employment of undocumented migrants had not become a primary goal of national institutions and agencies in Greece responsible for implementing EU initiatives and programs (such as Horizon and Integra) which, at this time, sought to promote the integration of disadvantaged groups (that is groups considered to be at higher risk of social exclusion) in their host countries. Policies were selective and directed mainly towards returnees such as the Pontians and North Epirotes, that is groups of Greek descent. Undocumented migrants are not eligible to take part in programs promoting self-employment, they do not receive any information about potential sources of help and are themselves reluctant to approach these agencies because of their illegal status and fear of deportation. As a result, many undocumented migrants, by and large men, become 'disadvantaged survival entrepreneurs', striving to create a business of their own in the 'twilight zone' of the Greek economy, where they often carry out extra-legal

activities in order to 'survive' in sectors which require little skill and small capital. For women, ethnic entrepreneurial activities can encompass a combination of small, family-based, registered businesses together with unconventional 'solo projects', like hairdressing services at home (Lazaridis and Koumandraki 2003), concentrating on ethnic niches which are emerging within otherwise 'saturated markets': here, 'flexible specialization' seemed to be the answer. Particular emphasis has been placed on human agency and the efforts of individuals who strove against the structural conditions which presented them with obstacles and towards social inclusion and inclusion in the formal economy. By 'contesting and transgressing boundaries of various kinds ... [such as] contesting the boundaries of the law by evading taxes, licensing requirements and other commercial regulations' (MacGaffey/Bazenguissa-Ganga 2000:7), they managed to carve out spaces of control in order to better their lives in the host country, however moderate that may have been.

One of the main differences between men and women is that although men tend to fall into the 'disadvantaged entrepreneur' category, that is opt for self-employment because they do not have any other option, women are more likely to be 'value entrepreneurs' in that they choose self-employment because they value being their own boss. Having said that, there are exceptions to what seems to be the rule, in that some men (see Georgos above), albeit few, also manage to find ethnic niches which enable them to be their own boss.

Some of our male interviewees who operated businesses in the informal sector, and in particular African men working as street-hawkers and African women working as hairdressers managed, as a result of the 1997 regularization, to establish legal businesses; illegal petty-traders established electronic shops and now act as intermediaries between Greek wholesalers and Nigerian street-hawkers. Despite running a registered business, they acknowledge difficulties and admit that running a shop is not easy, in that taxes, rent and other bills must now be met. As a result these registered businesses are operating within the rules of the existing large informal economy, where formality and irregularity happily coexist and feed one another.

9. Pontian newcomers in Greece

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9.1 Introduction

The movement of individuals or groups from one social formation and cultural context to another, emigration and immigration, involves the necessity of subjects to familiarize themselves with new a social reality and re-orientate their biographical prospects. The actors adopt various forms of action and integration strategies, depending on the way they perceive (1) the possibilities offered and limits set by the context of their new social environment and (2) the skills they have, as well as the personal and external resources they possess and would consider utilizing.

This process of immigration should be considered to be one neither solely dependent on state policies, nor one dependent on intentional acts, estimations and planning done by the subjects. Rather, it is a process that entails frustration, the redefinition or even cancellation of goals in the face of new social conditions, or as a result of interaction with „social others“. It is also a multifaceted process which is structured on many levels, and one which often incorporates partial goals.

This chapter which deals with the Pontians of Greek origin who, after 1989, migrated *en masse* from the Soviet Union to Greece, will present the results of a investigation conducted by researchers at the University of Crete as part of the research project presented in this book.

In the first part of this chapter, after defining the target group, we will delineate the terms under which the migration project was organized, as well as the policies designed by the Greek state for their reception and integration into Greek society. The second part will focus on attempts by Pontian immigrants at entrepreneurial activity. Specifically, we will outline typical paths of entrepreneurial activity, we will seek to decode the rationales around which their entrepreneurial attempts are organized, and we will assess the significance of social networks and state policies for entrepreneurship. Finally, we will form some hypotheses regarding the combination of factors contributing to the success or failure of such undertakings and we will offer a concise evaluation of the policies in place to reinforce entrepreneurship.

9.2 Pontian immigrants and Greek state policy

9.2.1 Pontian Greeks and the terms of their migration

The target group was composed of Pontian Greeks from the former U.S.S.R, who had migrated to Greece after 1989¹⁶. We will begin by providing a brief description of this group.

Pontians are people of Greek origin, initially inhabiting a broad area along the coast of the Black Sea. The name „Pontian“ is derived from the Greek word „Pontos“, which means „sea“. During the 8th century B.C. the Greeks founded several colonies on the Black Sea (Tsakiris 1996, p. 477). In different historical periods they emigrated to the Caucasus and along the North Black Sea coast. The biggest influx of immigrants to these areas occurred in the beginning of the 20th century as a result of the persecution against the Greek population in Asia Minor by Neoturks. According to Vlasis Agtzidis (1996, p. 67), in 1914 the number of Greeks residing in Russia was somewhere between 650.000 and 700.000. From 1937 onwards, large numbers of Pontian Greeks living in the Caucasus and along the North Black Sea were expelled to Central Asia (Uzbekistan, Kazakstan, Kirghizia) (Kasimati, 1992, p. 27–33).

Subsequent generations of Pontians residing in the Soviet Republics achieved a high degree of social and economic integration, all the while continuing to maintain their Greek identity. A history of persecution and migration, as well as the ancestral dream of returning to their „real homeland“ were passed on from generation to generation¹⁷ and could be preserved in the collective memory through oral testimonies.

As of the beginning of the 20th century, Pontians started moving to Greece whenever historical and political circumstances imposed or allowed it. The first migration wave of Pontians towards Greece took place at the beginning of October Revolution, when wealthy members of the middle class decided to immigrate to

16 The research involved (a) collecting and processing all available quantitative data, (b) conducting semi-structured interviews with experts, as well as (c) conducting biographical narrative interviews with Pontian newcomers. Specifically, the research team conducted 14 biographical interviews. The method of the „narrative interview“ (Schuetze 1983) involves dividing life history into thematic units which allows the interviewer to utilise a narrative mode while exposing an order of events. This offers the narrator more ability to construct and articulate his/her statements according to own priorities and conceptual framework. Sampling was not made based on statistical division, but rather rested on the logic of theoretical sampling. In particular, sampling was based on the following criteria: participation in organized support and social policy programs, success or failure of entrepreneurial undertakings and gender.

17 See Voutira (1991).

Greece, feeling threatened by the Soviet regime. As Kassimati points out, during the pre-revolution period, Greeks controlled „the commerce of cereals and pulses in Northern Russia“ and members of the Greek community had „the privilege of exploiting silver mines and to a greater extent manganese mines“, although some Greeks did invest in industrial production. The vast majority of Greek Pontians were farmers¹⁸ engaged in the cultivation of tobacco, and a great number of them joined the revolutionary movements of the period (Kasimati 1992, p. 34, Agtzidis 1995, p. 135–152). When the new Soviet regime later applied their „New Economy Policy“, the right conditions were created for economic and cultural development in the Greek Pontian communities (Kasimati 1992, p. 34–38), this was however halted by the ethnic cleansing encouraged by Stalin from the 1930s onwards (Agtzidis 1995, p. 205–270, Agtzidis 1996, p. 96–137, Kasimati 1992, p. 38–47).

In an attempt to aid escape from a Soviet Union under Stalin, a national mandate was enacted in 1964, arranging for the Greek residents of the USSR to come back to Greece. However, this migration procedure would be cut off by a Greek government under dictatorship in 1967 (Kasimati 1992, p. 47). The last migration wave, which took place following the collapse of the Soviet regime, was particularly massive: Since 1989, an estimated 150,000 Pontians from the former Soviet Union have taken up permanent residence in Greece (Ministry of Macedonia and Thrace 2000, p. 26 and 40–41).

As far as the migration project is concerned (as resulting from the interview analysis), the following points should be noted:

- The majority of the newcomers came from areas of ethnic conflict (Georgia, Armenia, Azerbaijan) or from areas with high ethnic and/or religious fanaticism (Kazakistan, Uzbekistan). In these cases, the main cause for Greek Pontian migration was the momentous event of the collapse of the Soviet regime, a subsequent intensification of nationalistic pressures and conflicts, and the economic recession which followed. The subjects saw this series of events as a reversion, as a loss of past normality, whereas the new situation entailed danger and insecurity. In some cases, migration took place after the eruption of violent conflicts, when there was an immediate threat to life.
- Within the context described above, the flight to Greece is considered to be a collective pattern of action¹⁹. Retrieved from the reserve of the collective

18 Greeks remaining in the Soviet Union after revolution number between 300.000 and 440.000, the vast majority of whom, i.e. 80 %, were farmers (Agtzidis 1996: 79–80).

19 A relative census research on the total population of migrated individuals showed the main cause of migration to Greece was the desire to go back to „homeland“ (42 %), „civil wars and terrorism“ are the most important cause for 25 %, while 22 % stated unemployment in the USSR as the main reason for moving to Greece (Ministry of Macedonia and Thrace 2000, p. 29 and 52–53).

memory, the activation of the „ancestral dream“ of going back to the „real“ homeland offered the Pontians a new biographical perspective. This fact is reinforced by official policy engaged by the Greek state between 1989–1993, which included not only an official invitation of permanent residence in Greece to the Pontians, but also an ideology-laden characterization of them as „repatriated“ Greeks. Both of these discourses, that of the Pontians and that of the Greeks, refer to and draw on one another.

- Migration to Greece has had a massive character: Entire families, kinship networks or even communities immigrated to the same country, often simultaneously. This feature, combined with the fact that in some cases all the assets owned in the country of origin were liquidated, gives migration a definite and irreversible form. All bridges for return are burned.

The immigrants' arrival in the country of destination constitutes a *serious biographical rupture* that divides the biographical chronicles between „then“ and „now“ and spatial orientation between „here“ and „there.“ The social terms of this biographical rupture can be defined as follows:

- For Pontian immigrants, arrival in Greece meant integration into a different system, that is, into a social formation which functions differently from that of their country of origin on economic, administrative, legal and cultural levels.
- Within this new system, a series of embedded notions and practices, as well as acquired skills and aptitudes become inactive. This necessitates radical transformations both mentally and behaviorally (that is, a process of learning and unlearning²⁰).
- The area where this reality manifests itself most clearly is the professional status of the newcomers. Migration signals a rupture in their professional career. Whether this rupture will be mended, and the terms under which the career can be recovered, remain open questions.
- The rupture is exacerbated by the high expectations held by the newcomers and the subsequent frustration of these expectations. High expectations developed through an idealized image of a „return“ to motherland, a naïveté regarding the promises made by official bodies and politicians, as well as an overestimation of the capabilities of the Greek state to provide housing and professional stability. This overestimation of the state's capacity can be understood if we take into consideration the political context (Soviet state interventionism) in which they had been socialized.
- The immigrants assessed their present situation by comparing it with the former one. On the basis of this juxtaposition, the former situation seemed to

20 See Alheit/Dausien (1999), Goffman (1961).

have been much better in terms of economic and social security, professional stability, lack of anxiety and dignity. Thus, the transition is understood as a „loss“ (reversal of an embedded normality), and even as a „sacrifice“²¹.

Another important factor to be considered here is the recent transformation of Greek society from a country of emigrants to a „immigrant reception country“, particularly following the collapse of socialist regimes in Eastern Europe and Russia, and increased migration waves from the so-called Third World to European Union countries. Apart from the issues regarding Greek state policy on the reception of immigrants (see below, with special emphasis on policies concerning repatriated Pontians), a significant role for the success of self-employment attempts is played by the local communities that receive them, their cultural and social characteristics, as well as special features of the communities established by local citizens.

9.2.2 State policy on the reception and settling of Pontian newcomers

During the four-year period between 1989 and 1993, the Greek state extended an official invitation to Pontians of the former Soviet Union²² to return to Greece. Due to their ethnic origin, the newcomers were characterized as „repatriated“ and, on an administrative level, they were granted Greek nationality through relatively simple procedures.

Furthermore, a National Foundation for the Reception and Settlement of Repatriated Greeks was founded and began operation in 1991. The Foundation's objectives were to receive the immigrants; to organize their stay (hospitality centers and reception hostels); to provide them with first-aid items; and to prepare them for social integration (learning the Greek language, familiarization with how the Greek state functions, help with administrative issues, health services, psycho-social support).

The Foundation designed an ambitious plan aimed at creating an infrastructure for the permanent settlement of a large part of the Pontians in Thrace (the north-eastern part of Greece)²³. The plan provided for both accommodation (by granting houses) and professional placement for program participants. 19,857 persons participated in the program. With regard to housing, by 1998 a total of approximately

21 See Serdedakis et al (2002:151).

22 See Mavreas (1998).

23 According to official data published by the Greek state, 74 % (about 115,000 persons) were settled in Macedonia and Thrace, while 22 % of the repatriated Pontians were settled in Athens. More specifically, Thrace, where the program of the National Foundation was mainly implemented, has hosted 14.8 % of repatriated Pontians, with 22,984 registered individuals living in 6,583 households (Ministry of Macedonia-Thrace 2000, p. 40–41).

1,200 residences had been offered, serving only about $\frac{1}{4}$ of the participants. As for professional placement, according to the Foundation's data, 559 entrepreneurial initiatives had been subsidized by 1995.

The programs for promoting entrepreneurial activity mentioned earlier were designed and implemented by the Foundation and constitute ad hoc policies whose target group are Pontian immigrants. They include cash subsidies (the amounts given usually cover a small part of the required capital) and commercial leasing subsidies granted to businesses during initial operating stages.

Apart from the Foundation's initiatives, the repatriated Pontians have been identified as a vulnerable social group and, thus, have formal access to additional programs aimed at promoting and supporting self-employment. According to our research and testimonies from agents running these programs, the Pontian immigrants seem to have made only limited use of such programs. The main reason for this is a lack of information about these options.

In addition to measures and programs to promote entrepreneurship among Pontians, other political arrangements and choices should be pointed out, as they indirectly contributed to creating the right conditions for self-employment.

Moreover, note should be made here of a legal provision which led to a particular type of entrepreneurial activity. Pontian immigrants were given the right to import and resell the entire set of their former household belongings without having to pay import duties. This right, in conjunction with a network of relatives and acquaintances in the country of origin insuring a steady supply of new merchandise, led a number of people to work on a more or less permanent basis as vendors of goods imported from the former Soviet republics in open street markets. According to the results of our research regarding the significance Pontian immigrants ascribe to their participation in the Program of Reception and Settlement and its ad hoc policies, the following should be noted:

- Information about the existence of a state-organized Program for Reception and Settlement is particularly important for the decision to emigrate. The high expectations regarding the National Foundation for the Reception and Settlement of Repatriated Greeks, together with the Program for Reception and Settlement, can be understood if we consider the fact that the Pontian immigrants understandably overestimated the capacities of these state mechanisms, based on their socialization within a political system of extensive state interventionism.
- Participation in the program restricts settlement to Thrace. An analysis of the empirical data shows that Thrace would not have been chosen as a place to settle in, if it were not for the fact that the Program for Reception and Settlement was run in that area.

- Participation in the Program for Reception and Settlement was opted for by immigrants who could not rely on existing Greek family and kinship networks, which could have eased the organization of integration strategies. Thus, they choose an integration strategy organized around state measures and policies.
- A factor reinforcing participation in the program was the expectation of being granted a residence to be owned outright. The special significance of this prospect for the immigrants can be understood if we consider that home ownership, in addition to improving material conditions, formalizes establishment in the place of settlement.
- Participation in the Program for Reception and Settlement and the particular residential clause that it entails, constitutes a concrete case of an institution determining biographical routes and plans.

9.2.3 Local social space and civil society

The installation of the repatriated Pontians in Greek urban and rural spaces during the decade between 1989–2000 caused demographic changes in broad areas and the emergence of new types of discrimination concerning religious identity and locality (Zaimakis 2004: 288). In the area of Thrace, where great part of the present research focused, we can identify an intense division of the population between native Christians and Muslims prior to the arrival of the Pontians. As Zaimakis (2006) points out, „the relatively high degree of homogeneity in the Greek society observed until the 90s, introversion, and the fear of danger coming from the East [...]“, had as a result the „expression of limited interest on the part of the community in minority rights issues“. As a result, the Muslim minority had to face conditions of social and economic exclusion. Such conditions „[...] contributed to a state of de-activation and stagnancy in the Muslim minority, leading its members sensing themselves as a threatened community and reinforcing the development of an introverted minority identity“ (Zaimakis 2006).

The arrival and settling of Pontian Greeks in the area led to the creation of a strong third population group. In this way, controversies were intensified in areas where Pontians settled, mainly due to new demands that arose on the distribution of economic resources and social policies by the Greek government. The intense competition for the acquisition of economic resources, as well as the limited potential of the local labor markets, intensified xenophobia and discrimination not only against the Muslim minority, but also against the Pontians, who differed greatly in comparison to the rest of the population.

According to relevant research, the group of newly arrived Pontians created a demographic dynamism in Greece as its members possessed a high degree of

educational capital (Kasimati 1998: 284–288). According to a national census, 81 % of the Pontians which settled in Thrace were 50 years old and below, 20 % had degrees from universities or other institutions of higher education and 11 % from technical colleges. This demographic and educational dynamic is reflected in the high expectations among Pontians for a new professional pathway, something the limited potential of the local labor market could not offer them.

It is quite interesting that a large percentage of the Pontians that settled in Thrace (35 %) state that they would prefer to set up businesses relevant to „the area of their study or work in the former USSR“ or to engage themselves in commerce (11 %). Nevertheless, such expectations do not seem to come true, as the great majority of the repatriated are employed in the secondary sector as laborers (51 %) and other forms of dependent work (Ministry of Macedonia-Thrace 2000, p. 33 and 160–177).

However, in taking the high unemployment rates in the area into account, joining the labor market does not seem to be an easy job for Pontians settling in Eastern Macedonia and Thrace. According to the National Statistical Service of Greece, in 1989 the number of unemployed persons was 18.776 (7.4 % of the work force) (Kasimati 1992, p. 379–380), while according to a 2001 census (National Statistical Service of Greece 2001), the figure had increased to 28.580 (11.7 % of the work force).

In view of the above, economic retardation along with national and religious discriminations in Thrace made integration of the repatriated Pontians extremely difficult, especially those with plans for self-employment. Apart from the conflicts among population groups on the acquisition of economic resources, owing mainly to the low potential of labor markets, problems concerning the social exclusion of newcomers and xenophobia against them intensified.

According to the testimonies of repatriated Pontians, racism against them is expressed on many levels. On a symbolic level, the repatriated Pontian Greeks are called by natives „Rosopontioi“ (Pontians of Russia). In this way, they are categorized as a body separate from the predominant population of Greek identity (Sophiadis 2000, p. 91–92). Furthermore, increases in crime rates are often attributed usually –arbitrarily – to newcomers. Mainly responsible for this phenomenon are the Media, which contribute to „the creation and reproduction of a stereotypical image of immigrants as criminals [...] through manipulation and distorted journalism, constructing in this way a false reality without the immigrant’s awareness“ (Pavlou 2001, p. 150). Finally, the economic exploitation of immigrants by their employers must be noted: „they are paid less than the others and in some cases they do not have insurance. Such phenomena also affect University and Technical College graduates, e.g. civil, chemical and mechanical engineers working in their area of study, who receive much lower salaries than their native colleagues“ (Sophiadis 2000, p. 94–95).

In conclusion, it can be argued that the integration of Pontian immigrants and their attempts at establishing self-employment encountered multiple hindrances, which were mainly the result of policies adopted by the State, and some distinct features of local communities: economic reality, the procedures of determining population group identities, and social exclusion.

9.3 Self-employment activities among Pontian newcomers

An attempt will now be made to sketch the context and terms of employment among the Pontian newcomers and to detect typical patterns of entrepreneurial undertakings in this context.

Following the central hypothesis of the project, in the examination of our sample cases we identified certain characteristics of the Pontian group which, as „deficits,“ constituted the causal conditions of particular phenomena.

Regarding the labor market, the deficits underlying the causal conditions for the difficulties encountered by the Pontian immigrants are as follows:

- Inadequate knowledge of the Greek language.
- Lack of recognition in Greece of professional attributes such as specialization, skills and qualifications obtained in the country of origin.
- Lack of awareness in the legal context and regarding the nexus of rights and obligations.
- The immediate and pressing need for work.
- The lack of economic capital – lack of access to financing (e.g. inability to take loans due to the absence of collateral).

The afore-mentioned conditions had the following effects in the area of employment:

- Employment in sectors and in positions other (usually lower) than those the immigrants had held in the country of origin.
- Part-time and occasional employment (lack of security for the duration and the stability of employment).
- Employment in informal types of work.
- Uninsured employment.
- Over-exploitation including both low wages and a vague understanding of rights and obligations, allowing for employer arbitrariness.
- Low entrepreneurship.²⁴
- High unemployment rates.

24 The entrepreneurial activity among emigrants from the former Soviet Union hovers at especially low levels. Although exact quantitative information is unavailable, this is the assessment of the relevant public agencies.

These elements define the context within which any entrepreneurial activities had to be organized. We will next attempt to trace two typical paths of undertaking entrepreneurial activity (2.1), to identify the criteria and the rationale around which the acting subjects organize their entrepreneurial plans (2.2), to detect the significance of social networks or practices in overcoming entrepreneurship restrictions (2.3), to appraise the contribution of supportive policies in undertaking entrepreneurial initiatives (2.4), and to detect factors relating to the success or failure of entrepreneurial attempts (2.5).

9.3.1 Typical biographical paths in undertaking entrepreneurial activity

The differentiating criterion in the following typology is the way in which the entrepreneurial attempt enters the biographical route of the actor.

Type A: The entrepreneurial attempt in the country of destination is based on similar experiences in the country of origin.

Characteristics of Type A:

- The subject makes use of previous, similar experiences and sets up a business similar to the one formerly run in the country of origin.
- The professional capital earned in the country of origin can be utilized in the new market and serves as the basis for the creation of a business plan.
- Apart from relevant professional specialization, other significant types of available „capital“ that can facilitate the creation of a business plan include: having a business culture and know-how; ownership of an elementary infrastructure (tools); or start-up financial capital.
- The undertaking of entrepreneurial activity entails an attempt by the subject to reestablish continuity in his/her biography which, after migrating, has split into a „before“ and an „after.“ Together with economic considerations, the establishment of a similar business allows for similar, familiar practices, and also smoother management of changes in social identity within the new social context.

Andreas can be identified as a typical Type A case.

Andreas (50) moved to Greece from Georgia in 1992. At the time of our interview, he had been running a jewelry shop in the city A (Thrace) for six months. Andreas was born in the town T in Georgia to parents of Greek origin. Andreas has two brothers and two sisters. His father had worked in the former USSR as a driver and his mother as a teacher.

Contrary to his two brothers, who studied at a University, Andreas started working immediately after graduating from secondary school and completing his military service. Initially, he worked as longshoreman in the harbor of Odysos, the city where he settled after his military service. One year later, in 1976, Andreas decided on a career at sea, a profession he held for ten years. Throughout his journeys he seized the opportunity to visit several places in the world, a privilege that very few citizens of the former USSR could enjoy.

Andreas married and his wife gave birth to two children. His first wife was from the Ukraine. In 1986, after having been encouraged by his wife, Andreas abandoned shipping and returned to land. He took a position in a gold jewelry workshop, utilizing the technical predisposition that had characterized his childhood. After four years, Andreas had learned the 'art of the goldsmith', and taking advantage of the ongoing democratization of the Soviet regime, he set up his own business, producing and manufacturing gold jewelry in his hometown. Andreas married for a second time. With his second wife, who also had Greek origins, he had two more children. One was born while the couple was still living in the former USSR and the other was born in Greece. In 1992, when this finally became possible, Andreas came to Greece, driven by the situation prevailing in Georgia and his dream of returning to the homeland of his ancestors. Andreas traveled by car followed by his wife and small child. Soon after their arrival in Greece, they joined a Reception and Settlement Program for „repatriated“ refugees. Their primary residence was a hotel that was used as reception point. There Andreas, who had brought his goldsmith tools with him, was able to drum up work repairing jewelry. Hence, he was able to earn money while working on establishing the conditions needed for setting up his own workshop.

After nine months in the hotel, Andreas rented a house (the rent was paid by the National Foundation for the Reception and Settlement of Repatriated Greeks) and a studio where he, together with another repatriated refugee, could set up a workshop.

After a short while, Andreas was offered funding by the National Foundation and the OAED (National Organization for Employment in Greece) and opened a shop of his own. His business was more concerned with repairing jewelry than selling it.

Andreas plans to expand his business in the near future. He has already applied at the EOMMEX²⁵ for funding to purchase the tools needed to produce unique jewelry which would attract the attention of a great number of immigrants from the former USSR. Moreover, he has already initiated procedures to bring his first son over to Greece with the intention of integrating him into his business.

In discussing the initiatives needed to establish a business, we can recognize how important a role state policy plays, here specified as a „repatriate reception program“. His participation in the „program“ was the main reason for him to remain in town A. Andreas seems to have benefited well from all the chances offered by government support policies: After staying at a hotel for a while, Andreas moved to a house without paying rent, as it was paid by the program. Finally, he received funding to set up his own business. It should be noted, however, that his „biographical resources“ (professional skills, know how, prior similar professional experience in the USSR), as well as the fact that he already had the necessary tools helped him a lot in his effort to establish his own business.

An important factor for undertaking entrepreneurial activity, even of an initially simple nature, was also the feeling of solidarity which characterizes this specific social group of Pontians, and which initially helped Andreas overcome language problems and successfully launch a small workshop on a co-operative basis.

Finally, Andreas' successful entrepreneurial attempt can also be attributed to his strategy of filling a gap in the local jewelry market. Andreas focused mainly on repairing jewelry (not on selling it), and offered this service to other shops which were in need of such a specialist. He was able to fill a gap in the local jewelry market: most jewelry shop owners do not have the proper skills to repair jewelry or fulfill special orders. There are only few specialists in this market who „sell“ their abilities to other merchants. Andreas was able to get into this „marginalized“ and complementary market sector, since he had the „know how“ and offered low prices. For the development of his own business activity, he intends to buy the machinery needed to make gold jewelry with special designs and colors. In this way he will attract Pontian immigrants who are familiar with this type of quality.

Examining the case of Andreas, we see that the central component for his smooth entry into his new social conditions was shaped by the fact that he was able to establish a stable and profitable business. Andreas belongs to that category of immigrants who, having attained a certain degree of professional achievement, do not experience or consider immigration as a decline in social class. Presumably, it is precisely this which shapes his positive attitude towards his present situation.

Another case, which could be also classified under this type of entrepreneurship, is that of Thanasis. In this case, however, the entrepreneurial attempt was not successful.

Thanasis (35) was born in Georgia to parents of Greek origin. After finishing school he moved to Russia, where he began studying at a Polytechnic School. During the last years of the Soviet political system, making use of the liberal regulations Gorbachov had adopted, he established a construction company in Russia. In 1992, inspired by the decision made by his father, he immigrated to Greece.

The abnormal situation that followed the collapse of the Soviet regime and the adverse conditions for any sort of business activity, due to threats from organized crime groups, constituted the reasons to migrate. Emigration to Greece meant abandoning his studies.

In Greece, Thanasis was registered by the Reception and Restoration Program. In the period that followed he found employment at various firms in different cities, in accordance with local labor market demands.

In 1995 he and a friend, a person of the same ethnic group originally from the Ukraine, established an import/export company. Despite favorable perspectives the company shut down after a year of operation due to lack of capital and funding.

For his entrepreneurial attempt, Thanasis was not able to receive any support from policies aiming to support entrepreneurship, although he had tried. After the failure of this business plan he took work as a machine driver in the harbor of city A.

Thanasis is married and has a three year-old daughter. His wife belongs to the same ethnic group as he and also emigrated from the former Soviet Union.

The analysis of Thanasis' case reveals that the basic factors which inspired him to undertake entrepreneurial activity were prior professional experience in the same field, as well as a good knowledge of the Greek language, which gave him the opportunity to study the legal and institutional framework. What was also important was his knowledge of Russian, familiarity with situations in the markets of former Soviet countries, and his access to informal social networks in these countries. The actor judged that all of this would give him a comparative advantage, allowing him to conduct entrepreneurial activities from a privileged position. This assessment was reinforced by a rational evaluation of the prospects the new business entailed, based on his own market research. Despite good prospects, the entrepreneurial attempt failed due to lack of economic resources and the inability to secure funding. From Thanasis' narration it can be concluded that the entrepreneurial plan was not organized with the intention of seeking economic support from support policies. The option of assistance was considered later, after the business had been set up and found itself under the pressure of high operating demands. In spite of intense efforts, Thanasis was not able to secure funding for his enterprise.

Thanasis exercises criticism on the irrational way funding is granted to entrepreneurs, as business sustainability is not taken into account and business plans or market research are not prerequisites for funding. As a result, several other businesses which were launched, based primarily on the assurance of receiving funding, did not manage to stay open for long.

A variation of type (A) is the following:

The entrepreneurial activity in the country of destination becomes the culmination of a prior preparatory phase in the country of origin.

Characteristics

- The subject attempts to pursue an occupational-biographical plan, the foundation for which had been laid in the country of origin.
- It mainly concerns scientific professions, the formal and substantive qualifications having been obtained in the country of origin. Thus, an initial prerequisite is the recognition of these qualifications in the country of destination.
- From the moment of arrival in the country of destination until the commencement of employment in a position that corresponds to his/her professional qualifications, the subject accepts occasional work in lower-status/paying posts and prepares for entry into his/her profession.

The following case presents the basic characteristics of this type.

Simone (30) was born in the capital city of Tadzhikistan, a city with a population of 700–800.000 people, to parents of Greek origin. Stalin's regime had violently transported her ancestors there during the period of forced migrations in 1938–39. She is an only child, which is not very frequent in the target group²⁶. Her father was a bus driver and her mother worked as an airhostess in the Aeroflot airlines. After studying dentistry and graduating, Simone worked as a dentist for one year. Later, she immigrated to Greece together with her family.

The hostile conditions that prevailed in the individual republics after the collapse of the Soviet Union were, according to her narration, the cause for her emigration. Information regarding the existence of a Greek state project providing work and housing played a vital role in her decision to emigrate. Town A was opted for as the place of re-settlement on the basis of the town's relocation project. The Foundation provided full board and accommodation for several months after her settlement and then covered her rent with some additional benefits.

On arrival she sought to obtain official recognition of her university degree from the Greek State. During this timely process, she worked as a practitioner for one year in a university clinic in Thessalonica, and simultaneously accepted employment in Town A, first as a hotel receptionist and later in a fast food restaurant.

After passing the required examination and obtaining recognition of her diploma, she set up a dental office where she had been practicing for two years when she was interviewed. A very significant factor regarding this was the grant, which she finally managed to obtain from the Foundation. This covered the lease

26 26–27 % of the families in the target group can be considered as having few members (up to three members), while the corresponding number in Greece was, according to the 1981 census, 52,6 %. The average number of members per family was 4,49 for USSR and 4,51 for Greece. At the same time, the corresponding number was 3,49 for the indigenous Greeks according to the 1981 census. See, Kasimati et. al. (1992) pp. 133–136.

on her dental office for a six-month period and a sum of money, amounting to some hundreds of thousands of Greek drachmas, to purchase equipment.

She learned the Greek language in Greece by participating in a one-year training seminar and through everyday practice. Her customers are mainly, but not solely Pontians. Success in a high status profession increased her personal prestige both within her community and outside it.

As far as Simone's case is concerned, it should be noted that both the process of immigration and the social integration of the narrator and her family are institutionally mediated. Both the narrator and her family chose to live and work in Town A solely because the relocation project was operating there. Initial settlement, acquiring accommodation, and setting up her professional career all take place in a distinct geographic area, designated by the project which aims to assist immigrants with these issues. The fact that the Foundation undertook the entire responsibility, independent of the size of allowances or their efficacy, constitutes a valuable point of reference for the immigrant group. This is even more crucial for the target group, which had a history of experiences in a paternalistic state (U.S.S.R.).

Simone aims to further realize her biographical plans, which include accessing a new social status, by continuing to pursue the professional plan she could establish in the country of destination. In pursuit of this objective she succeeded in having her university diploma recognized, and she opened a dental practice, which, at the time of the interview, had been running for two years. The high social status enjoyed by the dental profession in Greek society ensures a successful social integration.

Success is strongly linked to her field of dentistry, which allows her to transfer the educational capital she attained in her birth country to the host country. This constitutes the foundation for her successful social integration.

According to the narrator, the prospect of Foundation's funding constituted a powerful motive for undertaking the responsibility of self-employment, as it provided vital help at the outset of the undertaking. However, it seems that the decision to take the risk of being self-employed had already been made.

Type B: The entrepreneurial attempt is linked to the prospect of a new biographical beginning.

Characteristics of Type B:

- The attempt to maintain the previous professional status proves unfeasible. Self-employment becomes a distinct possibility, as previous professional expertise goes unwanted in the new labor market.
- The new entrepreneurial activity is usually undertaken after a period of unemployment (inability to find work) or dependent employment under remarkably exploitative conditions.

- Among the factors that brace the decision to engage in entrepreneurial activities are the possession of capital, access to policies to support self-employment, the activation of social networks, the transformation of traditional knowledge into professional skills, and the willingness to undertake business risks.
- The attempt at self-employment in cases of this type acts to prevent social decline and offers protection from exploitative conditions. Generally, it constitutes a significant axis around which the individual renegotiates his/her identity and status within the new social world.

The cases of Rania and Giannis could be considered typical of Type A.

Rania (46) grew up in a small village in Georgia with parents of Greek origin. Her father worked as a civil servant in a State agency and her mother was a housewife. She has one sister, a gynecologist, and her brother works as a civil engineer. She studied Chemistry and was a secondary school teacher in this subject in Georgia. She is married and her husband (also of Greek origin) worked in Georgia as a civil engineer and as a university professor. Rania has two young sons (both born in Georgia).

Rania immigrated to Greece with her family because of the anomalous situation that emerged in her country after the collapse of the Soviet Union (war with Azerbaijan, increase of Georgian nationalism, loss of working places). Her husband emigrated first and elected to stay in Thessalonica. After a while, the rest of the family followed. After three years of living in Thessalonica they moved to Town A. Their aim was, after being encouraged by friends, to take part in the Reception and Restoration Project” or EIYAPOE.

The initial objective of Rania and her husband was to set up a small enterprise in the food sales sector (a mini market). After initial discussions with the institutions and agents responsible for issuing the needed permits, they rented a store and bought a cash register. However, the grant committee did not judge the location appropriate for a mini market. Rania was forced to change her initial plan and decided to establish a workshop for weaving and textile repair, activating the traditional „female“ skills she possessed. For this enterprise they were able to receive funding from the O.A.E.D.

At the same time, Rania’s husband chose to accept a manual labor position on a Greek island, because the income from Rania’s enterprise could not yet cover all the family expenses. The children attend a Greek school.

As far as Rania’s entrepreneurial activity is concerned, one can note here that it forms part of a wider family plan. The entrepreneurial activity was undertaken after attempts to transform the educational and professional capital at hand into prospects that could function in the labor market of the receiving country were met with failure (irreparable professional gap).

The development of the initial entrepreneurial plan (mini market) was based on the expectation of a grant by EIYAPOE, which was accessible to all participants of the Reception and Restoration Project. The EIYAPOE's support policies and, in particular, the financial subsidy constituted reinforcing factors for embarking on a business plan.

The development of the second business plan basically emerged from the unexpected refusal by state institutions to issue a license for the first business. This turn of events, and the fact that a few steps towards opening a business had already been taken (cash register, commercial lease), forced Rania and her family to resort to an alternative plan of action. Hence, they decided to make use of Rania's skills. These skills are not connected to her previous professional background; they rather draw on traditional female housework skills (textile repair, sewing) converting them into professional skills. The ultimate self-employment venture was partially based on the expectation of being able to make use of support programs, in the end funds were not made available by the EIYAPOE, but rather the OAED.

Giannis (27) was born in a town in Kazakhstan to parents of Greek origin. His family immigrated to Russia when he was six years old. His father worked in Kazakhstan as a refrigerator technician and as driver in Russia. His mother was a civil servant in a State agency. Giannis had finished his secondary education and worked in Russia as a driver for one month prior to his departure to Greece.

He came to Greece with his family. His family chose to settle in the town of Chania, Crete, because his grandfather, who had immigrated to Greece during the thirties, was living there. The basic reason Gannis and his family decided to emigrate from the former Soviet Union was the adverse political situation following the collapse of the communist regime. An important factor here was the opportunity to activate pre-existing family networks.

In the beginning he worked in a variety of jobs, mainly as a laborer, all the while developing his own business activities. He opened a souvlaki shop which closed quickly, later he ran a commercial shop which sold products from the Republics of the former Soviet Union. When the second enterprise closed, he tried unsuccessfully to open the same shop at a different location. At the same time, he was engaging in business activity as a street salesman. This is his current occupation.

He married a woman of Greek origins, who had also emigrated from the former Soviet Union and they rented a cellar apartment in Chania. His wife assists him in his street market work.

Giannis' business activity developed gradually. The first initiative was a souvlaki shop, but this business was not the result of rational entrepreneurial planning. The idea to open this business was based on the fact that the owner wished to sell it. Giannis regarded this as an opportunity. However, a lack of practical experience and market saturation in this specific sector resulted in the failure of this plan.

The second venture was based on the strategy of meeting „local market needs“. More precisely, an attempt to satisfy the consumer needs of Pontian immigrants by importing and selling products from Russia that they are already familiar with. Consequently, the business enterprise sought to satisfy the demands of a „secondary“ market sector composed of a specific social group (Pontian immigrants), by making use of the comparative advantages he had as a member of this group (relationships, links, network of social relations, knowledge of consumer needs and purchasing power). Nevertheless, this venture didn't have the expected results. The narrator attributed this to the restricted consumer power of Pontians residing in Chania.

At the same time, Giannis was also working as a salesman in street markets, following a typical pattern of small entrepreneurial activity often encountered among recent Pontian emigrants. Such patterns resulted from institutional regulations which allowed these new arrivals to sell their household goods in street markets.

Selling household goods was a commercial practice in the margins of the formal market which, for Giannis and his wife, opened up opportunities to organize more systematic commercial activities. Encouragement by a relative who had successfully started similar operations in Athens was crucial. The primary motive of this move was not the financial superiority of the venture in comparison to paid labor, but the feeling of autonomy and an approach which evaded exploitation by an employer.

We assume that the factors which precluded this kind of business activity were:

- The fact that it did not presuppose significant economic capital;
- The advantage Giannis had concerning the retail process in former Soviet countries (knowledge of language and how the market functions where he purchased the goods, possession of a network of friends and relatives that smoothed the process) and;
- The existence of a customer network incorporating both newcomers, who prefer purchasing familiar products, and locals attracted by the low prices of the goods.

9.3.2 The rationale behind the entrepreneurial plan and the criteria for selecting self-employment

A central assessment born by the interview analysis is that undertaking entrepreneurial activity represents an elaborate combination of the following factors:

- Intentions, ambitions, and expectations of the acting subject,
- Opportunities and restrictions governed by institutional frames and market conditions,
- The subject's own perception of these opportunities and restrictions.

Next we will present a series of different types of experiences subjects have before initiating entrepreneurial activities, which define the type of enterprise ultimately selected.

- A. The subject finds a favorable prospect in the new market after assessing prior professional specialization or entrepreneurial experience, and uses this as a basis for an entrepreneurial start-up. A variation of this type can be the following: the subject retrieves from his/her biographical background knowledge or a skill that, until now, had not been utilized professionally and builds a new professional perspective around it.
- B. The entrepreneurial attempt is organized in a sector in which members of the Pontian group judge that they have comparative advantages. Such sectors may include: (a) Fulfilling the particular cultural needs of recent immigrants. In this sector, the entrepreneurial plan is based on a better understanding of these needs as well as advantages stemming from the ability to act as brokers with markets in the land of origin. (b) More thorough training in certain occupational specializations. (c) The supply of goods or services at below-market prices. Often, this comparative advantage amounts to a peculiar type of self-exploitation.
- C. The entrepreneurial initiative is shaped more by a variety of „external“ factors and less so by a rational business plan. These are cases where entrepreneurial activity is an obligatory part of a larger program, where individuals actually hope to take advantage of benefits associated with the program (e.g. housing). In such cases, most entrepreneurial activities are doomed to failure, as neither labor market conditions nor subjects' abilities are taken into account. The case of the village of Giannouli (in the prefecture of Evros) is a characteristic example: In the context of a policy promoting the repopulation of abandoned villages in Thrace, 40 families were granted houses along with farmland and start-up capital for agricultural and stockbreeding enterprises. Most of the families who settled there did so to take advantage of the offer of free housing. Thus, when we visited the village in 1998, none of the agricultural and stockbreeding enterprises were in operation any longer. The families continued to live there, suffering from difficulties due to the remoteness of the village and the long distance to the next urban center.
- D. A basic differentiation among entrepreneurial attempts is whether they target the „primary“ sector of the market or if they are competing for business in the „secondary“ sector, or the „margins“ of the market. By „secondary“ sector we mean activities and practices that display some of the following characteristics: a) production of goods and services primarily intended for small, particular sectors of the population (e.g., small shops selling goods that carry cultural significance for immigrant groups, such as products imported from the country

of origin); (b) fulfilling secondary needs of other similar enterprises – e.g., subcontracting jobs from a larger construction business; (c) activities that have an occasional, haphazard, or itinerant character; (d) activities that are not reported officially and do not meet legal and insurance prerequisites (e.g., baby-sitting, cleaning houses). Our analysis suggests a strong correlation between the degree of social integration activated and the type of market where the entrepreneurial attempt is made. Thus, in the primary sector we mainly find subjects who demonstrate a high degree of social integration (good knowledge of the Greek language, familiarity with the institutional and legal context, access to support policies, participation in the local social activities). On the other hand, the entrepreneurial attempts of subjects with a low degree of social integration are limited to the „gray“ areas of the market.

9.3.3 The significance of social networks when undertaking entrepreneurial activity

In analyzing the cases in our sample we could observe that family and kinship networks play a particularly significant role in supporting entrepreneurial activity. In the following we will specify the nature of this contribution more accurately.

A. Making financial capital available.

One of the most serious hindrances that subjects needed to overcome before launching an entrepreneurial activity was the lack of start-up capital. This problem is exacerbated by an inability to obtain credit from financial institutions (loans from banks) due to the lack of necessary prerequisites (equity).

Capital is thus often obtained through contributions made by family members. Capital is amassed through savings from wages earned by all family members and is then invested in a family business or used to support the entrepreneurial attempt of a family member.

In some cases, this investment includes money obtained from the sale of family assets brought over from the country of origin.

B. Support for the self-employed family members.

Frequently, entrepreneurial activity has a middle/long-term objective but fails to yield immediate economic gain. Such entrepreneurial attempts can only be undertaken in the context of a family-wide strategy, in that during the unproductive periods other family members support those engaged in the business. Our sample shows a significant differentiation according to gender in these practices – it is generally women that undertake the operation of the business, while men seek out employment in dependent labor conditions in order to earn the family's living.

- C. Assistance in circumventing legal or bureaucratic problems.
The significance of the family network is also illustrated in cases where legal or bureaucratic obstacles need to be circumvented. Indicative of this strategy are cases where two parallel business activities are legally incompatible (e.g., holding a street vendor's license and starting another business). The family or kinship network can help by-pass this restriction – the business license is issued in another relative's name.
- D. Exchange of information.
Limited access to important information (e.g., information regarding available programs and policies) is one of the most serious problems that we came across in the narratives of the target group. This limited access is due to inadequate knowledge of the language and the ways in which Greek public services operate, as well as the dysfunctional and bureaucratic structure of the Greek public administration system. This lack of information is partly filled by informal networks, primarily kinship networks.

9.3.4 The contribution of support policies in establishing entrepreneurial initiatives

We examined our data with the following question in mind: How do support policies/programs affect the decision to engage in an entrepreneurial start-up? The following different types were identified:

- A. The subject has a clear business objective which is not dependent on the benefits to be had by participating in support policies.
For this type, not taking existing support policies/programs into consideration may be due to a) a lack of information about the existence of such programs, or b) the subject's impression that he/she is not eligible.
- B. Participation in policies/programs supporting self-employment is a factor that underpins the initiation of entrepreneurial activity.
Entrepreneurial activity becomes a viable choice among the subject's biographical options. The existence of support programs contributes to the transformation of this possibility into action, as it eliminates some of the factors inhibiting an entrepreneurial undertaking and reduces risks.
- C. The existence of support programs forms the basis for considering self-employment.
The perspective of self-employment does not pre-exist in the subject's options. The implementation of measures and policies results in the emergence of serious considerations of an entrepreneurial plan. Experiences made with unemployment, unstable employment or overexploitation favors such a development.

We identified the following measures as policies to support self-employment:

- Economic grants to help raise start-up capital and reduce business risk.
- Special privileged provisions that lead, directly or indirectly, to self-employment activities e.g., granting repatriates a special license that permits the sale of their household goods in street markets.
- Organized dissemination of information on ways to start a business and on the existence of financial support measures.
- Vocational training programs that provide specialized skills which can be used to realize a self-employment plan.

9.3.5 Factors in the success or failure of entrepreneurial attempts

We checked our material to identify factors that have major significance for the outcome of entrepreneurial attempts. Being aware of the risks behind such a generalization, as the outcome is often dependent on contingent factors; we could develop a central hypothesis that describes the dominant tendency.

The success of an entrepreneurial attempt is dependent on the functional co-presence of the following processes:

- The background leading to the attempt should be organic in nature and should utilize skills and knowledge that have been crystallized in the biographical reserve of the agent. These may concern specialized know-how or pre-existing similar experiences, but also more general skills such as organizational or communication abilities, the ability to make use of networks and resources, etc.
- There should be a rational objective. It is important to identify a market area that is not yet saturated, or one privileged for the agent, and to organize a business plan that does not exceed the subjective and objective capabilities of the agent.

One case of successful entrepreneurial activity that was based on the functional articulation of the above factors is Andreas's goldsmith shop. His previous experience, his possession of both the necessary know-how and tools, as well as the maximum utilization of support programs were the prerequisites for a business plan that could fill a gap in a particular market: subcontracting jobs from other jewelers to make and repair jewelry specially designed for Pontian immigrants.

In contrast, in the case of Thanasis who attempted to start an import-export company with former Soviet Union countries, both his personal commitment and the viable business idea, which aimed to take advantage of certain comparative advantages (knowledge of the language and of the markets in those countries,

presence of informal social networks) were not sufficient to overcome objective barriers, such as inadequate capital and difficulty in finding finance. In this case, the business objective far exceeded the context of possibilities that were available to the agent.

We can use the case of Giannis as an example of an entrepreneur who succeeded in his attempt as an itinerant vendor, but failed in three attempts to start a housed business. Regarding his activities as a vendor, where the subject followed a collective pattern of action typical for the group, his success is related to the utilization of comparative advantages such as: his knowledge of and participation in social relationships that facilitate his role as a middleman with the markets of the former Soviet Union, where the goods for sale originate; and existing client bases among both newly arrived immigrants, who prefer purchasing familiar products, and the native population which is attracted by the low prices. Another significant factor was the fact that such an activity, because of its street-based character, does not require high capital and has minimal running expenses. Consequently, it falls within the context of the objective capabilities of the agent.

On the other hand, his attempts at housed businesses failed due to: (a) a complete lack of similar prior experience; (b) market saturation; and (c) choosing a business plan not on the basis of economic and entrepreneurial criteria, but rather on haphazard and random parameters (for example, the availability of a commercial space together with a preexisting infrastructure).

9.4 Evaluation of the policies implemented to support entrepreneurial activity and their effects on the activities of Pontian immigrants

Our research indicates that Pontians lack full access to relevant programs. This lack can mainly be attributed to the immigrants' inherent „deficits“ (lack of knowledge of the language and of the ways of the Greek administration) and to the dysfunctional nature of Greek bureaucracy. Another causal condition is the lack of self-confidence and mistrust of an alien and „hostile“ environment, which deters one from undertaking complicated activities. The lack of autonomous access to crucial information amplifies the mediating role of personal relationship networks, whether these are kin or friends, or networks of clientele-based relationships (mainly through Pontian cultural associations, which have an inherent political character).

The various policies implemented, even when they formally include integrated interventions and combined action in their scope are, in practice, limited to handing out financial subsidies. The sums only cover a small part of the start-up costs and operating expenses incurred. Limited financial support, as well as an absence of

substantive supportive measures, reinforces the trend among Pontians to become active in the secondary sector, along the „margins“ of the market.

Finally, measures and policies have a formal, uniform, undifferentiated character. They are not specialized in accordance with plans for entrepreneurial activity, nor do they take into account the particular needs of the subjects. Often, they determine the life paths and the biographical integration of the subjects by imposing a rationality that is alien to their accumulated biographical experience, skills, and needs. In the context of an instrumental outlook, they treat the immigrants as people without a history.

Some conclusions

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Self-employment policies are an important aspect of social citizenship. This is not a self-evident assumption, but rather one which depends on the notion of social citizenship. First and foremost, citizenship consists of mere formal juridical membership; every citizen is entitled to civil, political and social rights. As T.H. Marshall explored in his famous book „Citizenship and social class“, these entitlements are the result of bloody struggles throughout the last three hundred years (Marshall 1992). Citizenship, on the other hand, is a dynamic public process which offers opportunities to participate in political processes and economic, social, and cultural intercourse, including the material and social resources needed (Turner 1993; Kreide 2000, 10f.).

During the 1980s and the beginning of the 1990s debates were held on what social citizenship means. The New Right critique of social citizenship and the welfare state argued that existing policies have supported passivity among the unemployed and the poor without actually having increased their life chances (Mead 1986, 1997; Kymlicka/Wayne 1994). According to the New Right, to ensure social and cultural integration one has to go „beyond“ entitlement and strengthen individual responsibility (Mead 1986, 1997). Meanwhile it turned out that reforms by the New Right which were instituted during the 80s have, by no means, brought back individual responsibility among disadvantaged groups. Instead, market deregulations led to economic irresponsibility, as can be seen by the savings and loan bond scandals in America (Mulgan 1991, Kymlicka/Wayne 1994). Moreover, cuts in benefits have not been joined by measures to insure new entrances for the poor into labor markets.

The question what exactly different rights as well as different citizenship practices embrace is a highly contested matter and cannot be discussed in detail within the framework of our research project. We do, however, want to point out the meaning of a specific aspect of citizenship: the self-employment policies that are part of social citizenship. An adequate conception of social citizenship has, as we assume, to offer a balance of rights and responsibilities. Whereas some citizenship theories stress that participating in democracy will overcome citizens' passivity and legitimize material resources to „empower“ citizens, the focus here is expanded and also includes the „market side“ of citizenship. It is necessary to offer policies for the poor and the disadvantaged which allow them to get back into the market sphere. To set up one's own business can be a successful way integrating oneself

into the labor market. This depends, however, heavily on structural conditions and adequate policies.

The project specifically focused on the evaluation of social citizenship policies on the EU level in relation to self-employment activities implemented by member countries of the European Union. The comparative analysis of empirical data collected in six EU member states of good and bad practices of policies, those which have both supported and hindered successful self-employment, was conducted in order to formulate concepts of appropriate social integration policies by strengthening existing attempts at extending self-employment opportunities, being relevant for a broad European dimension.

In this project, we assert the specific thesis that social citizenship policies can consist of policies towards a participation in the economy through the self-organization of work places.

T.H. Marshall's classic distinction among civil, political and social rights made the assumption that existing civil and political rights could only be completed with the development of social rights in order to guarantee full citizenship. Astonishingly enough, the European Union did not follow this pattern. On the contrary, social rights were primarily granted to settled immigrant populations, whereas the full political rights enjoyed by native citizens of the individual European states were broadly denied to immigrants (Faist 1999). Social citizenship policies administered in this manner gained the character of „multiple ... rights and obligations ... expressed through an increasingly complex configuration of common Community institutions, states, national and transnational voluntary associations, regions, alliances of regions“ (Meehan 1993, p. 1), which also has been called a concept of „nested citizenship“ (Faist 2000). Our evaluative interest was to discuss, in light of our empirical findings, whether these „nested“ European citizenship policies could be completed to improve self-employment concepts or whether they create paradoxical and/or negative effects within the different welfare state frameworks.

Social citizenship policy types

Throughout our project we were able to identify three general types of social citizenship policies pertaining to new self-employment:

1. Bridging allowances to assist persons moving from unemployment to self-employment differed according to the different types of welfare states and reflected the rationale behind the independent nation states.
2. Collective self-employment programs on the European level tend to substitute rather than complement national welfare programs.

3. Targeted mentoring programs on regional and communal levels were generally complementary to national and European programs.

The bridging allowance is the main labor market instrument used by national governments to support the self-employment of unemployed people. While there is consensus in the literature that this form of policy is preferred by women who tend towards restricted forms of entrepreneurship, this type of business has also been criticized as being inappropriate. It is often discussed as a failure, as a marginal form of self-employment not worthy of serious consideration when set against the criteria of „standard entrepreneurship“ as entailed in the dominant economic and political discourse. Therefore loans are not normally made available for „modest“ business owners, only in recent years have efforts been made to recognize this type of business as legitimate and socio-economically useful and to develop programs of support through micro-credits. Still, this emerging policy of recognition is not visible in the narrations of the self-employed women. For example, even women's organizations active in promoting women's entrepreneurship pursue a policy demanding support for expandable businesses, and try to influence the women participating in the training courses to abandon a „modest“ type of business and to dare expansion. Thus, the training courses seem to become an arena in which the opposing positions meet one another and are negotiated. However, this policy seems to find strong opposition from participating women, who become much more aware of their interest in developing a „modest“ type of business through such confrontations.

Under these circumstances, a learning process seems to be necessary on the side of the institutions, even among women's movement institutions. This learning process will have to accept the biographical embeddedness of the „modest“ type of business and the aspect of biographical success entailed in this type which is often not visible, when success is only defined in economic terms.

National institutional frameworks obviously have a big impact upon how immigrants cope with the problem of starting their own business. Although in the German, Danish, Swedish and British cases immigrants have been offered opportunities to obtain start-up subsidies, only Danish and English immigrants have used this option systematically, while German immigrants seem to have been largely unaware of its existence. The main reason for the more frequent use of the start-up subsidy in the Danish case is probably due to the time period involved. Subsidies run up to two and a half years, which certainly makes such a policy option worth talking about among potential entrepreneurs, whether they are immigrants or not. A main focus of our analysis has been directed towards the biographical evaluation of this instrument. The utilization of this policy measure by the different groups categorized in our sample was different for each country.

We could observe that in Denmark, the UK and Sweden there was a rather high participation of migrant men and women, as well as native women, in programs offering a bridging allowance to start a business. In Germany, on the other hand, the participation among native women was high, while the participation among migrant men and migrant women was very low. However, a main complaint among native women was that the bridging allowance was not easily accessible to the unemployed, due to a lack of accessible information.

Concerning the duration of the bridging allowance, it seemed – mainly in regard to the „modest“ business type that women tend to create – that support, limited to 6 months in Germany, is rather short. The Danish case seems to offer a good practice with benefits lasting for two and a half years. Swedish and Danish self-employed reported that the actual amount of the bridging allowance would not be sufficient to support an individual's first business attempt, whereas high taxation rates in Sweden hinder the process of stabilizing one's business.

Still, the ambiguity of this issue becomes obvious in considering that longer support for the self-employed could artificially shield them from the necessity of developing the business and becoming truly independent of support. Moreover, in the biographical records, it is obvious that self-employed women in Germany considered the bridging allowance within a strategy of self-commitment; they often set themselves under pressure to develop their business and turnover within the duration of the bridging allowance.

In general, the bridging allowance has been evaluated by all clustered groups of native and migrant women as well as migrant men as a positive welfare policy, and a contrastive comparison of the different European national policies made it possible to find best practices in order to recommend them throughout Europe. The main critiques of this policy measure are its short duration in some European countries, a restriction to those individuals eligible for unemployment benefits and insufficient information policies addressing migrant men and women.

Collective self-employment policies

In Europe, entrepreneurship has not only been discussed as an outcome of individual strategies, but also as a result of policy measures intending to support job creation through entrepreneurship projects in the so-called third sector. Labor market and industrial policy programs finance projects in this sector as „social enterprises“. These organizations are „enterprises“ because they have entrepreneurial targets, offering services on the local market, and they are „social“ because they offer socially useful services, or because they are targeted to employ members of vulnerable or marginalized groups. As part of the non-profit sector, they rely on mixed resources,

receiving support from public financing and by selling their products or services on the market. Since these enterprises operate on local needs and markets, they are a part of the local economy, aiming to serve needs, for instance, those arising in the care sector (Evers et al.1998).

The aim of social enterprises is, in the long run, to create jobs for vulnerable groups either through a mixed finance concept or by strengthening their position on the market by helping them to become less dependent on, or entirely independent from public financing. Thus, some of these social enterprises have a transitory character, in that they enter the market as „normal“ autonomous enterprises, from the non-profit to the profit sector. In this sense, social enterprises are exposed to the conflicting demands and requirements of a market economy inherent in public and social strategies and interests (ibid.). Evaluations of such social enterprises in Germany, Sweden and Greece have hinted at serious weaknesses in the path they offer towards autonomous economic activity. These weaknesses have been specified in terms of the entrepreneurial concept as well as deficits in management skills. On the one hand, the business concept should be independent, but on the other hand, the recruitment of company members through the labor administration rarely takes into account biographical resources, motivations and managerial requirements (see also Christie 1997).

A main challenge that social enterprises have to meet is the accumulation of „social capital“, i.e., the capability to self-organization and cooperation with local agencies in the mobilization of resources. They especially have to solve the problem of self-organization, or the collective problem of generating trust among the members in one another. In various forms of group enterprises, the complex interrelation of organization and creative leadership, on one side, and productivity and solidarity on the other, is still in need of further investigation, especially concerning the gendered socio-cultural dynamics of group processes (Kontos 2001).

Policies to support self-employment projects have been criticized on their male majority member bias (Rosenberger-Balz, 1993, Sen/Goldberg 1995). Therefore, in recent years policies have been designed for specific groups which consider the particular deficits, needs and resources of women and migrants.

A wide range of policies have suggested using collective self-employment for migrant women in Sweden and Germany and for native women in Greece. In Italy there is a tradition of cooperatives which have also acted as an instrument in integrating Italian and minority women into the sector of paid work.

An analysis of these projects has shown how difficult it is to realize the aim of collective self-employment. At the same time paradoxes in policy designs and implementations surfaced which created instability in the projects.

Collective self-employment projects have been the result of rather stringent top-down policies. The projects were conceived by policy makers and policy

implementers and were then suggested as options for unemployed women. Policy implementation was, in some cases, formed through a middle-level top down policy, conceived by the administrators of ethnic and migration issues who were active in the ethnic community, but not with the women who would later participate in them. Our interviews with migrant women show, however, that among migrant women a specific expertise in business concepts could have been mobilized and supported by the policy, enabling the realization of a bottom-up approach that may have been more promising than the top-down approach used. However, bureaucratic rules render the support of such projects extremely difficult, since the authorities are bound by eligibility criteria, such as long term unemployment, that are not always appropriate for all the members of an existing group planning collective self-employment.

In the biographical records, collective self-employment projects for migrant women are mostly described as having their roots in the domestic sector. Migrant women's skill resources are often perceived by policy makers and administrators as being confined to the traditional gender skills of cooking, cleaning and sewing. However, the women who participate in these programs frequently hold much higher qualifications from their countries of origin which they could not activate in the labor markets of the host society. Planning such projects seems to rely on stereotypes of a „migrant woman“ that do not match reality, and rather ignore existing skills, resources and potentials.

The recruitment of participants for the collective self-employment cooperatives has demonstrated that administrative interests to fill the projects with participants and to reduce unemployment statistics have led to the inclusion of women without appropriate motivation, neither for the professional sector involved, nor for self-employment nor for collective self-employment itself. This has produced a tactic that could be named „smooth force“: migrant women without any motivation were forced to participate in these projects if they did not want to lose unemployment benefits.

Through this practice, the paradox of promoting so-called autonomous economic activity using patronizing instruments increased. This problem can only be resolved or mediated if the project planning and the recruitment of participants take their needs, resources and biographical plans into account.

Nevertheless, in many cases participation in the projects has induced a socializing process, and participants have evaluated project participation as a source which strengthened their self-esteem and social integration competency. At the same time, this side effect may counteract the economic success of the project. Starting a project with a number of participants who are not all interested in its outcome, may well reduce the chances for its successful completion. The already high complexity of a collective self-employment project increases considerably if the task of generating motivation must be added.

In Greece and Italy, collective self-employment projects are offered to native women who have experienced difficulties in finding a job on the labor market. In the Athens' metropolitan area, project participants often had no or only brief employment experience in the non-domestic sector, having been housewives and mothers. The problems which arise in these projects are not quite the same as those found in projects in Northern European countries. Motivation is also a serious problem here, but it appears in a different form. Here we do not perceive the utilization of „smooth force“ to join the project. The women are more interested in the projects, but their motivation is oriented on other aspects of their project and less so on its concrete goal. Their motivation to participate is related to the fact that the subsidized project acts as a substitute for missing jobs, reasonable occupations or unemployed benefits. Under these circumstances, the outcomes of the projects are also dissatisfying, since seriously motivated participants come to realize that the other participants are not genuinely interested in collective self-employment. European social citizenship policies, in these cases, turn into substitutions for non-existing national welfare policies (such as unemployment benefits, or other social benefits) and in this way lose their character as activating and structurally transforming policies.

Targeted mentoring programs

Consulting services offer help for corrections to and evaluations of existing ideas and business concepts. These services, however, are often not capable of shaping diffuse ideas of self-employment into business concepts or detecting hidden resources that can be matched to market demands. A comparison among Danish, Swedish and German cases shows that a very active entrepreneurial policy, as in the Swedish case, is not necessarily something positive. On the contrary this can contribute to a clientelization of the entrepreneur who remains as helpless as before. Such an effect may or may not be intentional – one should not exclude the possible interest of the welfare state bureaucracy in socializing their clients to passivity in order to legitimate the need for this particular type of professional service – but it is difficult to argue that this helps to create a more entrepreneurial climate.

An exception that should be mentioned as a „good practice“ is a service in the city of Stockholm, which offers orientation consultation for migrants who are considering starting their own business, but are not yet in the position to formulate a reasonable concept, due to a lack insight into the host society. With regard to this point, migrants structurally resemble native women without work experience, who need more intensive counseling on business issues than persons who were previously integrated into the work force for an extended period of time. Detecting biographical resources should be the goal of an intensive orientation counseling service for na-

tive women and migrants who want to start a business. Such a consultancy should be combined with a mentor for the business starter. However, given the highly differential evaluations of mentoring services offered in the UK, Denmark and Sweden, we would propose that only persons equipped with the appropriate skills should work as mentors. In giving support to people in a transitional phase, the institution should be supplied with the competences and skills needed to support the client in establishing biographical work prior to a self-employment project.²⁷

27 A recent Leonardo project could be an example for good practice. A course for mentors in career planning was developed to help bring out and develop biographical work. The initiative is called INVITE : Initiate New Ways of Biographical Counseling in Rehabilitative Vocational Training, EU Leonardo Project 2003–2006. The participants of the Leonardo project are: the Institute of Sociology, University of Magdeburg; School of Social Sciences, University of Wales, Bangor; Department of Social Policy and Social Work, University of Helsinki; Institute of Sociology, University of Lodz).

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