





## Abstract

The TSER project focused on the evaluation of success or failure of self-employment projects of women and minorities in relation to social citizenship policies. It consists of theoretically sampled biographical case studies (Total N=252) in six European countries (Sweden, Denmark, UK, Germany, Italy, Greece). Research teams from the universities of Umeaa, Aalborg, Greenwich, Frankfurt, Cosenza worked on their respective national case studies. The Greek national case study has been conducted by three diverse teams with respect to the problems of native Greek women (Women's Research Centre Diotima, Athens), Pontian immigrants (University of Crete), immigrants from Africa and Albania (University of Dundee, UK). Nationally mixed research groups have worked out comparisons between transnationally clustered groups: native women, migrant women and migrant men with/ without policy participation. The project coordinator was the Johann Wolfgang Goethe – University of Frankfurt/Main.

The project established a cross-european methodological data base consisting of biographical interviews processed by NUD\*IST software. An achievement of the project has been the circumvention of limitations of the software in relation to the biographical method used in the project.

The research was based upon the explicit hypothesis that active social integration policies aiming at the promotion of self-employment of unemployed women and migrant minority members can only be successful if their specific socialisation under unstable biographical and work conditions is recognised and compensation is provided for their discontinuous working careers. By using biographical evaluation methods in our analysis, we have been able, on the one hand to reconstruct the agency aspect of self employment projects. On the other hand, we broadened the concept of „mixed embeddedness“ of ethnic business through the aspect of the biographical processuality of entrepreneurial socialisation. We were thus able to formulate the concept of the „biographical embeddedness“ of self-employment.

The project specifically focused on the evaluation of social citizenship policies on national and the EU level in relation to self-employment activities implemented by member countries of the European Union. Based on our empirical findings, our evaluation interest was to discuss whether „nested“ European citizenship policies were able to complete and improve national welfare concepts or whether they created paradoxical and/or negative effects. Throughout our project we evaluated three types of social citizenship policies for new self employment: (1) Individual bridging allowances from unemployment to self employment were differing according to the different types of welfare states and were following the logic of the single nation state. 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 national welfare policy, with best practise in Denmark. The main critique of this policy measure is the short duration in some of the European countries, the restriction to those individuals eligible for unemployment benefits and the insufficient information policies. (2) Collective self-employment programs implemented on the European level have paradoxical outcomes. The collective self-employment projects offered in the northern European countries mainly to migrant women have been rather pure top-down policies. They are trapped by the paradox that they work with the hypothesis of the special cultural and biographical resources of the ethnically defined groups, while the programs themselves as well as access criteria to policy are still deficit-oriented and patronizing, thus unable to sustain agency, creativity and networking. In Greece and Italy, collective self-employment projects are offered to native women. Also here there is a serious problem of motivation. However, here we do not perceive the problem of the “smooth or not force” to join the project. Here, the problem is the perception of the subsidized project participation as a substitute for unemployment benefits. European social citizenship policies turn in these cases to substitutions of non-existing national welfare policies but in this way lose their character as activating and structurally transforming policies. (3) Targeted mentoring programs on regional and communal levels worked in a complementary way to national and European programs. Detecting biographical resources could be the goal of an intensive orienting consultancy to be offered to native women as well as unemployed migrants or to those who want to start a business. Such a consultancy should be combined with a mentoring of the business starter. Native and migrant women threatened by unemployment tend to stick to self-restrictive, non-expansive entrepreneurial strategies. Our case analyses show that it is no good policy practise to push them into more expansive projects. What is needed, however, and should also be noted by the traditional worker's unions, is the reflection on and empirical investigation of new types of bottom-up networking which could provide policy makers with entrepreneurial visions as umbrellas for solo self-employment and with structures for more social security.

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## **1. Executive summary**

### **1. 1. Objectives**

The TSER-project “Self-employment activities concerning women and minorities: their success or failure in relation to social citizenship policies” started in 1997 aiming at contributing to the knowledge on the problem of social exclusion and social integration. The project is focusing on the biographical evaluation of social citizenship policies in relation to self-employment activities implemented by member countries of the European Union (EU). The results of this policy evaluation study are the basis for the formulation of concepts of appropriate social integration policies through the strengthening of existing attempts at extending self-employment opportunities relevant for a broad European dimension. The background of the attempt of a qualitative policy evaluation with the method of the biographical analysis was the unsatisfying results of the sole quantitative policy evaluation, which, on the one side, had to deal with unmeasured effects of unobserved biographical heterogeneity (Schömann 1997) and, on the other, could not relate policy success to the subjective perception of the policy participants.

The empirical methodology of the project, the biographical method, is based on the systematic collection of life-histories from samples of women and migrants who are most likely to be threatened by exclusion and, at the same time, have shown a strong motivation to self-employment through participation in programs geared to active social integration. We have matched these samples with samples of migrants and women who have become successfully self-employed without the benefit of these programs and policies. The biographical method originates from the method of the narrative interview as developed on the basis of the grounded theory (Glaser/Strauss 1967, Strauss/Corbin 1990) by Fritz Schütze (1983) and others (Apitzsch/Inowlocki 2000) in the recent years. This interview analysis method allows the reconstruction of the latent meaning of biographical experience. The reconstruction of biographical conditions, problems and processes leading to self-employment as well as the specific impact of the policies on these biographical processes can be accomplished through the use of biographical analysis. In this way, a meaningful and differentiating evaluation of policy is possible.

Through biographical analysis, we aim thus at evaluating central policies targeted to support the starting up from unemployment for unemployed participants in general as well as for women and migrants in particular to formulate concepts for effective social policies related to efforts of members of socially vulnerable groups.

Our research consists of comparative case studies in six European countries, in Northern and in Southern Europe. We have concentrated on the study of four metropolitan regions, i.e., the Rhein/Main Region in Germany, Athens in Greece, Stockholm in Sweden, and London for the UK. In Denmark, the semi-metropolitan region of Aalborg and Aarhus was the research site. In Italy we have examined the self-employment activities in the semi-rural region of Calabria. Research teams from the universities of

Frankfurt, Greenwich, Aalborg, Umea, Calabria, worked on the national cases of Germany, UK, Denmark, Sweden and Italy respectively, whereas the national case of Greece has been conducted by the teams of the universities of Crete and Dundee and the Women's Research Centre Diotima/Athens, in cooperation. The selection of the sites had to take into account the variation of important variables for the challenge of our hypotheses. These variables are: the regional self-employment culture, the intensity of the self-employment policies, the integration of women into the labor market and of migrant groups into the system of social and civil rights.

The project pursued a distinctive methodological goal consisting of a) supporting the process of interpretation of the biographical interviews through the application of state-of-the-art computer technology and b) the establishment of a European wide qualitative database on the impact of social integration policies focusing on processes of social exclusion. This methodological components aimed at developing the knowledge of qualitative techniques for comparative European policy research. At the end of the project phase, the project had established a European-wide research infrastructure with a common methodological database and had provided the partner teams with software training in qualitative data analysis (NUDIST; Non-numerical Unstructured Data Indexing, Searching and Theorizing) advancing in this way the qualitative research infrastructure in Europe. On the basis of the qualitative data processed by the NUDIST program, we developed a typology of the processes operationalized in our paradigm model.

## **1.2. Methodology**

The project passed through two principal phases. The first phase, lasting one year, focused on complementing the contextual knowledge needed for the sampling process and the interpretation of the empirical material and the evaluation of policies. This contextual knowledge has been collected in each site from several sources:

- a) secondary data, statistics and meta-analysis of existing studies. These had to inform our model about: local labor market characteristics and policies (in the regions of the network) specifically; data related to gender and migrants' issues for the last 10 years; unemployment numbers and rates; employment numbers; demographical development; population development; economy sectors development; changes on the skills profile required by the local labor market.
- b) Interviews with key informants (5 at each site) that included: policy makers; administrators; personnel officers of big companies; members of NGO's and activists. The themes asked of the key informants included: strategies to overcome unemployment; position towards self-employment (possibilities, resources); targets of the policies; problems in implementation; results of policies; perspectives.

The second phase, lasting two years, focused on gathering and interpreting the main empirical material. Our research sample consisted of migrant men and women and of female majority members, as these social groups are the most vulnerable to social exclusion and unemployment. Furthermore, they are often forced to work in unstable jobs in the secondary sector of the dual labor market and/or are sub-employed. Besides,

both women and migrants show growing rates of engagement in self-employment projects as integrational strategies. Many new (i.e., non EU) migrants in southern Europe countries like Italy and Greece, being sub-employed, also deploy individual strategies in order to integrate in economy through self-employment. Given this, our inclusion criteria for entry into the research sample were: women and migrant (men and women) entrepreneurs with unemployment experience/ experience in business failure/success/ and/or plans to start up a business. A stratified availability sample of 42 subjects was drawn from each site (Total N=252). The strata consisted of 14 migrant men, 14 migrant women and 14 native women. It has been paid attention to divide the sample within each strata equally into subjects who have participated and benefited from programs and policies and those who have not. The reality that in some national cases, particular strata had no policy participation at all, lead to a modification of this principle and a shift in the presence of the categories in some strata. The subjects have been identified and recruited by contact centers, programs and community key informants at each research site and screened for the inclusion criteria.

The work content of this project consists of a comparative study gathering empirical data to challenge the hypotheses of interrelations between women and minorities integration on the labour market, active social policies for self-employment and business survival among minorities and women. We started our research with the hypothesis that those subjects with similar matched background and deficits, but differing in the dimension of achieving the benefit of a good practice policy programme will be more successful in their entrepreneurial activities by either having promising start-off businesses or viable and realistic business plans. Through a typology based on case studies, we identified specific good practices within programmes as well as failures of policies to achieve their aims. For this purpose, we draw multiple samples from a wide range of European countries with a variety of variables that can challenge our hypothesis.

A standardized narrative interview instrument was used at each site. The themes that were addressed in the interviews were analytically fitting to the paradigm model: Socio economic background, family history, educational history, migration history, work history, networks, having used benefits of a policy supporting self-employment, having participated in a NOW or Horizon Project for business creation, plans, self-employment strategies.

Other themes were: women and migrants integration into the labour market (different unemployment rates of migrants in the European countries, different rates of employment of women in European countries), social citizenship of migrants/minorities, legal status, legal integration, resources, family structures, ethnic community structures, active social policies for self-employment, welfare policies, self-employment policies, self-employment culture in the different European countries, rate of self-employed and distribution of self-employed by socio-economic strata.

Our empirical approach is derived from the grounded theory methodology of Anselm Strauss widely used for qualitative analysis in the social science and the biographical method.

The biographical method has been recognized as the most adequate manner to identify processes of dealing with obstacles to become self-employed and policy measures inscribed into life experience. Given that biographies are not only constructed through individuals, but also constituted through the reality and

objective factors, we were able not only gain access to the experience and views of the concerned social groups, but also to the ways in which that macro factors had impact on biographies. Through the biographical method it could be analysed how individuals acted within the complexity of structural-objective factors. Polices are socialising in specific directions which, in turn, directly affect occupational development, their strategies adopted against exclusion and towards integration (Apitzsch/Inowlocki 2000).

### **1.3. Database**

The establishment of a Europeanwide qualitative database using state-of-the-art computer technology on the impact of social integration policies focusing on processes of social exclusion has been a primarily objective of the project. This infrastructure has allowed – and will do so in the future- a comparative analysis of policies on self-employment on a European level that has not yet been possible without the newly emerging technologies.

The common data base was designed as a specific computerized documentation system that can be termed a “methodological database” (Sibert and Shelly 1995, 128). Our methodological database addressed a prevailing need in qualitative research methodology to document and make transparent the procedures and analytical abstraction and inductive/deductive thought processes that qualitative researchers employ in their work.(Miles and Huberman 1994) In the database we recorded and retrieved documents of the evolution of an emerging conceptual system that was constructed in the course of the study. The database was complex and consisted of two integrated components: a „knowledge base“ of the records of the abstract representations of our researcher network’s intellectual and mechanical activities (structural descriptions, analytical abstractions and hierarchical category trees) and a „raw-database“ of transcriptions of biographical interviews upon which these activities were applied. Our database had to possess the flexibility to accommodate around 200 data records of biographical interviews in the language of origin (for the Greek language which has another script this posed formidable and unforeseen problems) and English translation and hundreds of records of interpretative work. (See also the Table of Attributes in the Annex of this report). In addition, the database was designed to be accessible by internet through the project homepage with “members only” security.<sup>1</sup>

### **1.4. Results across Europe and European collaborative effort**

It was the hypothesis of the project that only those policies for new self-employment would be successful that would offer a compensation for specific socialization processes under discontinuous biographical and working conditions.

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<sup>1</sup> The web-address is: [www.rz.uni-frankfurt.de/fb03/tser](http://www.rz.uni-frankfurt.de/fb03/tser)

In our sample we included cases of self-employment of women and migrants that were threatened or affected by unemployment.

The analysis of the biographical interviews has shown that we can distinguish between two main types of self-employment: the self-restrictive type that has been discussed in the literature as “solo self-employment” (Bögenhold/Light 2000) , and the expansive type of self-employment that is operating with employees.

### *The gender-biased self-restrictive or „modest“ type of self-employment*

Our analysis reveals that women threatened by unemployment are structurally more eligible for the self-restrictive type of business. This seems to be in contradiction to the emancipatory motivation for self-employment, but in our case analyses we discovered that both goal 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 dependent upon the type of the biographical embeddedness of self-employment. This mostly comes to the fore in the types where “autonomy”, “healing”, biographical “repair work” and “development of the self” are the biographical goals for which self-employment is a means. In these interviews the “modest” type of business has been vehemently defended against the questioning of the interviewer concerning a possible change by expansion, and is not at all restricted to the marginal type of self-employment out of pure „need“ (Bögenhold 1986;1990).

It seems that expansion is experienced by these women as an economic risk (Hakim 1998) that would not be compatible with the biographical goal of “autonomy”, “healing” and “development of the self”. Moreover, expansion through the employment of employees is seen as an increase in control costs and as a possible loss of autonomy.

On the other side, self-employed women are mostly committed to their families, so that in consequence the self-employment process is taking place in a sensible balance of duties that should not be disturbed by expansion. In this sense, women are constantly dealing with the needed transformation of the still more or less existing traditional gender contract. This bargaining process is experienced all over Europe.

Self-employed Italian women in Calabria, however, characterized “self-employment“ as a means to earn a supplementary „family income“. The business types in Southern Europe are frequently informal, not registered for taxation and thus officially not visible and not eligible for public support. „Modesty“ of business thus should be better called „informality“, being strictly connected to the Mezzogiorno type of illegal and informal work that has been established in Italian history a long time before the arrival of the first immigrants, but which had a strong impact on the type of insertion of immigrant work into Italian society (Reyneri 2000).

### *The expansive type of self employment*

The expansive type of business is preferred not only by migrant men, when possible, but also by those self-employed women that pursue the strengthening of their self-esteem by developing a sort of “self-competition“. In this sense, the type of self-employment as a means to reach social recognition and the type of self-competition found in the case studies of native women and migrant women of the second generation seem to be basically the same, since self-competition is a means to increase self-esteem.

Nevertheless, it seems that in cases in which qualified services are offered from a free-lance situation, which we have mostly found in native women’s self-employment, the possibilities of business expansion are limited. In these cases it is difficult to expand because expansion would mean to multiply the specialised work of a single person. It is the personal creativity and responsibility that is expected by the clients, so that one can realize only the limited expansion that the own time-table allows.

In the types of self-employment as a means towards social recognition and strengthening of the self-esteem, we observed the intensive, sometimes exhausting work as a strategy for reaching the target. The propensity for expansion and risk taking evidently exists. In these cases, intensive work is not experienced as a constraint, but as a deliberately chosen strategy. The individual woman, pursuing the goal of autonomy with her self-employment, presents the 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 of the hard work.

As it turned out, the overriding motives among immigrant entrepreneurs to start their own business (particularly in the Danish case), is to prop up faltering self-esteem. This motive can take different forms: hard work as a source of personal pride, risk-taking to avoid self-doubts as well as entrepreneurial creativity rooted in the experience and willingness to start from fresh or invest in life-long learning. Whatever the particular form, we can categorise this motive as a kind of “pressure to innovate”, which arises out of the structural exclusion of immigrants from the main labour 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.

### ***Policy recommendations and their transnational applicability***

#### ***The concept of social citizenship policies***

Self-employment policies are an important aspect of social citizenship. This is not a self-evident assumption, but depends on the notion of social citizenship. First and foremost, citizenship consists of the 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”, the entitlements have been the result of bloody struggles throughout the last three hundred years (T.H. Marshall 1992). Citizenship on the other hand is a dynamic public process, which offers the possibilities to participate in political processes and the economic,

social, and cultural life, including the material and social resources needed (Turner 1993; Kreide 2000, 10f.). The question what exactly the different rights as well as the different citizenship practises embrace is a highly contested matter and cannot be discussed in our research project in detail. We, however, do say something about the meaning of a specific aspect of citizenship: the self-employment policies that are part of social citizenship.

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 that have supported or hindered successful self-employment was conducted in order to formulate concepts of appropriate social integration policies through the strengthening of existing attempts at extending self-employment opportunities relevant for a broad European dimension. Such policies have been developed on the European, the national and the local level. 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-organisation of work places.

T.H. Marshall's classical distinction between civil, political and social rights made the assumption that existing civil and political rights would have to be completed to full citizenship by the development of social rights. Astonishingly the development of the European Union did not follow this pattern of diverse national types of citizenship, mainly the American and British types. On the contrary, there were primarily granted social rights to settled immigrant populations whereas the full political rights of native citizens of the single European states were broadly denied to immigrants (Faist et.al.1999). Social citizenship policies in this way achieved 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 1993,1), which also has been called a concept of „nested citizenship“ (Faist 2000). Our evaluation interest was to discuss in the light of our empirical findings whether these „nested“ European citizenship policies were able to complete and improve national welfare concepts or whether they created paradoxical and/or negative effects.

### ***The types of social citizenship policies***

Throughout our project we generally found three types of social citizenship policies for new self-employment:

- a) Individual bridging allowances from unemployment to self-employment were differing according to the different types of welfare states and were following the logic of the single nation state.
- b) Collective self-employment programs on the European level tend to substitute rather than complement national welfare programs.

c) Targeted mentoring programs on regional and communal levels worked in a complementary way to national and European programs.

### ***Bridging allowances***

The bridging allowance is the main labor market instrument of the national governments towards the support of self-employment of unemployed people.

While there is consensus in the literature that this is a form of policy preferred by women who tend towards restricted forms of entrepreneurship, there exists also a critique on this type of business as inappropriate. It is often discussed as a failure, as a marginal form of self-employment not deserving to be considered seriously according to the criteria of the “standard entrepreneurship” as entailed in the dominant economic and political discourse. Therefore there are normally no loans available for “modest” business owners, whereas only in the last years there has been some effort 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 narration of the self-employed women. Mainly consultants on the communal level pursue a policy demanding the support of expanding businesses and try to influence the women participating in the training course towards abandoning the “modest” type of business and daring the expansion. Thus, the training courses seem to become an arena in which the opposing positions are meeting each other and are negotiated. However, this policy seems to find quite an opposition under the participating women, who become much more aware of their interest in a “modest” type of business through the confrontation with these positions.

Under these circumstances a learning process seems to be necessary on the side of the institutions, even the 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 that is entailed in this type that is not visible, if success is defined only in economic terms.

The national institutional framework obviously has 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 had the opportunity to get a start-up subsidy, only Danish and English immigrants have used this option most frequently, while the 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 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 participation of the different categories of our sample in this policy measure was different in each country. There are many differences in the welfare regime of each country, even between the north European

countries. We could observe that in Denmark, UK and Sweden there was a rather high participation of migrant men and women as well as of native women to the bridging allowance before starting a business. In Germany, on the other hand, the participation of the native women was high, while the participation of the migrant men and women was very low. However, a main complaint of those native women who benefited from it, was that the bridging allowance was not accessible enough for the unemployed because of lacking appropriate information.

Concerning the duration of the bridging allowance, it seemed (mainly in regard to the “modesty” of the business type that women are creating) that the support limited to 6 months in Germany is rather short. The Danish case seems to offer a good practice with the length of two and a half years. Still, even the longer granted bridging allowance in Denmark has been evaluated as too short by some of the female interviewees. The combination of the self-employment with the unemployment benefit that is granted unlimited was therefore the better solution in some cases in Germany and Denmark.

Swedish and Danish self-employed reported that the height of the bridging allowance would not be sufficient for support in the first time of business, whereas the high taxation in Sweden would hinder the process of stabilization of one’s business.

Still, the ambiguity of this issue becomes obvious by considering that a longer support of the self-employed could also mean that the self-employed is not exposed to the necessity to develop the business and become real independent from support. However, in the biographical records it is obvious that self-employed women in Germany considered the bridging allowance as a strategy towards self-commitment aiming at setting themselves under pressure to develop their business and turnover within the duration of the bridging allowance.

Some native women in Germany decided to become self-employed while still being in an employed work position. Here unemployment has been strategically constructed in order to become eligible for the support for the self-employment. From these cases we can infer on the one side, that unemployment before self-employment is not always the result of social exclusion mechanisms. On the other hand, we would not draw the conclusion that in these cases the bridging allowance is misplaced. We would rather suggest that the coupling of the bridging allowance to the unemployment benefit discriminates against the business starters that are not registered as unemployed but consider it important to become self-employed.

A further function of the unemployment benefit toward to bridging allowance seems to be the possibility of a biographical moratorium. Several native women have described the unemployment time in this way. Being unemployed and receiving unemployment benefit, they could develop in this phase the plan of their self-employment. This had a positive influence on their business success.

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 national welfare policy, and the European confrontation made it possible to find best practises in order to universalise them throughout Europe. The main critique of this policy measure is the short duration in some of the European countries, the restriction to those individuals

eligible for unemployment benefits and the insufficient information policies concerning migrant men and women.

### *Collective self-employment policies*

Policies to support self-employment projects have been criticised because of their male majority member bias (Rosenberger-Balz, 1993, Sen et al. 1995). Therefore, in recent years policies have been designed to specific groups aiming at the specific deficits, needs and resources of women and migrants. A wide range of policies has suggested the form of 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 been an instrument for integrating Italian and minority women in the sector of paid work.

The realization of these projects has shown how difficult it is to realize the aim of collective self-employment. At the same time there emerged paradoxes in the policy designs and implementations that have made the undertaken projects even more unstable. The collective self-employment projects have been rather pure top down policies. The projects have been conceived by the policy makers and policy implementors and have been suggested to the unemployed women. The policy implementation had in some cases the form of a middle-level top down policy within the ethnic organizations, conceived by the administrators of the ethnic and migration issues active in the ethnic community and not by the women who would participate. The interviews with migrant women in our samples show, however, that among migrant women a specific expertise about business concepts could have been mobilized and supported by the policy, enabling the realization of a bottom-up approach that could be more promising than the top-down approach. 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 fitting for all members of such an existing group.

In the biographical records of collective self-employment for migrant women the experienced projects are mostly described as belonging to the sector of domestic work. Migrant women's skill resources are perceived as being confined in the traditional gender skills like cooking, cleaning, sewing. However, the women that participate are frequently higher qualified, having formal qualifications from their countries of origin that they could not realize on the labor market of the host society. The planning of the projects seems to rely on some stereotypes of the "migrant woman" that does not quite match reality, but rather ignores existing skills, resources and potentials.

The recruitment of the participants for the collective self-employment cooperatives have shown that interests of the administration to fill the projects with participants and to reduce the unemployment statistics have lead not only towards including women without appropriate motivation - neither towards the concrete professional sector, nor towards self-employment or collective self-employment. They have also led to a

tactic that could be named “smooth force” towards inclusion in the projects. Migrant women without any motivation towards the projects were forced to participate.

Through this practice the paradoxes increased of promoting so-called autonomous economic activity using patronizing instruments. This paradox can be resolved or mediated only if planning as well as the recruiting of participants takes into account their needs, resources and biographical plans.

Nevertheless, in many cases the participation has been a socializing process, and participants have evaluated the project participation as a source for the strengthening of 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 the participants being not at all interested in the outcomes means to reduce the chances for a successful completion of the project. The already high complexity of a collective self-employment project increases considerably if the task is added to generate motivation in non-motivated persons.

Our analysis shows that in southern Europe, and in particular in Greece and Italy, self-employment activities take place in a social policy vacuum. The analysis of self-employment initiatives undertaken by African migrants both in Greece and Italy show that self-employment is viewed in four different ways. First, it has been seen as a ‘way out’ from the exploitative working conditions in the informal economy. Second, it was seen as a ‘natural option’- the community engages in this activity; a particular kind of self-employment is typical amongst the particular group in order to integrate into the labour market. Third, it can be described as a way to expand one’s ideas, be independent and create jobs for others. Finally, it seems to be true that setting up and running the business in a social policy vacuum makes informal networks (family, friends, community) very important.

In Greece and Italy, collective self-employment projects are offered to native women who have difficulties to find a job on the labour market. In Greece, in the area of Athens, the participants are typically older than 35 years. Women have no or only short working experience in the non-domestic sector, having been housewives and mothers. The problems arising in these projects are not quite the same as the problems in the projects in the north European countries. Also here there is a serious problem of motivation, but it appears in another form than in the north European countries. Here we do not perceive the problem of the “smooth force” to join the project. The women are more interested in the projects, still, their motivation is oriented on other aspects of the project than on its goal. They are motivated to participate not because they are interested in the project goal, but because the subsidized project participation appears as a substitute of the missing job, a reasonable occupation or unemployed benefit. Under these circumstances, the outcome of the projects here are also dissatisfying, since seriously motivated participants have to realize that the other participants are not seriously interested in collective self-employment. European social citizenship policies in these cases turn into substitutions of non-existing national welfare policies (such as unemployment benefits, or other social benefits), but in this way lose their character as activating and structurally transforming policies.

In conclusion, we discovered that most of the policy programs targeted towards special social (or ethnically

defined) groups are trapped by the paradox that they work with the hypothesis of the special cultural and biographical resources of these groups. Meanwhile, the programs themselves as well as the access criteria to the policy are still deficit-oriented and develop patronizing types of so-called “active social citizenship policies”, unable to sustain agency, creativity and networking.

### *Targeted mentoring programs*

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 (Greek Pontians and Africans in Greece, migrants in Italy) are very frequently people with middle and high formal qualifications that cannot be realized in the labor market of the host society. This has also been the case among the so-called „guest workers“ in Western Europe, but not to such a large scale. There is a lack of policies towards detecting qualifications and giving support in formulating ideas and entrepreneurial concepts. The key informants’ interviews on the regional policy level in Germany (RKW) have shown that consultancy services offer help for correction and evaluation of an existing idea and business concept. Consultancy services, however, are often not skilled in shaping diffuse ideas of self-employment into business concepts and in detecting hidden resources that can be matched to market demands. The comparison between the Danish, Swedish and German cases show that a very active entrepreneurial policy, as in the Swedish case, is not necessarily something positive. On the contrary this can contribute to a clientelisation of the entrepreneur who remains as helpless as before. Such an effect might be intentional or not - one should not exclude the possible interest of the Swedish welfare state bureaucracy of socialising their clients to passivity in order to legitimate the need for this particular type of professional service mostly in the care sector - but it is difficult to argue that it helps to create a more entrepreneurial climate in the country.

An exception that can be mentioned as a “good practice” is a service in the city of Stockholm, which consists in offering an orienting consultation for migrants who are considering the possibility of starting their own business, but are not yet in the position to formulate a reasonable concept because they lack insight into the host society.

With regard to this point, migrants structurally resemble the native women without work experience, who need a more intensive consultation on business than people with long integration in the work sphere. Detecting biographical resources could be the goal of an intensive orienting consultancy to be offered to unemployed native women as well as migrants or those who want to start a business. Such a consultancy should be combined with a mentoring of the business starter. However, given the very different kinds of evaluation of the offered mentoring in the UK, in Denmark and Sweden, we would propose that mentoring should be offered by people provided with appropriate skills. For giving support to people in a transitional phase, the institution should be supplied with the needed competency and skills for supporting the biographical work of the client in order to establish a self-employment project.

### *Future need for research*

Women entering the sector of paid work and the modification of the societal “gender contract” have influenced women's traditional role in collective strategies of family businesses. A propensity to develop distinctive individualised strategies, professional plans favouring new working patterns and entering entrepreneurship on their own have been the consequences. Changes in family structures and new demands for child care have also led to the emergence of entrepreneurship as flexible paid work and thus as a coping strategy of women. A number of case studies have shown that balancing family and work is a strong motivational factor for breaking out of salaried corporate positions. Besides, women start self-employment not only in order to avoid unemployment, but also in order to avoid the “glass-ceiling effect” prevailing in the sphere of labour (see also Vianello et al 2000).

As we were able to show, however, native and migrant women threatened by unemployment tend to cluster in very narrow sectors of self-employment and stick to restricted, non-expansive entrepreneurial strategies. Our case analysis showed that it is no good policy practise to push them into more expansive projects. What is needed, however, is the reflection on and the empirical investigation into new types of bottom-up networking which could provide them with entrepreneurial visions as umbrellas for solo self employment and with structures for more social security. This is a task that should also be discussed in the framework of needed new orientations of the European trade unions to non-privileged forms of self employment (Bögenhold et.al. 2000).

Evaluations of collective entrepreneurship in Germany, Sweden and Greece by our research has hinted at serious weaknesses on their pathway to autonomous economic activity. These weaknesses have been specified in terms of the entrepreneurial concept and in deficits in management skills. On the one hand, the business concept should be independent from social aims, but on the other hand, the recruitment of company members through the labour administration rarely takes into account biographical resources, motivations and managerial requirements ( see also Christe 1995, 1997).

A main challenge that collective enterprises have to meet, however, is the accumulation of “social capital”, i.e., the capability to self-organisation and cooperation with local agencies in the mobilisation of resources. They especially have to solve the problem of self-organisation, as a collective problem of trust of the members in each other. The complex interrelation of organisation and creative leadership, on the one hand, and of productivity and solidarity is still in need of further investigation, especially concerning the gendered socio-cultural dynamics of group processes.

## **2. Background and objectives of the project.**

The TSER-project “Self-employment activities concerning women and minorities: their success or failure in relation to social citizenship policies”

started in 1997 aiming at contributing to the knowledge on the problem of social exclusion and social integration. The project is focusing on the biographical evaluation of social citizenship policies in relation to self-employment activities implemented by member countries of the European Union (EU). The results of this policy evaluation study are the basis for the formulation of concepts of appropriate social integration policies through the strengthening of existing attempts at extending self-employment opportunities relevant for a broad European dimension. The background of the attempt of a qualitative policy evaluation with the method of the biographical analysis was the unsatisfying results of the quantitative policy evaluation, which, on the one side, had to deal with unmeasured effects of unobserved biographical heterogeneity, (Schömann 1997) and, on the other, could not relate policy success to the subjective perception of the policy participants.

The empirical methodology of the project, the biographical method, is based on the systematic collection of life-histories from samples of women and migrants who are most likely to be threatened by exclusion and, at the same time, have shown a strong motivation to self-employment through participation in programs geared to active social integration. We have matched these samples with samples of migrants and women who have become successfully self-employed without the benefit of these programs and policies. The biographical method originates from the method of the narrative interview as developed on the basis of the grounded theory (Glaser/Strauss 1967, Strauss/Corbin 1990) by Fritz Schütze (1983) and others (Apitzsch/Inowlocki 2000) in the recent years. This interview analysis method allows in an optimal way the reconstruction of the latent meaning of biographical experience. The reconstruction of biographical conditions, problems and processes leading to self-employment as well as the specific impact of the policies on these biographical processes can be accomplished through the use of biographical analysis. In this way, a meaningful and differentiating evaluation of policy is possible.

Through biographical analysis, we aim thus at evaluating central policies targeted to support the starting up from unemployment, for unemployed participants in general as well as for women and migrants in particular as well as to formulate concepts for effective social policies related to efforts of members of socially vulnerable groups.

Our research consists of comparative case studies in six European countries, in Northern and in Southern Europe. We have concentrated on the study of four metropolitan regions, i.e., the Rhein/Main Region in Germany, Athens in Greece, Stockholm in Sweden, and London for the UK. In Denmark, the semi-metropolitan region of Aalborg and Aarhus was the research site. In Italy we have examined the self-

employment activities in the semi-rural region of Calabria. Research teams from the universities of Frankfurt, Greenwich, Aalborg, Umea, Calabria, worked on the national cases of Germany, UK, Denmark, Sweden and Italy respectively, whereas the national case of Greece has been conducted by the teams of the universities of Crete and Dundee and the Women's Research Centre Diotima/Athens, in co operation.

The selection of the sites had to take into account the variation of important variables for the challenge of our hypotheses. These variables are: the regional self-employment culture, the intensity of the self-employment policies, the integration of women into the labor market and of migrant groups into the system of social and civil rights.

Furthermore, the project pursued a distinctive methodological goal consisting of a) supporting the process of interpretation of the biographical interviews through the application of state-of-the-art computer technology. and b) the establishment of a European wide qualitative database on the impact of social integration policies focusing on processes of social exclusion. This methodological components aimed at developing the knowledge of qualitative techniques for comparative European policy research. At the end of the project phase, the project had established a European-wide research infrastructure with a common methodological database and had provided the partner teams with software training in qualitative data analysis (NUD\*IST; Non-numerical Unstructured Data Indexing, Searching and Theorizing) advancing in this way the qualitative research infrastructure in Europe.

On the basis of the qualitative data processed by the NUD\*IST program, we developed a typology of the processes operationalized in our paradigm model.

The project passed through two principal phases. The first phase, lasting one year, focused on complementing the contextual knowledge needed for the sampling process and the interpretation of the empirical material and the evaluation of policies. This contextual knowledge has been collected in each site from several sources:

a) secondary data, statistics and meta-analysis of existing studies. These had to inform our model about: local labor market characteristics and policies (in the regions of the network) specifically; data related to gender and migrants' issues for the last 10 years; unemployment numbers and rates; employment numbers; demographical development; population development; economy sectors development; changes on the skills profile required by the local labor market.

b) Interviews with key informants (5 at each site) that included: policy makers; administrators; personnel officers of big companies; members of NGO's and activists. The themes asked of the key informants included: strategies to overcome unemployment; position towards self-employment (possibilities, resources); targets of the policies; problems in implementation; results of policies; perspectives.

The second phase, lasting two years, focused on gathering and interpreting the main empirical material. Our research sample consisted of migrant men and women and of female majority members, as these social groups are the most vulnerable to social exclusion and unemployment. Furthermore, they are often forced to work in unstable jobs in the secondary sector of the dual labor market and/or are sub-employed. Besides, both women and migrants show growing rates of engagement in self-employment projects as integrational strategies. Many new (i.e., non EU) migrants in southern Europe countries like Italy and Greece, being sub-employed, also deploy individual strategies in order to integrate in economy through self-employment. Given this, our inclusion criteria for entry into the research sample were: women and migrant (men and women) entrepreneurs with unemployment experience/ experience in business failure/success/ and/or plans to start up a business. A stratified availability sample of 42 subjects was drawn from each site (Total N=252). The strata consisted of 14 migrant men, 14 migrant women and 14 native women. It has been paid attention to divide the sample within each strata equally into subjects who have participated and benefited from programs and policies and those who have not. The reality that in some national cases, particular strata had no policy participation at all, lead to a modification of this principle and a shift in the presence of the categories in some strata. The subjects have been identified and recruited by contact centers, programs and community key informants at each research site and screened for the inclusion criteria.

With very small exceptions, all the scheduled interviews were completed, transcribed and analyzed. There has been some shifts in the use of the NUD\*IST software for data processing and analysis, due to the incapability of the software to take into account the sequenciability of the interview texts under analysis that is central in the biographical method. Although data from all interviews have been derived, the analysis with the full intensity that the NUD\*IST software support entails will deploy its full effectiveness in the future.

Finally, a central element of the study was the aim of continuous exchange - at all steps of the research project - between researchers and policy makers. Through conducting two local workshops by each national team, questions and needs of policy makers for new knowledge could be taken into account through the research, whereas the project findings could be discussed and disseminated in an early phase of the project. The dissemination of the results of the project have taken place through the presentation of findings through the team members in conferences, especially the European conference organized by the project in cooperation with the European Science Foundation in San Feliu de Guixols, Spain 28 October to 2 November 2000.

An overall evaluation of the project is that the intentions set out in our research proposal have been in very large measure successfully completed.

### **3. Methodology and scientific description of the project results**

#### **3.1. Methodology**

##### **3.1.1. The biographical method and the grounded theory**

The work content of this project consists of a comparative study gathering empirical data to challenge the hypotheses of interrelations between women and minorities integration on the labor market, active social policies for self-employment and business survival among minorities and women. We started our research with the hypothesis that those subjects with similar matched background and deficits, but differing in the dimension of achieving the benefit of a good practice policy program will be more successful in their entrepreneurial activities by either having promising start-off businesses or viable and realistic business plans. Through a typology based on case studies, we identified specific good practices within programs as well as failures of policies to achieve their aims.

For this purpose, we draw multiple samples from a wide range of European countries with a variety of variables that can challenge our hypothesis.

Our theoretical sample consisted of migrant men and women and of female majority members, as these social groups are the most vulnerable to social exclusion and unemployment. Furthermore, they are often forced to work in unstable jobs in the secondary sector of the dual labor market and/or are sub-employed. Besides, both women and migrants show growing rates of engagement in self-employment projects as integrational strategies. Subemployed are many new (i.e., non EU) migrants in southern Europe countries like Italy and Greece. Also in this case we were confronted with the individual strategies of sub-employed people to integrate through self-employment.

Given this, our inclusion criteria for entry into the research sample was: women and migrant (men and women) entrepreneurs with unemployment experience/ experience in business failure/success/ and/or plans to start up a business. A stratified availability sample of 42 subjects will be drawn from each site (Total N=252). The strata consisted of 14 migrant men, 14 migrant women and 14 native women. Within each strata, the sample was equally divided into subjects who have participated and benefited from programs and policies and those who have not. The subjects were identified and recruited by contact centers, programs and community key informants at each research site and screened for the inclusion criteria.

A standardized narrative interview instrument was used at each site. The themes that were addressed in the interviews fitted analytically to the paradigm model: Socio economic background, family history, educational history, migration history, work history, networks, having used benefits of a policy supporting self-employment, having participated in a NOW or Horizon Project for business creation, plans, self-employment strategies.

Other themes were: women and migrants integration into the labor market (different unemployment rates of migrants in the European countries, different rates of employment of women in European countries), social citizenship of migrants/minorities, legal status, legal integration, resources, family structures, ethnic community structures, active social policies for self-employment, welfare policies, self-employment policies, self-employment culture in the different European countries, rate of self-employed and distribution of self-employed by socio-economic strata.

Our empirical approach is derived from the grounded theory methodology of Anselm Strauss widely used for qualitative analysis in the social science and the biographical method.

The biographical method has been recognized as the most adequate manner to identify processes of dealing with obstacles to become self-employed and policy measures inscribed into life experience. Given that biographies are not only constructed through individuals, but also constituted through the reality and objective factors, we will not only gain access to the experience and views of the concerned social groups, but also to the ways in which that macro factors impact on biographies. Through the biographical method it can be analysed how individuals acting within the complexity of structural-objective factors. And social policies are socialised in specific directions which, in turn, directly affect their occupational development, their strategies adopted against exclusion and towards integration (Apitzsch/Inowlocki 2000).

In the following we firstly will briefly sketch some important aspects of the biographical method and secondly, for answering the question how one does get from the single case analysis to general statements, we will turn to the grounded theory.

### ***The biographical method***

We will briefly sketch some important aspects of the biographical method to make clear why it is the most adequate method for our purpose. With reference to qualitative research in the Chicago tradition, it was especially Fritz Schütze who developed new key concepts, in order both to unravel social phenomena which had been neglected also in social research, such as processes of suffering and social disorder, and to refine the methods of 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, Fritz 1984, 1987, 1992, 1995, 1996).

Schütze advocates that single case documents "are not only rigorously sequentially analysed with regard to their contents but also concerning their procedures of reference and accounting" (1987, 544). What is first hidden in the technically recorded and transcribed materials becomes empirically and systematically analysable. Empirically based, systematically analysable concepts are, for example, "process structures" in autobiographical narrative interviews. Four kinds of process structures within biographical accounts were identified by Fritz Schütze (1984):

- those in which planning, initiative and action are dominant ("action schemes")

- those in which institutional expectations and orientations are in the foreground
- those which indicate a (potential) loss of control over the life because of extraneous conditions ("trajectory", or "trajectory potential")
- those which suggest an unexpected or unaccountable turn towards a creative transformation in the biography.

These process structures correspond to experiences, and are represented in distinctive ways in the course of autobiographical accounts. They can figure as dominant or as recessive, as, for example, in the case of a "trajectory potential" underlying an action scheme. Dominant and especially recessive process structures can be hidden from the biographical narrator's awareness.

In questioning the 'taken-for-granted' action orientation of many sociological theories, including symbolic interactionism, "trajectories" are of special sociological interest (Schütze 1987). Trajectories represent a concept of social reality, which refers both to situations which are objectively (potentially) threatening *and* to the interactive production and reproduction of threat, marginalisation and exclusion. Under the influence of, as well as in parallel with Anselm Strauss's work on interactions between institutional processes and terminally ill patients, Schütze and Riemann formulated a theory of biographical and collective trajectories (Riemann and Schütze 1991, Schütze 1992).

This theory states that certain basic aspects of social reality are usually not recognised by actors in everyday life:

- a) the complex symbolic aspects of social reality and social interaction cannot be understood in everyday or routine situations and communication,
- b) social situations are not only expressive of social order, but can suddenly imply extensive suffering and disorder at different levels of social reality,
- c) the deepest suffering within such disorder arises from the removal of the basis of cooperation, solidarity and reciprocity in interaction (Schütze 1995, p.116).

One may wonder how autobiographical analysis can escape the trap of being restricted to subjectively represented life worlds. As the approach developed by Schütze and others shows, the focus of analysis is not the reconstruction of intentionality as that is represented as an individual's life course, but the embeddedness of the biographical account in social macro-structures, such as hierarchically controlled social situations (as evidenced by, for example, forced communication in police or court interrogations, or politically motivated bureaucratic decision-making), and other heteronomous social conditions leading to exclusion, such as unemployment, deviance, or alcoholism. The point is that the processes and mechanisms of biographical 'exposure' of oneself to the world, both as experienced and as accounted for, do not take place 'outside of' interaction and communication. However, since the predominant sociological theories are either biased towards rationalist or intentionalist

interpretations, the more interesting phenomena of the biographical reproduction of social structures tend to be overlooked.

### ***From single case analyses to general statement: the grounded theory approach***

One of the main questions in qualitative research is how does one get from single case analyses to general statements. In relation to this problem another question is to what extent one is led by theoretical assumptions and to what extent hypotheses do emerge from the empirical data. In other words: whether an *inductive* or *deductive* procedure is the more convincing one. Does one proceed from the single case analyses to a general assumption, or is it more plausible to start with theoretical assumptions and submit analysed cases?

There can be no perception that is not in one way or another led by theoretical assumptions. The pure deductive procedure, on the other side, tends to hinder research awareness of the disclosing of new aspects in the material. The approach we are using in our project combines both procedures, while at the same time, avoiding their disadvantages. The inductive and the deductive way of coming to a conclusion are intertwined constantly, from the beginning of an investigation to its end. In the process of data analyses the researcher is open for what has been said in the interview, he or she is open for interpretations that arise out of the material. In the process of interpretation the question of the relevance of the chosen interview, the segments, the categories etc. appear. Theoretical aspects of which the researcher is aware of also are important in many phases of the investigation. For example, when forming the theoretical sample, during the structural description, when building categories for the analytical abstraction and throughout the process of developing types (Glaser/Strauss 1967, 45ff.; Strauss/Corbin 1990). It is a circle of getting knowledge from data that has emerged and remaining theoretically sensitive for targeted analyses. Researchers using the so called *abductive* method do have empirical as well as theoretical sensitivity.<sup>2</sup>

Throughout the whole project period we focused on the comparative analysis within our sample – an important step towards the generation of *types*. The concept of “ideal” type has played an important role in empirical social sciences from the beginning of this science (Weber, Max 1904(1988), 146-214). An “ideal” type expresses similar and general patterns that occur among the interviews of a sample. *Within* a type, certain elements of the single cases are, as far as possible similar; *between* the types the differences are as obvious as possible. To state in other words: an “ideal” type is characterized by internal homogeneity on the one hand and external heterogeneity on the other.<sup>3</sup>

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<sup>2</sup> For the notion of abductive method see Charles Sanders Pierce 1965: 94-131.

<sup>3</sup> For definitions of types see Udo Kelle/Susan Kluge 1998: 77ff.; Uta Gerhardt 1991; Ulrike Nagel 1997:

The development of types in grounded theory methodology is based on the so-called contrasting comparison.<sup>4</sup> After having interpreted most of the required interviews in a reconstructive way, or, if there is no such limit, after one is convinced that for the time being the theoretical sample is saturated, comparative dimensions are to be created. Comparative dimensions are generated in orientation at categories developed in the analytical abstraction. Similar structures or characteristic features are revealed and, on that basis, the greatest discrepancy is to be disclosed - according to the hypothesis one wants to verify. The contrasting of cases is saturated if a further case would not lead to a main change in the process of developing types and to verify the hypotheses.

The comparison and contrasting of cases fulfils at least three purposes: it is necessary for the development of comparative dimensions, of further categories, concepts and hypotheses which, of course, in parts exists in form of theoretical knowledge but needs to be supplemented and concretised through data analysis. With the help of the developed concepts and categories it becomes feasible to reveal similarities and differences. Furthermore, the analysed cases in each case can be submitted to one or more groups. Of course, overlaps can occur in the group of cases.<sup>5</sup> That is why also most of the interviews here entail more than one comparative dimension. Some of them may appear more than once in order to construct typical structure.

### **3.1.2. The NUD\*IST Database**

The establishment of a Europeanwide qualitative database using state-of-the-art computer technology on the impact of social integration policies focusing on processes of social exclusion has been a primarily objective of the project. The project has been establishing a Europeanwide research infrastructure with a common database implementing a widely used software for qualitative data analysis (NUD\*IST=Non-numerical Unstructured Data Indexing, Searching and Theorizing). This infrastructure has allowed – and will do so in the future- a comparative analysis of policies on self-employment on a European level that has not yet been possible without the newly emerging technologies.

The common data base was designed as a specific computerized documentation system that can be termed a “methodological database” (Sibert and Shelly 1995, 128). Our methodological database addressed a prevailing need in qualitative research methodology to document and make transparent the procedures and analytical abstraction and inductive/deductive thought processes that qualitative researchers employ in their work. (Miles and Huberman 1994) In the database we recorded and retrieved documents of the evolution of an emerging conceptual system that was constructed in the

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<sup>4</sup> Uta Gerhardt 1991a; Udo Kelle/Susan Kluge 1998: 38ff.

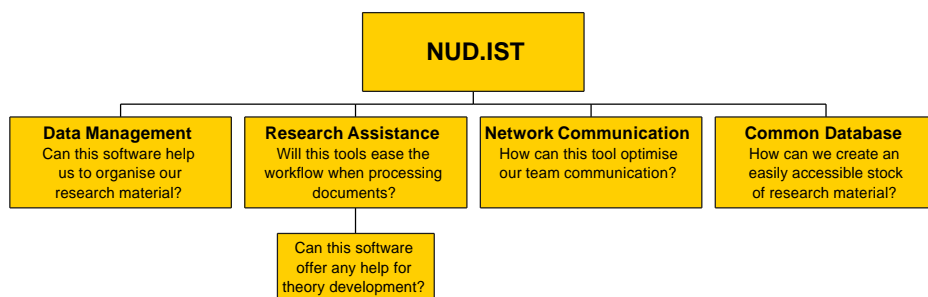
<sup>5</sup> Uta Gerhardt 1991a: 38ff.

course of the study. The database was complex and consisted of two integrated components: a „knowledge base“ of the records of the abstract representations of our researcher network’s intellectual and mechanical activities (structural descriptions, analytical abstractions and hierarchical category trees) and a „raw-database“ of transcriptions of biographical interviews upon which these activities were applied. Our database had to possess the flexibility to accommodate around 200 data records of biographical interviews in the language of origin (for the Greek language which has another script this posed formidable and unforeseen problems) and English translation and hundreds of records of interpretative work. (See also the Table of Attributes in the Annex of this report). In addition, the database was designed to be accessible by Internet through the project homepage with “members only” security.<sup>6</sup>

We soon found out that our effort to build a methodological database was not merely a technical operation. We aimed at providing a computer-based system that was consistent with the common research methodology of our project, the biographical analysis and grounded theory approaches. This meant that the choice of software to manage the knowledge database was essential. We were well aware of Prein, Kelle and Bird’s (Prein, Kelle and Bird 1995) advise when we were writing the proposal to do the research: Although the general principles of textual database management supported by the programs tend to be similar, there is enormous variation between programs with respect to additional features, which sometimes have far-reaching methodological implications. Consequently, it is important for the analyst to acquire an overview of what different programs offer before choosing one. (190).

The implementation of the methodological database is schematically illustrated in Figure 1. The process of implementation consisted of from integrated components: data management, research assistance, network communication and common database. Under the continuous process of research assistance, we were constantly challenged by the basic question: Can this software solution offer any real help for theory development.

Figure 1: Components of NUD\*IST Methodological Database



<sup>6</sup> The web-address is: [www.rz.uni-frankfurt.de/fb03/tser](http://www.rz.uni-frankfurt.de/fb03/tser)

## *Data Management*

In first approaching the problem of data management we were confronted with two alternatives. One alternative approach is starting from database software and constructing the database on the basis of the logic of this software. We rejected this approach for two reasons. Our project needed a flexible database program that would allow remote access from multiple users (research sites). Database programs, such as Microsoft Access, designed for single user and primarily non-relational data management purposes, was therefore not appropriate for our project. Multi-user relational database software such as Oracle and 4<sup>th</sup> Dimension were too costly and required too much training to implement in our project infrastructure and budget. During the course of the project, more “middle-range” software applications appeared on the market. Typically, database software relies on its own front end design tools and its own programming language. Focusing on this problem new software technologies have introduced so-called “n-tier model” providing greater flexibility for software design. An application built on a “n- tier model” separates front end design, business logic and database management for a maximum of flexibility. A software application can be optimized for different end user environments. In our case the software could have been optimized for Internet user on different location, but we only became aware of this option during the second year.

A second alternative approach is buying a qualitative analysis management tool (e.g. NU\*DIST) for our knowledge base and adapting it from “the front end back” to handle our problems of multiple users and the non-structured nature of qualitative data analysis. As argued below, we eventually chose for NU\*DIST, the most widely used management tool for qualitative data analysis available on the market at the time of writing the proposal. It also had seemingly the clearest user interface on the market according to user reviews. The NUD\*IST marketing information and our own experience suggested that the software would provide a network of relations (nodes) that allow qualitative reasoning in many ways, including the biographical analysis methodology. The software was marketed to be able to retrieve information in an easy and comfortable way for any scientific user and effectively support the generation of theory. But although we eventually chose for NUD\*IST as the best available option at the time, we were still somewhat skeptical that it would be powerful and flexible enough to solve our anticipated database problems in a multi-user and multi-lingual research environment.

There was no available literature on the use of any of the computer software available on the market to specifically manage a biographical interview methodology database. We vacillated in our choice between two major programs on the market in the mid-1990s. We had some prior experience with QSR NUD\*IST Version 3.0. The software is particularly useful for developing hierarchical networks of categories and one of our analytical objectives was to construct typologies.(Richards and Richards

1995) We were also aware that the user is not forced to develop a hierarchical code structure. With the free nodes convention NUD\*IST provided a great variety of retrieval functions that can be conducted to identify the co-occurrence of codes (including) ordering of text segments to which the codes under investigation are attached. The sequential ordering is an essential element of the biographical method and we concluded that the program would be able to help us.

Atlas/ti Version 1.1E was our second option. We did not have any experience with this program, but as Prein, Kelle and Bird advised it could be the preferred program if an analyst wishes to construct linkages between any elements of the qualitative database. This feature made Atlas seem more fitting to the biographical approach. They advised also that the program was especially useful for research groups who want to do their analytical work independently, but share their results. This was exactly our situation. However, we had no experience with Atlas. With the NUD\*IST Merge auxiliary program that had been recently made available we expected that the sharing of the results of each research site would be possible. We also suspected (and later confirmed in internet e-group discussion sources) that Atlas did not have an intuitively satisfying interface and did not come with the high quality manuals that NUD\*IST offered. (Windmueller 2000) Since only one partner in our network had any experience with computer-aided data analysis (with NUD\*IST), we put a premium on the features of a clear interface, widespread use and good manuals because we realized that we would have to offer training in order to implement our project.

After weighing these two alternatives, we decided for using NUD\*IST as our data and knowledge management tool. We eventually built a two-way information system that used NUD\*IST to consolidate up-loaded data and memos (structural descriptions) from the partners and to download them in the network through our project website. The two way system makes it possible to gather all projects file at a central location and re-distribute it over the website again with one great advantage. All NUD\*IST project file pass a unified form test before further circulation. Partners can get a feedback whether the structure of their projects is in accordance with formal requirements or whether text documents are properly included. A two way communication prevents partners from doing isolated research and keeps the project manager up to date with.

### ***Research assistance***

We realized that the management of data in a research network depends upon the capacity of its participants. As mentioned above the vast majority of the partners in our network had no prior experience with computer-aided qualitative data analysis. The knowledge and communication interests within our network were not primarily questions of software. Therefore, we had to continuously ask and ease each other in the network the basic question: can a software structure help us develop theory? This process resulted in a clear picture of the trade-offs that had to be made to the implementation of

our software. On the „pro“ side, the software provided a unified document structure where all our material was in one place and accessible for quick orientation. On the “con” side the implementation of the software required a steep learning curve, had a high relative cost of system knowledge. This reaction was not surprising in the scientific community of qualitative researchers where there is a strong tendency toward individuality, “I personally organize it differently!”

Because of the great variability in the capacity to work with computer-aided qualitative data analysis, research assistance provided by the Frankfurt coordination point soon became an essential characteristic of the project. Coding is a basic operation in most approaches to computer-aided qualitative analysis (Seidel and Kelle 1995) (Strauss and Corbin 1990). We quickly learned in the resistance to the implementation of NUD\*IST that many partners were not prepared to code only for the sake of coding. There was a strong methodological position in our network in the direction of holistic hermeneutic approaches to textual analysis. The time needed to code text documents online in NUD\*IST became enormous in comparison to offline coding and interpretation by hand due to the following reasons. We usually use pencil and paper to be flexible when segments need to be rearranged. Coding with NUD\*IST was not flexible enough to go back and forth checking texts for global meanings essential for hermeneutic interpretation. The introduction of machine technology in the “natural” interpretative process involved a subtle shift in attention away from the real analytical work to keys and software functions. Therefore, the potential advantages of coding in NUD\*IST did not receive the attention we had foreseen in the beginning of the project. We therefore had to offer continuous on-line critical discussion and technical assistance via the Internet website to the partners to stimulate the partners to carry on.

We learned that a constant attention to research strategies is essential in offering the research assistance. Personal research behaviors and software requirements work quite differently. NUD\*IST does not follow the „bottom up“ procedure that was suggested in our biographical methodology. Research assistance involved the eventual organization of a training workshop where the biographical approach, which emphasizes the structure of the single case, could be balanced with the hierarchical category logic of the NUD\*IST software. Our conclusion was that the training increased the sensitivity to the limitations with NUD\*IST. The program “only” provides search tools for theory building tasks whose responsibility lies with the individual researcher and the quality of theoretical communication in the network. Paradoxically, however, an increased awareness of the limitations of the program increased the readiness of the researchers who were not previously familiar with the program to try to find a compromise and adapt their previous theoretical assumptions and style of research work to the requirements of our methodological database.

### *Network Communication*

Network communication emerged as the pivotal area where strengths and weaknesses of NUD\*IST as a multi-user application could be ascertained. NUD\*IST provided no tools for data replication and transfer. We had to design special auxiliary applications to make the software fitting for website information exchange. However, talking in the NUD\*IST language helped us to understand where network members were having analytical problems. Therefore, working in NUD\*IST aided in the diagnosis of many subtle analytical problems that would not have been seen had we been talking in the very abstract theoretical discourse that is commonplace in qualitative sociological theorizing. In this way, the software contributed to our overall qualitative analysis.

Nevertheless, in network communication NUD\*IST came second. Most important is a reliable and practical workflow for our communication provided by a website designed primarily for information exchange. Figure 2 shows that the database is accessible for all partners and all data (interviews, structural descriptions, analytical analysis, typologies) are available for every researcher of the project. The website indicates a database link accessible to members only. The link when clicked displays (after entering a password in a pop-up window) information on the status on each site and allow downloads of NUD\*IST projects and Word Table of Attributes (for the Table of Attributes see also the Annex of this report)

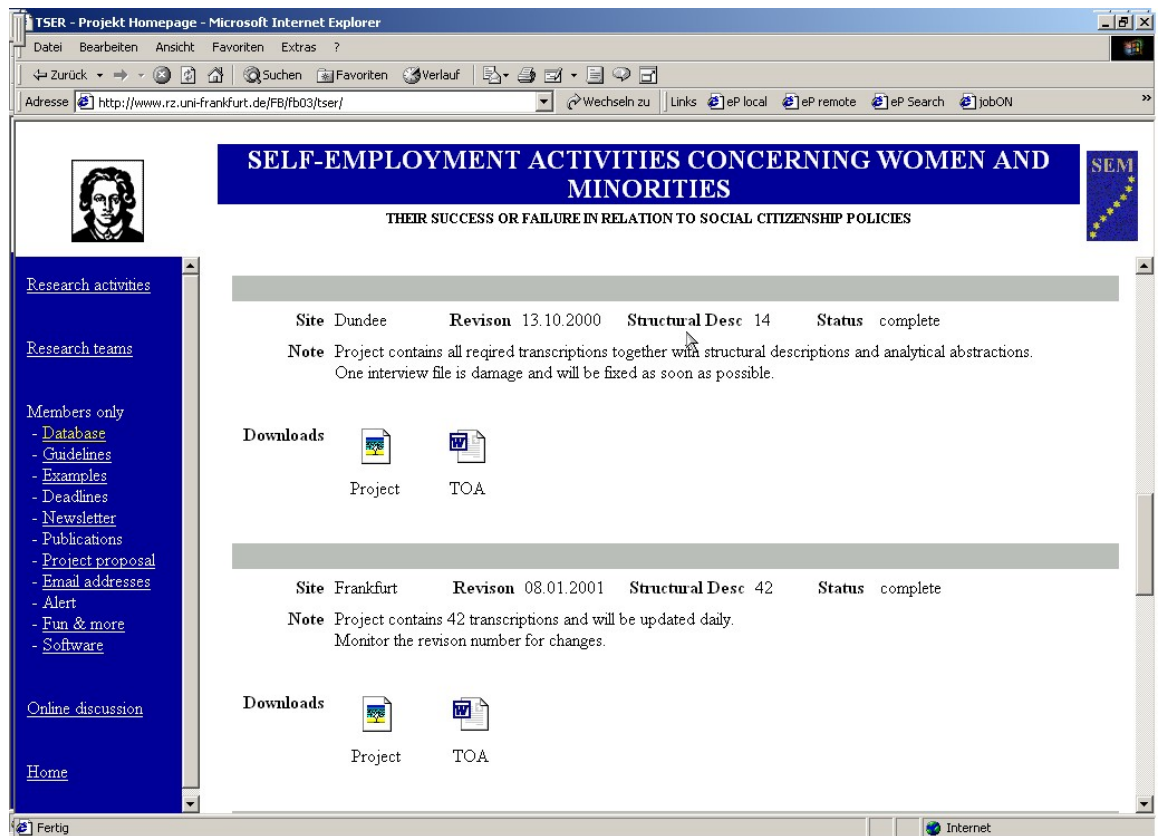


Figure 2  
Website view of methodological database

True network software, however, is needed in order to establish effective communication and this cannot be expected from NUD\*IST which has to be seen in its limitation as essential a specific methodological database tool. NUD\*IST must be improved significantly in its “back end” interface capacities to allow smooth import and export of documents through the internet to be applicable to multi-site data communication needs.

### Common Database

In the course of the project we have been able to successfully build and exploit a true methodological database. We now have MS-WORD files of all biographical interviews and all NUD\*IST projects have been imported into the common database. Exploitation, however, has not been as productive. Analysis beyond single interviews is still in the beginning phase in NUD\*IST, but nevertheless more-than-preliminary results have been generated. The effectivity of our exploitative analytical work has been limited by the “unadvertised” deficits in our chosen software. NUD\*IST did not provide us with a simple query interface available that would allow direct access to and communication of our

research results. The outcome of the analysis results presented in NUD\*IST can best be demonstrated by giving an insight into the database.

The Table of Attribute one finds in the Annex of this report presents a summary overview of the content of our methodological database. The methodological database is structured with a common database of raw interview transcripts in English and the native language, and a knowledge base of structural descriptions, analytical abstractions and hierarchical coding trees. A total of 184 interview transcripts in NUD\*IST files are presently structural descriptions /analytical abstractions are available in English. There are 6 tables of attributes available covering most of the site and coded trees (see Annex).

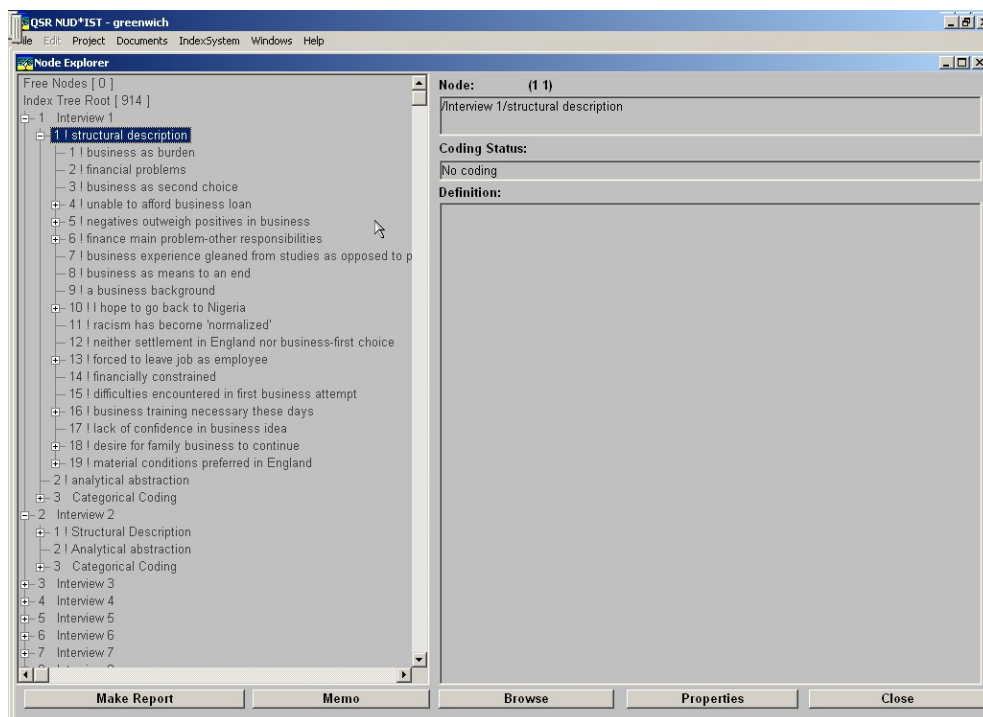


Figure 3  
Tree of a national case in „Node Explorer“ view

Figure 3 presents a view into the database of the national case of Greenwich. The first interview in the Greenwich data has a structural description and a coding scheme attached. The second interview has a structural description attached but it is not as differentiated as the first interview. Analytical abstractions and categorical coding schemes are also available in that interview.

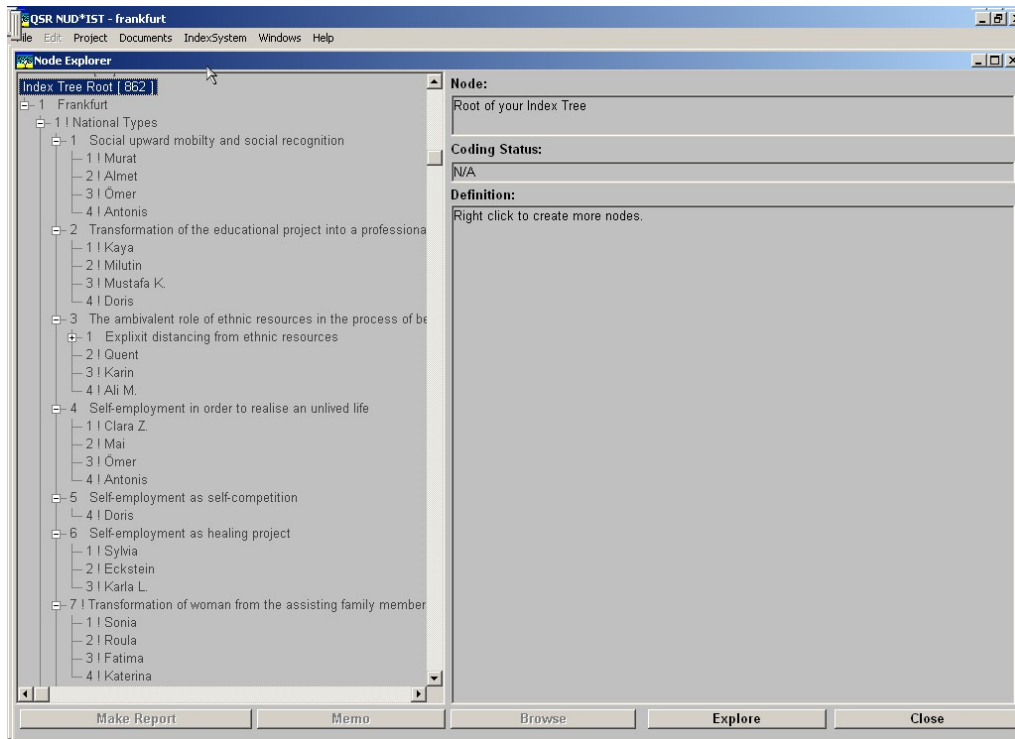


Figure 4  
Tree of national typology in “Node Explorer” view

Figure 4 shows the results of the comparison *within* the national case of the Frankfurt research team. The results of the comparison are so-called typologies, that is common case structures that have emerged through hermeneutic analytical interpretation. Under the “headers” of the branch that stands for a typology the analytical abstractions have been pasted. This makes it possible for all other user to understand on what analysis the typologies are based upon. One can see seven different national types and the analytical abstractions of the interviews which are the basis of the types.

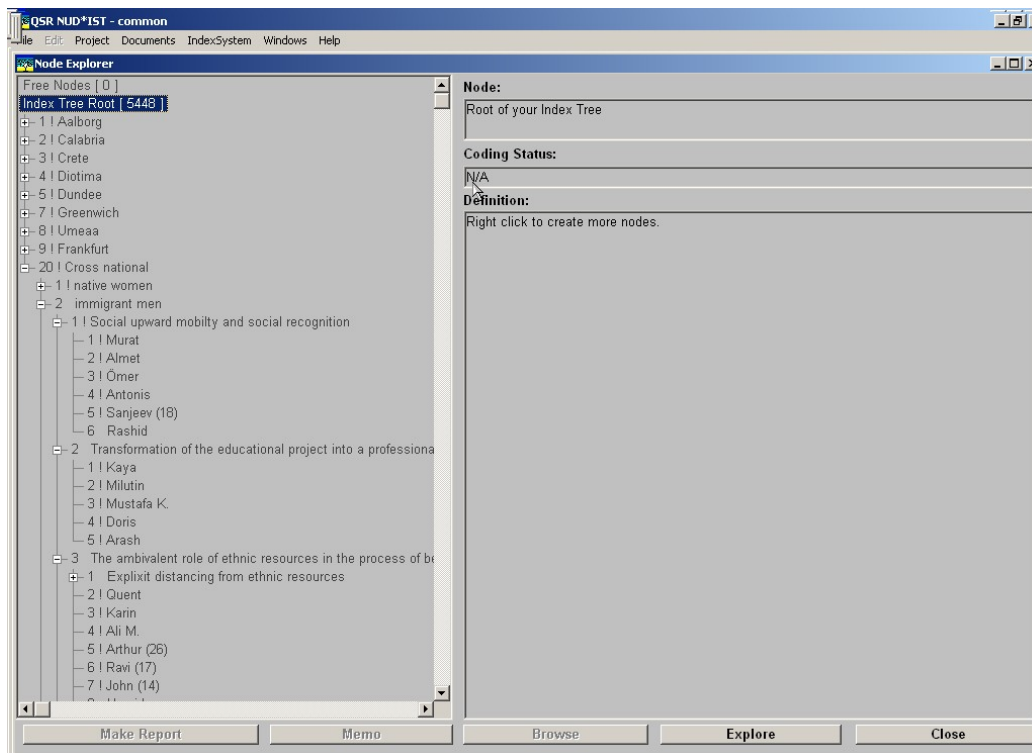


Figure 5  
Tree of the cross-national typology in "Node Explorer" view

Figure 5 shows part of the results that has developed out of the cross-national comparison. One can see types represented by respectively one branch that have occurred in at least two of the national cases. In the above part of the picture one can see the different national cases. Below one can see the button "cross national". The section "cross national" is divided into the three cluster we have distinguished: immigrant men, immigrant women, native women. As in the national typologies, one finds under each type the different national analytical abstractions or structural descriptions that are the material basis for the types.

### **Outlook**

Working with NUD\*IST on biographical data is finally not as easy as it is promised by QSR, the manufacture of NUD\*IST. QSR itself has addressed these problems and released an entirely new software package called QSR Nvivo. This software reveals in our opinion two major advantages. First of all it gets rid of the hierarchical tree structure that previously forced all nodes in a project to be arranged from top to down. Secondly, it treats all text information stored in a project equally which means retrieved function is no longer limited to coded text. Nvivo can now scan memo texts and code documents equally. This feature turned out to be very interesting since our cross national analysis relies strongly on the quality of each national typology to be compared. Quality in this sense refers to the descriptive strength of certain category. Due to the fact that we did not use predefined categories

that would allow to find perfect matches we had to put more effort in comparing typologies and in revealing similarities. Nvivo helped us by providing sophisticated search operators which could retrieve a large amount of information.

Nvivo is a significant step forward in terms of usability and connectivity. However, it still lacks performance and multi user support. These two items decrease Nvivo's benchmarks considerably. Especially projects like the TSER with a number of researchers working on the same material have to struggle with the NUD\*IST's single user approach. Project files cannot be shared among teams and access to the data is only possible from a single front end.

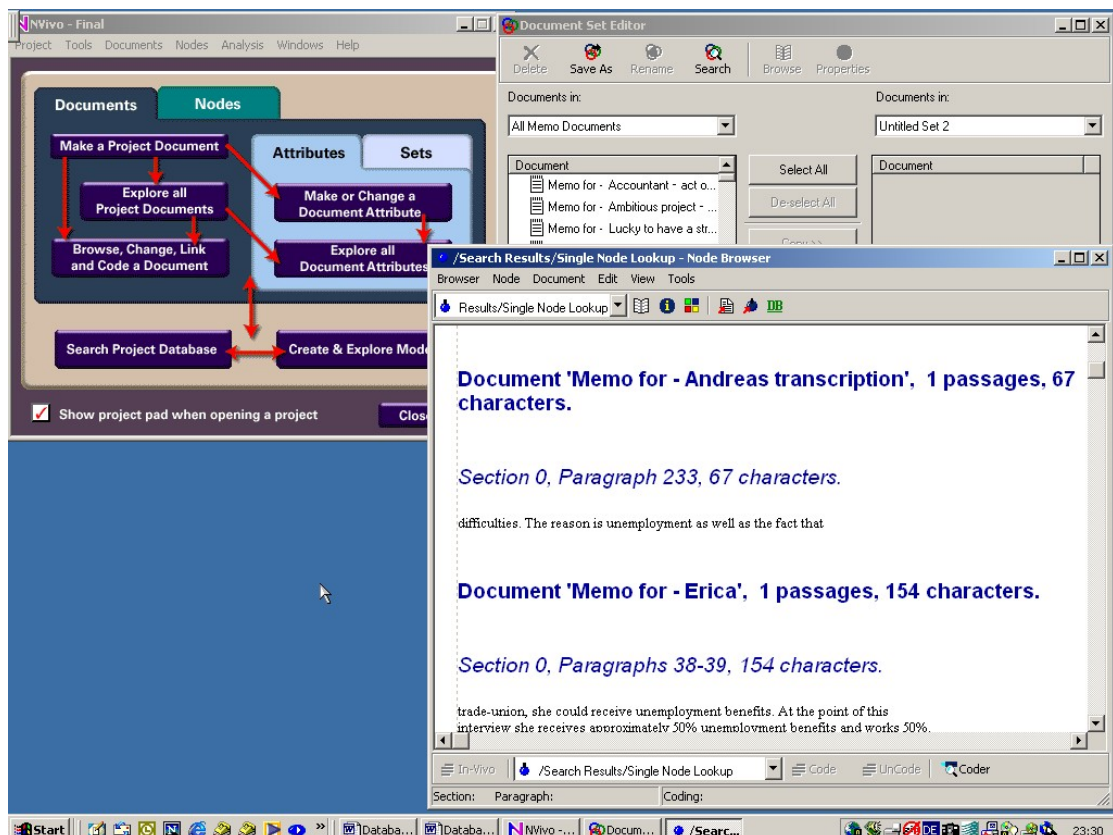


Figure 6  
Search results (keyword: unemployment) in nVivo

Fig 6 shows a sample application that was set up to find keywords in all memos written to explain different national typologies. Using such a tool reduced the time of revising typologies dramatically. The keyword we were searching for was “unemployment”. Nvivo can search all documents which means also the memos. It is especially helpful for our purpose it that the program can search memos because the important interpretations are in the memos.

## *Conclusions*

Despite our expectations, NUD\*IST failed to provide an optimal user interface for the needs of our project. NUD\*IST for data replication, but information exchange requires those devices. The software seemed to be designed for a single user and therefore replicability and transferability were not practically possible to achieve. The hierarchical tree structure of NUD\*IST did not allow for a search of the structural descriptions and analytical abstractions attached to the nodes as memos. Therefore coding of the memos was not possible. NUD\*IST nevertheless brought all documents together into one compact format. Talking in the NUD\*IST language did help us to understand where others have problems. Having said this it still is an open question whether the other software available on the market today can do the job needed by project's such as ours. The Atlas program seems to provide the most likely alternative to NUD\*IST (and its current successor NVIVO) at the present time, but it would need to be field tested for application with the biographical method and its user interface.

In conclusion, with all of its strengths and weaknesses we suspected from the very beginning that the NUD\*IST tool would be not sufficient in itself to handle the full extent of our database challenges. In the future we will choose for a third option over the two alternatives mentioned above; an “application server” approach which separates the data base from the management tool .In this context software design in the future will change dramatically in a number of points. The most striking here is the innovation cycle and the flexibility that goes along with it. Software made for research tasks focused a long time purely on functionality. It was rather more important to implement a package of features than thinking on usability and open standard connectivity. Office software had to struggle with the problem in its early stages but adapted relatively quickly to new needs. Non-technical users moved into the front line and forced office software to become more intuitive. Software manufactures increased the upgrade cycle and implemented a number of attractive feature to make software usage more comfortable. At the same time office software addressed the needs of open data exchange and provided standard interfaces for information storage. Since the advent of Internet technology major software companies make their products “ready for the web” and opened up front-end programming. They consequently separate front-end design from business logic and back end technology. Each of the elements can now be developed in a optimized fashion allowing maximum adaptation to new challenges.

Small expert teams who could not provide sufficient manpower to speed up the innovation cycle or their products often manufactured research software. Consequently, the software made only small progress in terms of usability and connectivity. NUD\*IST, for instance, still comes with its own database format that prevents network user to share their data easily. Modern software architecture detaches the database from the application and makes use of database standards like SQL or XML. Any data stored in such a system can then be retrieved and processed by any other standard software or even distributed over the internet.

Network communication will be a major requirement future multi-site in scientific research projects. A modern research infrastructure should therefore rely on client-server systems which integrate communicative needs. All participants of such a network would work one project file that holds all the specific research knowledge available. ATLAS, for instance, is moving along this line and extensively deploys XML for internal and external communication. QSR nVivo is about to go the same but has not reached the appropriate level yet. Since QSR nVivo provides a number of tools that excel those available NUD\*IST we have exported all NUD\*IST-projects to QSR nVivo . Especially the new retrieval functions unearthed a new potential in data analysis. Or future work will involve testing the usability and connectivity of nVivo and ATLAS for future exploration of a knowledge base.

At the beginning of the project we realized from the literature that the building and exploitation of a methodological database was a procedure of 5 distinct steps (Sibert and Shelly 1995). In general, we think that we have reached our objective by the 5-step criterion. The first step is the actual building the raw database consisting of the transcribed interviews. This we have succeeded to do and now we have a website accessible database with 192 biographical interviews. The second step is the building of a knowledge base of information about the raw data consisting of linkages of text segments with particular information related to participants, sites, and characteristics associated with self-employment. We have succeeded in this by producing a Table of Attributes for each research site that is posted on the website. The third step is the writing of memos to record patterns and working hypotheses This we have succeeded in accomplishing with the storing of 192 structural descriptions/analytical abstractions as NUD\*IST memo files attached to specific nodes. The fourth step is the manipulation of the knowledge base information to retrieve many varieties of text segment. We have succeeded in generating hierarchical category trees that represent the knowledge at the national and cross-national levels of analysis. We had hoped to be able to come farther with step 4 (and 5) than we did, but implementation problems in the first three steps tempered our expectations. We have succeeded in step 5 in using the varieties of text segments and category trees to challenge the study hypothesis, to construct typologies of self-employment and to generate increasingly abstract representations of the raw. In overview, we have built and manipulated a working methodological database that is currently available for exploitation by members only on the project website. This exploitation availability is an indication that we have laid the knowledge foundation for a knowledge base on women and minority self-employment.

We would have liked to be able to exploit the knowledge more in the project timeframe. We are planning to have future infrastructural actions that may be used for social science education curriculum development and for further RTD accompanying measures.

### **3.2. Self-employment policies in Europe**

The first year of the project has been dedicated to the investigation on the self-employment activities of migrant and native women and the self-employment promoting policies in the six European countries and their socio political and demographic context. To the analysis of the secondary material has been added a phase of interviews with key informants concerning central issues of self-employment policy addressing women and minorities. The detailed version of this analysis is presented in the first two scientific reports and in the national case presentations included as Annex I to this report.

The analysis of the conditions under which policies promoting self-employment developed in the European countries under consideration, confirmed the assumption of the project proposal that women and migrants are mostly threatened by exclusion from the labor market through unemployment and unstable working conditions. High rates of formal and hidden unemployment is characterizing the situation of women and migrants.

The analysis focused on the biographical impact of the EU-policies and the national policies which have been developed in the 1980ies in Europe, in order to support the self-employment activities of unemployed.

Additional to national and local policies aiming at supporting self-employment of unemployed and people threatened by social exclusion in general, and women and minorities in particular, targeted policies of the EU-Commission have been of importance in this sector. During the Third Action Program, the European Local Employment Initiative Network (LEI) has supported women creating their own business with a lump sum. Of greater importance for the self-employment for migrants and native women were the targeted policies developed under the General Direction V of the Commission. In December 1990 the Commission of the EU ratified the start of the Community Initiatives „Humanresources“ EUROFORM, NOW and HORIZON. The central aim of NOW (New Opportunities for Women) was the integration of women into the 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 Journal of the European Commission Nr. C 327/5, 29.12.90). In contrast to the NOW-program, however, the Horizon-program aiming at the integration of migrants in the paid work, focused more on their integration in depended work positions. There were indeed among the first generation of Horizon-projects no self-employment projects Europe wide, except of one in Greece.

Thus, while the self-employment aspect is central in the EU-policies for the integration of women in the paid work (NOW), this is not the case for policies targeting to migrants (HORIZON).

The Community Initiative Human Resources were re-established in 1994, and in 1996 replaced through the Community Initiative „Employment“. „Employment“ consists of four programs: NOW, targeting towards establishing gender equality on the labor market, HORIZON, targeting towards the integration of disadvantaged persons into the labor market INTEGRA, targeting towards the integration of migrants into the labor market, and YOUTHSTART, targeting towards the integration of the youth in the labor market.

The issue of self-employment remained central in the second and third generation of the NOW programs. Interesting is that in the third generation of the Community Initiatives (1996), the imbalance in the goals of the programs (women supported to self-employment, migrants supported to employment) mentioned above, diminish. In the last generation of the EU policies a shift occurred towards the consideration of self-employment of migrants. The INTEGRA-program, that had taken over the target group of migrants, included in its aims the promotion of self-employment through business creation (Journal of the European Communities, Nr.C 200/20, 10.7.96). . However, the HORIZON and INTEGRA programs have been rarely implemented towards self-employment support. Although promoting self-employment was a central aim of NOW, the implementation of this program in the countries of the EU showed a differing consideration of self-employment versus employment promotion. (E. Koster, 1994,) This is due to the construction of these policies aiming at being supplementary to the national policies by being co-financed by local and national authorities. The national and local policy goals are under these conditions dominating the operationalization and implementation of the EU- programs

### **3.2.1. Self-employment policies in Germany**

Evaluating the self-employment promotion policies for women in Germany it becomes obvious that EU-policies and programs are of central importance, because of the „underdeveloped“ national self-employment culture and policies. Particularly through the EU-Programm NOW (New Opportunities for Women) some self-employment promotion projects have been financed. However, since self-employment was an atypical labor market instrument in Germany (INBAS S. 96), only 18 % of the projects in the frame of the first NOW 1992-1994 aimed at promoting the self-employment of women. In other European countries there were higher percentages (Koster 1994, p. 4). The hostile to self-employment operationalization of the EU Initiatives in Germany has been even stronger in programs

addressing migrants. However, the turn in the European Policy with the inclusion of business creation in the Integra program has been considered in Germany too. So, the operationalization program (OP) for Integra has explicitly included the aspect of self-employment for the integration of migrants into the labor market. (efp, Gemeinschaftsinitiative Beschäftigung, 1996, S. 11).

The main general instrument for promoting self-employment of unemployed in Germany is the “Bridging Allowance”, was introduced 1986, later than many other European countries (UK, Spain, France, Ireland, Denmark ), under paragraph 55a of the Arbeitsförderungsgesetz (AFG) (Work Promotion Law) is a specific labor market policy measure designed to encourage unemployed people to enter self-employment. This program involves the payment of a bridging allowance (Überbrückungsgeld) to unemployed people who set up in self-employment. The allowance was initially payable for up to 3 months but after a revision to the Work Promotion Law in 1988 for up to 6 months. The value of the bridging allowance is equivalent to the level of unemployment benefit but not extending a ceiling of 1.800,- DM per month. This program for the promotion of self-employment of the unemployed constitutes a small but clearly growing component of overall labor market policy expenditure in Germany (Meager 1993). The existing legal possibility to subsidize the business start ups of people receive social benefits with the instrument of the § 30 of the Bundessozialhilfegesetz (Federal Law for the social benefits) has been rarely used (Zentrum für Frauenkooperativen 1988).

A view on the national policies in relation to the promotion of self-employment of women and migrants, not only through subsidies as it is foreseen through the bridging allowance, but also through the offer of training and consulting, shows that there was until recently not such targeted public policy. On the other hand, the key informant interviews showed that there is little participation of women and migrants in the training courses offered by the Chamber of Commerce for people starting their own business. Specific promotion activities have regionally and locally developed due to bottom up initiatives, like the activities of the women’s association “Women’s enterprises” (Frauenbetriebe) in Frankfurt offering training courses and consultation as well as networking to female entrepreneurs and business starters. These bottom-up activities developed by organizations, utilized the chance offered by the EU-programs to implement the programs materializing their own policies. While there are many such women’s organizations over the country offering support to women starting their own business, there is rarely such formal support for migrants. The Center for Turkish Studies in Essen, offering consultation for migrants starting self-employment in five cities in Nordrhein Westfalen is still a unique institution in Germany. The situation of migrant men is, in this aspect, differing from the situation of the migrant women since some of the NOW-projects promoting self-employment were targeting to migrant women. Migrant women could thus gain access to policy measures through the EU policy of equality targeting to women in general.

In the following, we will briefly point out some barriers immigrants face and ways they deal with it. We will also sketch some institutional improvements. And secondly, we will present considerations on the role of human capital in the process of advising would-be entrepreneurs.

### *Financial Problems*

Entrepreneurs have to overcome a lot of hurdles before they have established their business. Most of the problems entrepreneurs face are the same for male and female new starters such as getting a sufficient credit.

#### *Banks*

One of the major problems for "micro-entrepreneurs"<sup>7</sup> is to gain enough money for the necessary initial equipment and the first critical months where the income very often is rather low. A mentioned problem in the interviews we conducted with male and female immigrant entrepreneurs was the advisory talk at a bank. "As an immigrant" it was said by one of the interviewee, "you are pushed away quickly". One reason is that banks very often hesitate to give credit to small business starters since the profit margin is quite narrow. Counseling and tooling costs are relatively high for a small credit, and sometimes the cover for the loan does not exist. Another reason might be not openly uttered but hidden discrimination.

A few measures to improve the situation have already been enacted. Some of the training programs for women already offer special advise for the talk with the bank clerk. The *Ausgleichsbank (German Bank for Compensation)* has recently set up a new program for granting small credits, called "Start-money-program" (*Startgeld-Angebot*).<sup>8</sup> In cooperation with the European Investing Fond this initiative aims at founders of microenterprises who need a credit up to 100 000 DM. Both institutions offer security and take over 80% of the indemnity risk. A bank that settle the loan obtains 1000 DM as an incentive. The initiative runs according to the *Ausgleichsbank* successfully.

#### *Bridging Allowance*

Germany and several other European countries introduced a so-called bridging allowance to encourage unemployed people to enter self-employment. The program entails the paying of a *bridging allowance (Überbrückungsgeld)* over a period of six months.<sup>9</sup> The allowance is paid to unemployed people who set up a business and are registered at the labor office. The value of the allowance is equivalent to the amount of unemployment benefit a person has previously received.<sup>10</sup> Immigrants hardly know about

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<sup>7</sup> Martin Spiewak/Wolfgang Uchatius 1999

<sup>8</sup> Vgl. Frankfurter Rundschau 1999, Nr. 98, Mittwoch, 28.April.

<sup>9</sup> The program was instituted under paragraph 55a of the *Arbeitsförderungsgesetz*.

<sup>10</sup> Nigel Meager 1993: 117ff.

these offers, as a study by the Zentrum für Türkeistudien showed.<sup>11</sup> But if immigrants used it they said that the *Überbrückungsgeld* had paved the way to translate their plans into action.

### ***Unemployment-money***

This is an interesting way of dealing with financial constraints. One woman we interviewed, Mrs. Clara Zet, found out that it would be better for her not to apply for the Bridging Allowance but to keep getting unemployment money. This money has become a basic income for her. That means, however, that she never can earn more than a certain amount of money throughout the year. That is not a regular or common practice, however. One has been allowed to earn a little on the side before, but earning a little on the side by self-employment was new for the clerks at the revenue office.

### ***Legal restrictions***

One has to have a formal degree (a master craftsmen diploma) to set up a craftsmen's business and to issue a certificate of apprenticeship. Some immigrants who for what reason ever, does not manage to attend the courses and get the certificate "buy" the title "master" from German craftsmen or they employ a master -- both rather expensive ways to circumvent this regulation.

There are no further legal restrictions for citizens of the European Union. But there are restrictions for Turkish people who do not have German citizenship. Turks, as well as other non-EU citizens, have to apply at the Chamber of Industry and Commerce. This includes submitting a business plan, which is evaluated in accordance to the "use" for the local market. The reason for this kind of evaluation surely is to protect German business people against competition from "foreigners" – a discriminating legal practice that decreases the chances of non-EU-citizens to get access to the market. According to the responsible person in the Chamber of Industry and Commerce the whole checking procedure is only a "formality" and applications are not declined. Even if this is so the regulation is nevertheless annoying.

### ***Discrimination***

We mentioned already problems with the bank to get a credit. Immigrants face different forms of discrimination during the process of setting up their business. They, for example, have difficulties to rent a store, to the rent of the store is much higher than the average within the particular neighborhood. Also German customers sometimes avoid shopping at an immigrant's store. A taxi driver, we interviewed said that he strongly feels he has to adapt alleged German typical manners such as being well-organized and punctual – otherwise he could not please German customers.

### ***Social Security after business failure***

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<sup>11</sup> Goldmann/-Sen 1996

If one talks about the financial difficulties of new entrepreneurs one also has to consider the case of business failure. One out of two entrepreneurs in Germany fail.<sup>12</sup> A failed entrepreneur has averaged debts of 250 000 DM<sup>13</sup>. A business brake-down sometimes can be an encumbrance that leaves its mark on further life plans since entrepreneurs are liable to the extent of their own property. A heavy burden for a second chance.

The "Counseling Center for Debtors" (called "*Julateg-Schuldner-und Insolvenzberatung*" in Berlin) started four years ago. Its main aim is to advice business-persons who failed and who have to deal with debts and the question what to do next. For small enterprises the situation have improved since last year. They are protected by a recently established insolvency law that allows small enterprises and free lanced working persons a settlement out of court and other alternative option to reduce personal debts to a minimum. Furthermore, the *Ausgleichsbank (German Bank for Compensation)* extended the program for "Working Funds Objects" ("*Betriebsmittelzwecke*"), a fond created to pre-finance orders and by that overcome financial bottlenecks.

A failed entrepreneur -- and especially a failed new entrepreneur -- has an inconvenient position in the welfare system. Since entrepreneurs and free-lance professions are not covered by social security they need not pay for income maintenance (accident, sickness, disability, unemployment and old age pension). As a result, they do not get benefits in case of need. Moreover, for most of the new entrepreneurs it is impossible to enter one of the private insurance company and take out an insurance policy. One usually has to present a working contract which shows that the applicant has a fixed job for at least the next five years. It is a little different with the annuity insurance. Entrepreneurs can pay contribution for old-age pension on a voluntary base. For many of the new entrepreneurs the non-mandatory regulation is a welcome excuse not to pay but to reduce their expenses. As a consequence, a wrecked entrepreneur is only entitled for public assistance. An unsatisfactory situation for both the entrepreneur and the tax payers. Thus the unemployment of former entrepreneurs is a matter of public interest, and it has to be discussed what alternative ways for their insurance can be fixed.

A public institution where one would think about as the adequate partner for small enterprises as well as "suspicious self-employed" are the trade unions. Unions, however, are nowhere to be seen when it comes to self-employment. According to their self-understanding it is "not their business" to look after the interests of entrepreneurs. Rather they give employees a voice while struggling *against* them. The unions indeed are in a predicament. On the one hand, it is their ultimate task to fight for the rights of those with rather small income, worse working conditions and nearly no insurance. On the other hand, they are afraid to accept more flexible working hours and the idea of individual initiatives at the labor market which are not fixed by contract. Anyway, it seems that most of the unions miss the chance to intervene into the restructuring process of the labor market by anxiously defending the existing trade-

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<sup>12</sup> Martin Spiewak/Wolfgang Uchatius 1999

<sup>13</sup> Detlef Fechtner 1999, Frankfurter Rundschau, Nr. 133, 12. Juni.

offs and contracts between employees and employers. An exception is the media union (IG Medien) that supports journalists for already a couple of decades.

### **3.2.2. Self-employment policies in Great-Britain**

National self-employment policies have developed in the UK under the conditions of high unemployment in the 1970ies and 1980ies. 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 1992). This was due to the restructuration of the economy, (externalisation of services), the unemployment and the promotion of an enterprise culture during the 1980s ( Stanworth 1998). Thus, policies for self-employment promotion of unemployed have started in the UK earlier than in other European countries. The Enterprise Allowance Scheme was established 1982, aiming at unemployed and participants on youth training who are interested in creating their own business. Eligible were at the beginning unemployed for at least 8 weeks and receiving unemployment/supplementary benefit (family credit). From 1991 the limit was reduced to 6 weeks. The allowance was consisting of a flat rate of 40 pounds per week. From 1991, the local Training and Enterprise Councils (TECs) have discretion to vary payments from 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)

Besides the EU programs presented above which have been operationalized in the UK in a very self-employment friendly way - 34% of the NOW programs of the first generation have been offering self-employment training (Koster 1994, p. 4) - there are some national policies that aim at promoting the self-employment of women and migrants. The Women´s Enterprise Development Agency has been 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.

Similarly, in UK there has been established earlier and in a more comprehensive way than in other European countries national programs targeted to the self-employment of migrants, like the Ethnic minority Business Initiative 1989. This Home Office funded program, aimed to encourage banks to employ more ethnic minority staff and help develop more responsive policies towards improving economic development of minorities. In particular, it aimed to facilitate “break out” of ethnic enterprise into the mainstream market. Business Incentive Schemes were established to provide start-up loans for black business.

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.

### **3.2.3. Self-employment policies in Denmark**

The self-employment policies in Denmark have developed in the last two decades under the unusual for European societies situation of a decreasing self-employment rate being 1996 with 7,7% among the lowest in Europe.

The core of the national support of self-employment of unemployed has been the Establishment Grant that could be given to unemployed starting their own business. This grant was established 1985 and was abolished 1998 because of decreasing unemployment rates. It has been granted for 2 ½ years, having the longest duration from all national policies we have analyzed and which subsidizes unemployed starting their own business. It has been granted monthly in the height of the half of the unemployment benefit, up to a ceiling of 54.000 DKr.. Eligible were long term unemployed , at least 12 months if under 25 years old, and the others at least 5 months unemployment.

The Home Service Grant has been established recently and is still in effect. It aims at promoting people starting business in the sector of the offer of domestic services.

Other policies supporting self-employment of unemployed are training courses in the frame of the adult education system. The European programs have been operationalized in a rather self-employment friendly way so that 25 % of the projects of the 1<sup>st</sup> generation of the NOW projects were self-employment supporting projects (Koster 1994).

### **3.2.4. Self-employment policies in Sweden**

The “Start Your Own” benefit has been established in the late 1980ies as a policy aiming at promoting the self-employment activities generally, not only of unemployed. In the year 2000 it was replaced by the “Support for Entrepreneurial Start-ups”. At the beginning it has been only rarely granted and then with “some suspicion”. The unemployed were first and foremost encouraged to find employment. With dramatically increased unemployment in the 1990ies, however, a self-employment drive started , especially among immigrants and the “start your own” policy really took off in 1994-1995. The “Start

Your Own” benefit is granted up to 1 year. The height of the benefit 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 towards self-employment.

Two organizations are engaging in supporting ethnic entrepreneurs in Stockholm. The Swedish Association of Ethnic Entrepreneurs (IFS) has employed advisors of many ethnic background, who help the applicants formulate their business plans in their mother tongue before guiding them into the Swedish system. The other organization is Företagarhuset, subsection of the district administration in one of the suburbs studied, which works directly with new enterprises and provides support in many forms. The organization provides the business starters not only with constancy, but also with offices and stock-rooms at low rents as well as telephones, fax machines, etc. Through this, the entrepreneurs receive the chance of exchange with each other.

### **3.2.5. Self-employment policies in Greece**

The structure of Greek economy implies that self-employment constitutes in Greece a major way of integration of the active population in the paid work. The self-employment rate is with 34,3% the highest in Europe.

The major labor policies in operation have been financed by the European Social Fund, which has acted as a catalyst to the allocation of national resources. The training courses offered by the NOW programs have been first efforts to establish a system of professional training, which up to then was lacking in Greece. The most NOW-Programs have been implemented in the region of Athens and many of them have targeted to the promotion of self-employment and especially the collective self-employment. Eligible for participation have been only women possessing the Greek citizenship.

Under the label of “Subsidy for New Entrepreneurs”, the Organization for the Labor Force (OAED) supports since 1996 people starting business. This measure is divided in sub measures targeting to specific groups like refugees, migrants, returnees, lone parents, inhabitants in remote mountain regions and islands, people with cultural and religious specificity. The amount of subsidy is 3.000.000 Drs, whereas this amount increases with additional 300.000 Drs. if the applicant is a woman. One third of the amount is paid after the approvement of the application and the rest in six two months rates. The very low rates of female applicants up to 1999, drove the government to introduce a gender quota system, as an equality policy

Information and counseling services and/or short seminars on business issues, are delivered by the Women's Employment Unit (KETHI) for women only within the framework of equality policies of the General Secretariat of Equality in Greece.

In addition, consultation and guidance is given to the women who attend the Unit, in order to prepare their application for the "Subsidy for New Entrepreneurs"

Concerning the Pontian Greeks, a National Foundation for the Reception and Settlement of Repatriated Greeks (EIYAPOE) has been established in 1991. This Foundation aimed at creating an infrastructure for the integration and permanent settlement of the Pontian Greeks. Housing and occupational accommodation of the participants is foreseen. In this frame, entrepreneurial activities (a capital and rent for an initial period) get subsidized. The integration of the Pontians is foreseen in the Thrace, the north east part of Greece. The perspective of house ownership has lead many Pontians to participate to the program and to start an entrepreneurial activity.

A further policy aiming at promoting a specific entrepreneurial activity is the allowance given to Pontians to import their household, or what they declare that would be their household without paying import taxes. These are then sold on the fleet markets.

### **3.2.6. Self-employment policies in Italy**

As it is the case in Greece, self-employment constitutes in Italy a major way of integration in the paid work. The self-employment rate is with 24,6% one of the highest in Europe.

In Italy there is no general policy aiming at promoting the self-employment of unemployed, as it is the case in the majority of the European countries. There is a limited regional coverage of the Italian scheme (Meager 1993).

The self-employment promotion scheme available in the region of Calabria is the "Honour Loan" , an "extraordinary measure to promote self-employment in South Italy". This has been developed under the necessity to combat the youth unemployment which in South Italy has the highest rate than in other European regions. For 6 months official registered unemployed can apply for the Honour Loan. The maximum amount of the loan is 50.000.000 ITL (25 820E) . The support covers 100% of the needed investment of which only the 40% has to be refunded in 5 years. Once the application has been approved, the business starter must attend a four months course, however without receiving an economic support, at the end of which the self-employment project can be accepted or rejected. In

order to receive the Honour Loan no particular guarantee is requested, since it is a sort of bet on the “honour” of the applicant.

Although the policy is open to every unemployed, it is managed by the “Youth Entrepreneurship Agency” (IG Spa). This makes obvious that the policy is targeting to combat the youth unemployment which is the most important social problem of the region.

### **3.3. The comparative analysis of biographical self-employment processes and the impact of policy measures on biographical self-employment processes**

In order to analyze the policy impact on the process of self-employment, we have to refer first to the structure of this process. Only on this background, we can analyze and evaluate the impact of the policy to the self-employment projects. The presentation of typical paths to self-employment will therefore be presented in order to make plausible the policy analysis.

The theoretical frame of the comparison across the national cases has been the paradigm model developed in the framework of the Grounded Theory as it is presented in the proposal, (p. 11). Through this paradigm model, the question underlying the research can be specified as: What problems and concerns do people resolve by entering self-employment?. Thus, in order to investigate the process towards self-employment that will give answers to the question, we shall have to analyze the conditions that precede the decision to self-employment, which problems arise out of these conditions, what strategies people develop in order to cope with these problems and what consequences arise out of these strategies, which are again conditions for further action.

Under the concept of “conditions,- the basis upon which the decision to become self-employed is made , we take into consideration the life course preceding the self-employment decision, (childhood, education, family relations, employment, etc) In the biography we are searching for resources and constraints that develop in the social life of the individual, shaping in this way identity and biographical schemes, which are not only “conditions”, but also the outcome of interaction between the individual and society. This is the biographical basis of self-employment.

In order to illuminate the differences of the national cases, we are presenting, first, the typical biographical processes and biographical paths to self-employment, as worked out in the single national cases, beginning with the German case.

### **3.3.1. Native women and self-employment policies**

#### **3.3.1.1. Native women and self-employment from a German perspective.**

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In order to illuminate the differences of the national cases, we are presenting typical biographical processes to self-employment, as worked out in the single national cases. The following text is structured along the three categories of our research, the native women, the migrant women and the migrant men.

##### **3.3.1.1.1. The type of a “unlived life” as a basis for the decision towards self-employment.**

A pattern that emerged in the interviews with native women in the German sample was the relation of the self-employment decision to the awareness of more than one possibility that ones life’s path can take. This awareness produces the desire for the realization of other, not yet realized possibilities and the desire to change one’s own life conditions. The concept of the “unlived life” ( Zacher 1984) discussed broadly in biographical research becomes here a key category for understanding the self-employment process of native women. This concept reflects the awareness of deprivations that had been suppressed and, in this sense, it reflects the awareness about life conditions that, until this time

had been accepted. The discovery of an “unlived life” is a process of subjectivation and awareness. The idea of self-employment arises in relation to the discovery of unlived possibilities of life and the emergence of a biographical plan for a new beginning ( Kupferberg 2000). In most narratives there is a turning point in which the idea of “a new life to live” becomes the leading element in the process of evaluating the life course and reconsidering the life plan. This turning point is mostly narrated scenically with many details and with visible emotional involvement.

The discovery of, and reflection on, an “unlived life” emerged in the different cases out of a number of different contexts, constituting sub typical patterns:

- in contrast to the unfulfilling employed work without perspectives for personal or professional development, as a desire for the development of the self.
- in contrast to the “invisibility” of the assisting family member in the business of the husband, as a wish for social recognition.
- in contrast to the heteronomous work conditions and the desire for self determined learning.
- after the experience of a profound crisis of life as a healing project

The self-employed work is in this context not an end but a means. The women are pursuing specific biographical goals that are located outside of the self-employment but - and this in many different ways - tightly connected to it. In the following we shall discuss the process of awareness and the strategies developed on the case of Clara as a case entailing several aspects of this type.

Clara is 54 years old, since 4 years self-employed as masseuse. She is divorced and has an adult son. She did not finish school but attended a professional training for English, French and Spanish correspondence and worked, since she was 20 years old, in several firms as a secretary and clerk. She had already worked in a large firm for over 20 years, when she experienced a crisis of her identity. For a long time she was content with her work when she realized that she was “missing something”. In her narration, the psychological and mental processes, which led to the need for a change, are described. She experienced this process as being “diffuse”. „It began to see the ... 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 knew only this one way of living. The process of problematization and questioning of her present life began with the adult education courses, which she attended in her free time.

The result of this process was her wish to change her working and life conditions. She had no new vocational orientation and the labor market was already very tight. As the result of this conflict she became increasingly unhappy. This state of mind influenced her work and although, until that time,

she was one of the best employees in the firm, her work now became increasingly worse. Being unable to act, she postponed several times the step to quit her job. The reflection process threw her into the dilemma of a choice between monotony and freedom/self realization but also, most probably, poverty; a dilemma she could not solve.. Through her worsening work she created a “fait accompli” that helped her to make the decision. Her work became so poor that she had to expect a notice of termination. Only this fact gave her the power to quit the job.

### **3.3.1.1.2. The phase of searching and reorganizing professional identity**

The time that followed is a time of reorganization and searching for a new orientation and a new professional identity. Her ideas about the new beginning were diffuse. She visited a training center offering courses for bodily therapy. At the beginning the participation in this training took on, more or less, the character of “development of the self” rather than a training towards a new profession. She says, she participated in many „personal things“. These „personal things“ are “Therapies” and “Massages”. This phase in her life becomes a step, not only towards a new professional identity, but also towards personal fulfilment. *The path towards the new profession is, at the same time, a path towards self discovery* . Her professional goal remains open/unclear for a long time. Under the influence of a professional supervisor she comes finally to a concretisation of her professional goal, that of becoming a masseuse. After finishing the vocational training, a difficult phase of preparation for the start of the massage business followed. During this time she participated in a course offered by the women’s association “Women’s enterprises” (Frauenbetriebe) for women starting their own business. After this course Clara started her business.

In the case of Clara we discovered some typical patterns of strategic action towards self-employment, as well as typical structures of the impact of policy measures. Unemployment emerged not only as a problem, but also as embedded in a strategic action. The narrator becomes unemployed in order to develop a new professional identity. Subsidized unemployment became a “moratorium” towards the deployment of reflective and biographical work processes needed for establishing a new professional identity. She evaluates the role of the training course for female business starters she visited as very important, in an educational and in a personal sense. She states that the training conception of connecting the biography of the participants to the future business concept was the basis for the educational effectiveness of the training. The women’s group that she joined in the training course delivered the emotional support needed for the success of the entrepreneurial task. Her business concept is adapted to the goal to develop her self and implies therefore, in opposition to an expanding model, a type of business we have named “pilot flame” business or self-restricted business concept because it is explicitly oriented towards an one-woman entrepreneurship. During the training course at

the “Frauenbetriebe” it becomes obvious that Clara prefers this business concept, rejecting the idea of expansion, especially hiring employees, as it is proclaimed in the training courses by the Frauenbetriebe. She rejects the risk culture that underlies expansion.

The negotiations with the Labor Exchange are quite difficult, as if there is a considerable gap of interests between the Labor Exchange and the applicant for benefits. Therefore she has to develop negotiation strategies, in order to receive the benefit. In the course it turns out that the bridging allowance, is not advantageous for her. In her case it is more appropriate to receive a partly unemployed benefit that is not limited, and that is moreover adaptable to her self-employment turn over, than if she receives the bridging allowance that is limited to only six months.

### **3.3.1.1.3. The type of self-employment as a healing project**

In the case of Clara, a case outlining the biographical relevance of the “modest” type of business preferred by female entrepreneurs and rejected by the official discourse that is centered around a “standard entrepreneurship”, we have discussed some policy issues arising out of this biographical narration. The concept of “standard entrepreneurship” underlying the official policy can be also challenged through another type of women’s self-employment we call “Self-employment after the recovery from a serious illness”.

The entrepreneur’s profile that has been developed on the basis of this concept of “standard entrepreneurship” considers health (physical capital) as a central resource for entrepreneurship. In the cases of our samples that are corresponding with this type, the decision for self-employment has been conceived after the recovery from a serious illness. While in the previous type, self-employment embodies a “biographical new beginning”, in this type self-employment embodies the “symbolic beginning of life”.

This type of entrepreneur is oriented towards the self-employment as a work organization which is the basis for an expansive business concept. As we can clearly observe in the case of Doris A., an expansive business concept can accompany this type. Doris, 51 years old, single, decided for self-employment after she survived a dangerous and most painful operation that saved her from disability and an early death in the course of the disease which she had since her childhood. She was successfully employed in the marketing department of a big chemist firm when she decided, being now 35 years old, to concede to the operation she had postponed for years because of her anxiety over the out come. The experience that she had survived and had mastered the operation and the painful treatment before and afterwards, gave her the courage to start with things that she always wanted to do, but feared that she would not be able to manage them. One such undertaking was to

complete her education beginning with the “Abitur”, the degree enabling the enrollment in the university. The uncertainty in her youth about her ability to attend higher education prevented her from beginning with the “Abitur”.

The mastering of the sickness has been experienced as her own achievement. In the experience of the success of the operation, in a sense, in her triumph over sickness and death, we can see the starting point for the willingness for steady achievement and steady proof of her ability. This experience releases the figure of “self-competition” which, according to Khalil, (1997) characterizes entrepreneurial activity.

In the biography of Doris a further structural pattern emerges: self-employment is interwoven with the educational project. Very soon she had to accept, that it was quite difficult to study parallel to the employed work. Therefore she stopped working and started her own business. The target was to be flexible enough to combine the time schedules of both sectors. Education is here the main target while self-employment is a means to reach this target. Interesting is though, that she soon developed an increasing interest in self-employment. Self-employment was no longer a means for testing her ability in the sector of education, but received the same meaning with education, in so far as it also, became a terrain, in which she wanted to prove her ability. The big challenge was the self-learning process contained in self-employment. The challenge of mastering the task of self-learning fascinated her. The borders between education and self-employment blurred since self-employment became also a terrain of learning. Like obtaining the Abitur and studying at the university, entrepreneurship became an “experiment” with herself. This “self-competition” in the entrepreneurial sector resulted in her taking the dared steps towards entrepreneurial expansion ; establishing a limited liability company, hiring employees and renting a large office.

While we observed the centrality of education in relation to the ideal of “inner growth” and the self-employment decision in Clara’s narrative, in Doris’ case, the figure of self-employment as a learning project is much more clear. Through this case we are confronted with the conditions under which the expanding type of business is emerging in the self-employment projects of women. The “self-competition” arising out of the extreme situation of the experience of triumph over a serious existential crisis and the desire to live out more possibilities of life than before, can lead to the expanding business type.

A surprising finding of the research was how frequent this structure of self-employment, after a recovery from a disease, emerged in the sample of native women in Germany, although we were not selecting cases on the basis of this specific variable. Nevertheless, some women mentioned with only a brief statement the experience of a serious disease, whereas other women centered their narration

around this issue. This type has also arisen in the samples of native women in Denmark and UK, while it is absent in the samples of immigrant men and women. In relation to the policy implication, the experience of a serious disease sets the aspect of health as “physical capital” that is entailed in the concept of “standard entrepreneurship” under question. How would these persons be assessed being in the position of an applicant for a consultation for starting business or for a loan? Wouldn't they be assessed as inappropriate because of their labile health condition? At the same time, it is the strong motivation that develops on the background of this experience, that is one of their main resources for coping with the starting difficulties and the entrepreneurial process.

#### **3.3.1.1.4. Failed self-employment and self-employment as failure: “Struggling for survival”**

The self-employment project has been mostly positively evaluated by the native women of the German sample although the negative aspects of insecurity and self-exploitation are also seen.

The autonomy of action, the chance to learn in the process of building up and maintaining the business the chance to develop the self were some of the positive aspects named.

In a maximal contrasting case to these cases that have been self-evaluated as successful self-employment projects we worked out the conditions for the failure in relation to biography and in relation to policies. In this case failure is emerging in the form, defined at the beginning of the project, as “business collapse”, but also as negative biographical evaluation of a “struggling for survival” project. Brigitte, a 55 years old German woman, is since two years self-employed with a courier service. She is divorced and has an adult daughter. Brigitte does not give her self-employment project a positive evaluation, although she keeps it going. In order to gain the missing and desired economic security, she would prefer, instead of the self-employment, an employed work. In contrast to other cases, Brigitte does not view her self-employment as a learning project and she is not “education” or “learning” oriented.

Brigitte entered into self-employment twice. The first time she became self-employed after she had to quit her job as a secretary in a large firm. For her consent to leave her job, she received a high indemnity and had so the capital with which she started the self-employment. Her goal was to have more control over her 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 the self-employment project emerges also in her biography. Still she could not succeed in the sector she started (courier service) and stopped soon, after she had lost most of her capital and tried to get back into the dependent work. The second business start occurred after a two years period of unemployment that led to her financial and psychical break down. The second start was in the same sector as the first, and under the same

conditions. Because of the very low economic earnings, she evaluates this second self-employment negatively, speaking about a “struggle for survival”. She would take immediately a dependent job if she would find one. In this sense she is a typical case of self-employment out of need as defined by D.Bögenhold (1986).

The negative self-evaluation of the self-employment has motivated us to consider Brigitte as a case of failure. Under which conditions did Brigitte’s self-employment become a failure? Brigitte started the self-employment after she gave up her job receiving a high indemnity in the course of dramatic reorganization processes of the firm. We worked out the inability to utilize her professional resources and competencies for the self-employment project as the structural pattern leading to the failure. An aspect of her success in the employed work was in the frame of her union engagement, she could utilize and develop her communicative competencies. However, she was not able to use these resources for her self-employment plan. Her competencies were not specialized and formalized enough for such an undertaking. To organize these competencies for the free market she should have taken a special (possibly formal) qualification course or develop a smart concept that would utilize these resources. Instead, she chose the courier service, because she heard of this possibility from a friend. However, she was poorly informed about this sector. Important aspects of the informal inner organization of the sector and especially the central station which she joined, became later - in a fatal way - visible for her. In contrast to the long searching, reflection and preparation phase (“Benefited unemployment as moratorium”) discussed in the case of Clara, the preparation and strategic reflection of Brigitte with the problems of self-employment seems rather short. Moreover, the direct connection of the self-employment plan to the biographical background seems to be in the case of Clara and the other cases discussed, much better than in the case of Brigitte. We can hypothesize, that it is the lack of a moratorium phase before the professional reorientation and the lack of significant others that support and accompany the reflection process that lead to the poor preparation and the failure of Brigitte’s project..

Also Brigitte’s second start-up has to be evaluated as a failure. Although it is economically not rewarding she is still running the courier service and evaluates this negatively. It is interesting that in the second start-up, Brigitte entered the same sector and worked out of the same central station. It is obvious that in a situation in which she needed desperately a paid work, she could mobilize as resources only the experiences she had with the first self-employment. So despite the bad experiences she entered the same sector again. She was not provided with a network of people that could help her find a new orientation, nor was she in the position to use the offered institutional consultation. For example, she did not make use of the bridging allowance in her second start-up, although she was unemployed and eligible for it.

### **3.3.1.1.5. Self-employment with the support of policies and self-employment without it: Who participates in policy measures and who does not?**

Brigitte, the failure case, had not used the support of policy, neither in the form of bridging allowance nor in any other form. This could be interpreted as one of the reasons why she failed. She failed to mobilize available resources, thus depriving her project of the possibility of economic success. On the other hand, the strict laws regulating the bridging allowance excluded her from benefits. : In the first start-up she was not eligible for unemployment benefit and bridging allowance, since she had received a high indemnity. In the second start-up she did not apply for benefits, although she was registered unemployed. However, she might not have received the bridging allowance because she started once again in a sector in which she had already failed. This would not have made her project attractive for support.

Women who started without support are also women we have discussed under the type “self-employment after the recovery from a serious illness”. The interrelation of this type with a decision to rely on one’s own resources should be investigated in further research. In this stage of the research we hypothesize that on the one side, the women of this type are so strongly motivated towards their self-employment project that they are confident that they will master the task, also without the external policy support. Therefore, they do not need policy as empowerment or symbolic confirmation of their self-employed status.

### **3.3.1.2. Native women and self-employment from a British perspective**

Self-employment does not emerge as an original aim in the vast majority of cases. Rather it was something that came about after negative work &/or life experiences.

The conditions that lead to self-employment are in the UK sample slightly different than in the German sample. The average age of the interviewed self-employed women in the UK sample is much lower than that of the German sample. Consequently, the British self-employed women are more frequently in the mothering phase, having chosen the self-employment as a work organization that enables flexibility and the combination of mothering and paid work. At the same time, in the UK sample there are women who went into self-employment with little or no working experience. In the

narratives, the issue of lack of self-esteem is stronger than in the German sample. The concept of the consciousness of an “unlived life” that has been worked out in the German sample seems to find application. also in the UK sample. Unlike the German sample, the “unlived life” structure is in the UK sample present in the biographies of women that have been housewives and discover, once the children grew up, that they are dissatisfied with only being a housewife.

Self-employment does not emerge as an original aim in the vast majority of cases. Rather it was something that came about after negative work &/or life experiences. The most common patterns to emerge regarding self-employment projects are as follows:

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The most common patterns to emerge regarding self-employment projects are as follows:

#### **3.3.1.2.1. Entrepreneurship following negative experiences in paid employment: gender issues**

This type relates to having long-term employment experience and moving to self-employment following limitations in the respective fields. This may be in terms of having reached a plateau in the profession and wanting a change; lack of appreciation/acknowledgement or experiences of marginalisation & inequality in a male dominated environment e.g. accountancy, surveying. Such experiences prompted branching out alone and in some cases exercising greater control over their working hours and environment. The latter experience is illustrated in the case of Linda(11L)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. For instance:

“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..”

Linda’s experiences are compounded by the absence of moral and practical support from her husband when she decides to enter self-employment. Self-employment becomes for Linda her sense of personal achievement and something she views as belonging to her, which reflects the experiences of the majority of the female sample.

### **3.3.1.2.2. Entrepreneurship as enabling flexibility-childcare**

For this type self-employment emerged as a survival strategy following childbirth and being discouraged from continuing in place of employment by employers. Self-employment emerges as the only viable way to combine work & childcare.

This issue constitutes the focus of two biographies. Both of these women held full time positions as graphic designers before interrupting their careers to have children. What is significant in both these cases is that the women were assured by their employers that they would be able to return to employment following this period. In practice, neither was encouraged to return, even on a free lance basis. This is an important issue that illustrates the particular obstacles that women returners face in trying to secure employment. These obstacles may not just be in terms of childcare responsibilities but also in terms of unfavorable employer attitudes.

### **3.3.1.2.3. Entrepreneurship following the traumatic experience of economic dependency in marriage**

This type relates to cases in which self-employment emerges following long term orientation of life in terms of being an economically dependent wife/mother. In these cases entrepreneurship is an important source of empowerment, independence and sense of achievement.

For instance, Daphne's (25D) self-employment project is intrinsically linked to self realization. Her biography presents someone who has orientated most of her life towards the needs and expectations of others: parents, husband and children. Indeed the catalyst for assertion of 'the self' comes when her children are 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" result in her embarking on a women's training program which eventually leads to her becoming self-employed as a beauty therapist.

The decision on self-employment arises prior to the decision in which field to engage. Self-employment is thus, a strategy that changes the roles and relationships in the family and partnership, towards more power for the women, terminating the inequality that affects the woman's position. In this biography, the de-socialization that has taken place through the early and long lasting housewife phase has been broken up through the experience in the woman's training course through which the participant has been prepared for the self-employment. The training course is positively experienced because of the comprehensiveness of the provision of practical and personal skills. However, because

of the specific biographical preconditions, more important than the information and skills that are transferred is empowerment. Empowerment and the integration in new women's networks are the crucial points. Also here, the training programs have the positive empowering and networking function, as it has been observed in the German cases. Also here, the starting women are interested more in self-restricted than in expanding businesses.

### **3.3.1.3. Native women and self-employment from a Danish perspective**

Similar to the UK sample, the self-employed women of the Danish sample are more frequently than the women from the German sample, in the mothering phase, having chosen the self-employment among others also as a work organization that enables flexibility and the combination of mothering and paid work.

Also in the narration of the Danish self-employed women we could observe the biographical structure of the pursue of the plan to realize an “unlived life” project out of dissatisfaction with work conditions or the housewife role. A typical case fitting this structure is Dorthe. Dorthe was rarely committed to her vocation (office administration) that has been rather a choice fitting the traditional thinking on the women's role. She developed early the wish to leave the home town and migrated to Ireland. After the sickness of her child, she came back to her hometown. At this point, confronted with her responsibility towards her children and the necessity to secure them a stable social environment, she abandons the plan “to go away”. Instead, this plan is transformed in the wish “to change the social environment” in which she lives. The self-employment project of Dorthe is embedded in this struggle for changing and shaping her social environment according to her values. According to these values, Dorthe starts a fitness center that is targeted at people that are not fitting the dominant aesthetic criteria, being overweighted or even disabled. In this case, the idea for the offer of socially innovative services, arose out of her biographical experience of marginality and the wish for a change of the conditions that produce marginality. Dorthe is moreover supplied with an extreme surplus of energy and hope for the success for her plans. For her business, Dorthe received the establishment grant.

In the case of Dorthe, who has young aged children, the issue of combining the family with the self-employment work has arisen. Dorthe is not a client oriented free lancer who has control over her time organization. She is rather a “shopkeeper” having established a fitness center that request her work over the whole day and especially in the afternoon and evening hours when the children are at home. She has solved this dilemma by leasing a premise that had an apartment nearby. The children can move in the fitness center free. In this sense, Dorthe has integrated spatially the family with the self-employment work, so that she can be active in both terrains.

### **3.3.1.3.1. The typical pattern of cautiousness in business**

In the German cases we developed the “modest type of business” that many self-employed native The Danish team discussed the “principle of cautiousness” (Northof Thomsen 1999) that has arisen denoting a central aspect of women’s entrepreneurship related to the self-restricted type of business. This principle that characterizes many married women’s interviews in Danish sample, is discussed on the narrative of Lene, a 45 years old Danish woman, married and having a 19 years old daughter. Lene has been educated as technical assistant. She experienced many changes in her working career due to turbulence in the computer market. After a long period of unemployment with frustrating job searching activities, she decided to become self-employed. This decision was driven by the wish to become independent of the ups and downs of the labor market. Being able to rely on her husband’s income, she could start slowly, experimenting with the product she would offer. At the time she started her business, her daughter was 13 years old. The self-employed work was a possibility also to spend more time with her, since she planned to offer services in a free lancing position.

Also in this case we find unemployment as a phase of a “moratorium”, in which a reflection and re-orientation can take place. It is also worthwhile to notice, that in contrast to the stronger commitment to the work content that we observed other cases, in several Danish cases, we observe a decision towards the self-employment as a work organization form offering autonomy for younger women in the mothering age.

Today Lene sells consultant services with ergonomically correct accessories for computer work stations. The self-employment project has been established in an arrangement of family relations in which the priority is given to the continuity of the gender roles. This arrangement entails the “principle of cautiousness” and the avoidance of risks in order to maintain the financial balance and the standard of living of the family, as well as the everyday family life. The start-up phase under these premises was a slow one. Having the possibility to receive the self-employment grant for unemployed, she could experiment and grow slowly in a learning-by-doing process. Her commitment to her business grew with the time.

Today, 6 years later the business is still fragile. The “principle of cautiousness” dictates the keeping of costs at a minimum, for instance by working at home, which makes impossible necessary changes and growth.

While this principle has been accepted by the self-employed women from the beginning, in the course, the veto-right of the husband, when taking risks, is experienced as a hindrance. The fixation on the agreement and the implied principle of cautiousness are experienced as a lack of support and interest

from her husband. This conflict is visible on the issue of her need to supersede the isolation of working alone at home. Moving her work place outside of the home would allow her to cooperate with another self-employed and increase her business potential. While the German women defended the self-restricted type of business, Lene is successively unhappy becoming aware of the restrictive conditions she is exposed to.

### **3.3.1.3.2. The entrepreneurial grant as recognition and stigmatization**

Interesting is the role of entrepreneurial grant, being on the one hand important from the view of the weak material basis at the beginning of the business. On the other hand, however, it seems to entail a high symbolic value. It is experienced as a recognition of the entrepreneurial activity, even under the restrictive conditions mentioned, and at the same time, it has the opposite effect, becoming a stigmatizing factor. The self-employment grant for unemployed came in the Danish public discourse under critique, as offering support that is not legitimized.

Concerning the business success, we could observe, that husbands that were very conscious of their breadwinner role and highly dedicated to their profession, (as Lene's husband is) are rather a hindrance for the success of the business of their wives. In the cases, in which the husbands were not fully dedicated to their career and were content with any work, they could support their wives in their entrepreneurial task and contribute to the success of the business. The "gender contract" shaping partnership is of importance for the success of the self-employment projects of married women.

### **3.3.1.3.3. Mentoring as a "good practice" in the frame of a NOW project**

In the most native Danish women narratives we observed the unemployment phase as a phase of reorientation and self reflection leading to the decision for self employment. Most of the interviewed Danish native women, having been unemployed before starting their business, had benefited from the establishment grant of two and a half years duration, aiming at supporting unemployed towards self-employment.

The interviewed Danish women have either received only the establishment grant or besides the establishment grant, also consultation and in some cases also training through the NOW projects supplying women with information and skills needed for starting business.

From the interview with Kirsten, we can reconstruct a case of “good practice” in policy, which takes into account the biographical background and biographical processes towards self-employment. In the center of this “good practice” the concept of “mentoring”, is given space and time in the work with the client. In this case, the support that an institution gives can be illustrated, through its mobilization of biographical resources during the transformation process from unemployment to self-employment. The case of Kirsten, a Danish woman who discovered very early her passion for painting, is a variation of the biographical structure of the “unlived life”. Her social and cultural origins did not encourage nor support her talent. Nevertheless, she tried to structure her life in a way that painting could be a fulltime occupation. Kirsten first worked as a waitress and later she registered unemployed and could receive for long years the unemployment benefit. By securing herself an income over the unemployment benefit, she was able to practice her painting as a sub-career. During this unemployed career she had to visit some labor market reintegration courses offered by the labor office. In one of them, 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 could 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 build in order to be able to work on painting. Furthermore, she helped her to gain the self esteem needed in order to sell her work. The flexibility of the project structures, the rich resources that were allocated to the project and the emotional abilities of the mentoring person are the main conditions for this successful transformation of a sub-career to a main self-employment career.

Although some of the Danish self-employed women were enthusiastic about the NOW programs, as has been discussed on the case of Kirsten, there were also criticism concerning the effectiveness of the program, the lack of structure and the incapability to really transmit entrepreneurial skills. Such a critic was articulated by Jane, a woman who started a business together with her husband in biological agriculture. The discrepancy between Kirsten and Jane in the evaluation of the program refers to the different needs of the two women. Jane was supported by her husband in the self-employment. She needed (only) technical information for the realization of her plan. Kirsten had no such support, nor did she have the needed significant other in order to develop the idea of her self-employment. The NOW programs were anyway conceived as a terrain for encouraging the women. As such, they have met the needs of women by functioning as a significant other and confirming the new biographical plan.

#### **3.3.1.4. Native women from a Greek perspective**

The types that emerged are strongly reflecting the rapid social change that took place in the last decades in Greek society, and much more in the metropolitan region of Athens. The types are developing along the age borders. In the older cohorts (in the 40ies and older) the types of women that are found, were socialized in the authoritarian Greek society of the 60ies and 70ies according to the traditional gender role models of strong family orientation and are now struggling in their effort, either to gain access to paid income and to overcome their professional disorientation or to gain a new self-determined self-identity. Some of them came in touch with the idea of self-employment through the (external) influence of policy measures. In the younger cohorts, socialized in the liberated after dictatorship society of the 1970ies and later, in which the issues of women's liberation began to enter the public discourse, are the types of women searching to realize an autonomous life plan through self-employment.

The central type of the self-employment, as a means to live an "unlived life", that has been detected in the other national samples, is also prevailing here, with some variations. Women belonging in this category are mostly coming from middle class families and have experienced the suppression of their life choices. Having to follow professional careers chosen by their parents, they may have developed professional careers, but still they have successively been confronted with dissatisfaction in their work, that lead to a personal crisis of self-identity, whereupon, the lack of control over their own future becomes conscious. A self-reflection process starts, during which the lack of independence and autonomy in life planning, as regards to their past educational and professional choices, is being traumatically relived and reassessed, rendering to the urgency of professional re-orientation. In this context, they mobilise a biographical resource, that is, an "old dream" which refers to their unrealised educational and occupational options, with the attitude of "stop being the good girl and start doing things for oneself".

Self employment constitutes a means for creating a new professional and a new life perspective. They develop gradual strategies, elaborated and organised around a parallel job/career approach. Their social and cultural capital, as well as their previous work experience, are the main resources they mobilise in order to start up their entrepreneurship. They manage to activate informal support networks, such as relatives and friends, upon whom they rely in order to prepare their shift in professional goals. Before leaving the employed job, they make careful and well thought out steps to prepare their new self-employment project.

#### **3.3.1.4.1. The type of self-employment as a means of gaining economic independence and autonomy.**

These women, coming from low class families, have developed an early orientation towards economic independence, partly on the basis of the economically dependent life of their mother. They started early with paid jobs and transformed the goal of personal independence to the work relationships, choosing the self-employed work as a means to gain independence in work.

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#### **3.3.1.4.2. Self-employment as a means to realize a specific life style.**

The huge internal migration of the 60ies and 70ies towards the metropolitan region of Athens has given rise to a specific type we could investigate in several interviews: the type of women, who came to Athens after finishing her secondary school education in the town or village of origin, in order to study in one of the educational institutions of the capital (educational migration). The decision for migration is socially accepted under the label of achieving a higher education, however, biographically, there is a deeper, socially not accepted meaning of an “escape” from this social environment, which is characterized by the prevalence of traditional norms and values and strong gendered social control. The decision to migrate to Athens, is a biographical target loaded with expectations of new opportunities for personal development. This type of woman shares the common migrant’s fate. She oscillates between the self-exclusion from the social environment of origin and the unexpected experience of social exclusion from the Athenian society. (-among others, due to the cultural gap existing between the Athenian metropolitan region as the “centre” and the rest of the country which is just the “periphery”.) The self-employment is embedded in strategies to develop, on the one hand individuality and on the other, to establish, -in the situation of social exclusion, a new frame of belonging based on free choice and similarity. The women of this type feel “exposed” to a plurality of life choices; some of them marginal and sub-cultural, but still, adopted instead of handed down. Having emancipated themselves from a situation of oppression, their main biographical target becomes the construction of a distinct style of life around the target of self-development and self-fulfillment. The new life style becomes the symbol of freedom from the oppression of the old collective and the path towards entering new collectives, constructing a new feeling of belonging based on free membership and freedom of choice.

The first years in Athens, constitute a life period in which they direct all their energy and efforts to cope with the 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 inconsistent and short term and are driven by their motivation to become attached to favoured social and work milieu, for encountering favoured others; a life course which remains reflexively open to changes, in the light of the mobile nature of self identity looked for in their

new life situation. Changes in educational and professional plans are determined by the lack of social, but, even much more, lack of (urban) cultural capital. Thus, at their thirties, they have still only low formal qualifications and no notable work experience due to unemployment periods and only occasional jobs, frequently in the sector of life style selling.

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The commitment to a modern life style focusing on self education, reflexive learning etc., has driven these women to orient more actively to the option of self employment giving them greater control over their work environment. Work, is not conceived as the means to economic independence, it is conceptualised as the means to gain control over work compulsions, which is perceived as necessary precondition in order to realise the target of self development through an individualistic and “hedonistic” style of life. Closeness to a specific social milieu, contacts and interpersonal ties with significant others, are reconstructed as the essential motivations behind their decision towards the specific self employment subject such as a fashion shop, a night bar, or a café. Their business are based on the core aspects of their chosen style of life, “selling” the specific style of life as a product/service, to others-clients, with whom they share it at least at a symbolic level. The self-employment project draws from their general insight on the life style they are now selling, but also from previous experience in employed-work in such life style enterprises. Since the biographical scheme of these women is the realisation of an extreme individualisation, they are rejecting the traditional, family oriented women’s role. Being in the age of 35-40 years, those interviewees are single or married, but with no children or own family life expectations.

They evaluate their self-employment as a biographical success since it has been the only path available to improve their social and economic position and at the same time to live in accordance to their style of life orientations, constituting their main biographical resource of action towards their self employment project. The above types have developed their self-employment project using their own biographical, (sub-) cultural and social resources and without the help of public policies.

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#### **3.3.1.4.3. The type of self-employment out of dissatisfying and exploitative work conditions**

The women that have made use of policies are fitting to two distinguished types. Here the cohort seems to be an important category. In relation to their age, one group of the women who took advantage of policies are young in their late twenties to early thirties and the second group are in their mid to late forties.

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The younger women are mostly coming from a low class background. They have an average professional training and they have worked as dependent employees in their profession for some

period before starting their self employment in the same occupational subject. The two (younger) of them, are single, that is with no family responsibilities.

In the one type, the decision towards self employment came out of dissatisfying and/or exploitative work conditions. The experience of exploitative and discriminatory treatment at work, especially due to gender and age lead to the decision for self employment, which takes the meaning of an intentional action to overcome these difficulties/barriers and to create for themselves better working conditions and occupational prospects. The unemployment following the “voluntary” quitting of the job is a life period during which biographical work is practice in the sense of self-reflexive structuring life (Fischer-Rosenthal 2000, p. 115). The coping strategies with previous exploitative working conditions are in the centre of this biographical work. Unemployment as a searching period has, however, created disappointment, making them to turn to self employment as a “nothing to lose” type of decision, “pushed” by the objective conditions. Their orientation towards avoidance of structural gender discriminations operating in the labor market, is linked to their gender identity and life plans.

Women fitting in this type, were interested in a rather self-restricted, “modest” model of self employment without the aim of expansion which is mostly dictated by their priority goal which is to avoid exploitation at work and offer themselves better conditions to further their professional development. None of them has referred to the issue of independence at work, although all of them have enjoyed relief from subordinate position in previous work position.

Resources used for the successful self-employment project were:

- Prior professional specialization and work experience in the same sector as well as knowledge of the specific market, constitutes a comparative advantage for starting the self employment project.
- Relatively low amount of money needed as starting capital in conjuncture with the subsidization money approved, makes the undertaking of self employment a low risk decision.
- Being relatively economically self sufficient either due to relying upon family’s support or due to some earnings from a complementary job the business starters can afford, at least for a first period, not to live on their self employment income.

All of them have started their self employment in a sector of the market well established with characteristics of dynamic mobility. This, eventually means on the one side, great access and entrance chances/possibilities, and on the other side, high competition to keep in.

#### **3.3.1.4.4. Self-employment as result of participation to policy measures**

The second group of (older) women, has a working class background, with low to average educational qualifications and no professional training. They all have a previous work life characterised by short term, unregistered and low-paid kind of jobs, as well as long term unemployment or unpaid family work periods. These women are, in relation to the others, characterised by a higher degree of social exclusion.

In terms of their life cycle, two of them are in their mothering phase –dependent children - while one has an adult daughter. This has been a factor of creating additional difficulties in getting a paid job (due to caring responsibilities) as well as in having to face urgent economic needs.

The case of Dimitra, a 40 years old mother of a 18 years old daughter, can illustrate the typical pattern of the emergence of the self employment project due to the socialisation effect of the NOW programs realized at that time for long term unemployed women. Dimitra has grown up in a traditional gender stereotyped mode of socialisation, depriving her of any formal qualifications to get a paid work, as she was basically “prepared” for the domestic role. For Dimitra, the experience of the divorce, ten years ago, has been a biographical break, since she found herself unprepared to cope with the new life demands and to support economically herself and her child. Her efforts to find a job, were spasmodic and inconsistent characterised by the lack of a strategic plan with rational steps. This in turn draws her back again on economic dependency on her mother, together with the exertion of social control over her way of life.

Urgent economic needs –in order to support herself and her child – formulated her initial motive for participation in the 6 month lasting NOW program aiming at qualifying women to start collective self-employment with a children’s party catering and animation. Her motive was solely to take the hourly attendance subsidisation. Not having worked in a socially insured job, and not being eligible for unemployment benefit, the subsidisation offered would be a substitute for unemployment benefit. This instrumental attitude has altered though, in the course of the participation in the program and the training aiming at empowering the women. The program functioned as a socialising experience creating engagement and great expectations for getting out of the situation of stagnation. The turn to policy programs, happened out of the lack of any individual strategic plans to cope with the frustrated employment course, as an “opportunistic strategy”. Social policy appears as an external to their plans factor.

The self employment project did not finally ever started despite intense efforts for its preparation. The failure of the self-employment project of Dimitra is not due only to her difficult individual starting

conditions, but have to be sought in the specific implementation of the collective self-employment project and the recruitment strategies of the project leaders. Not only Dimitra entered the project with the false motivation of receiving the hourly subsidy. Also the rest of the participants were not seriously motivated towards the project aim. We can rather say that the most participating, if not all, women had the same opportunistic motivation towards the project. Other problems that prevented the other women to decide for the collective self-employment, despite socialising effects of the project, were the lack of previous employment experience, lack of financial and most importantly the psychological support of their family members -mainly the husbands.

The participation to collective self-employment NOW projects offers though some opportunities to the participants. Asteropi, 43 years old, is a participant of another NOW project supported by the Local Authorities and aiming at the creation of a collective enterprise in the child care sector. After the completion of the NOW program, Asteropi started with the other participants the collective self-employment project which has run for seven years. The NOW project has functioned as an empowerment experience which has strengthened her even after the closing down of the collective entrepreneurship. This pilot-type social policy exercised through the NOW projects, has had a lot of limitations in creating a long lasting and permanent job for its participants and in combating unemployment for vulnerable to social exclusion groups. However, it offered opportunities, functioning as a work socialization period, which could difficult if impossible, be otherwise offered in the labor market.

Studying conditions of failure of cases of women that have benefited from policy participation, we should discuss the case of Irene. A condition contributing to the failure of her self employment projects has been the lack of any evaluation of the objective market opportunities. In other words, consultation and assistance needed before a self employment project is going to be started, has not been offered. Irene opened with the assistance of the subsidy of the Labor Force Organization a typing office which was out of any existing real needs in providing typing services. This is much more important since subsidization for new business starters is in Greece only once available and Irene lost the opportunity to start with a successful self employment idea. The evaluation of the individual business idea should be an interactive process which would give the opportunity to the subject-actor to realize its limitations and re-process the initial idea.

In contrast to other countries for instance UK, native women of the Greek sample starting self employment did not mention flexibility at work as an issue at stake, as they are all very well aware that self employment means long usually “unsocial” working hours if they are to keep into small business sector, which is labor intense and is characterised by high competition. This is a situation

which probably has to do with the fact that they are at a life stage with flexible responsibilities, being either single i.e. with no family responsibilities, or with older kids.

#### **3.3.1.4.5. Policy evaluation in the Greek case**

Most women interviewees in the Greek sample, who applied to the Women's Employment Unit, expressed their satisfaction about the efficiency of its services and especially they mentioned the supporting, encouraging and helpful treatment they had experienced by its counsellors. This is mentioned, in contrast to the bureaucratic approach and the missing information they had experienced from their contact with the Labor Office services themselves.

Women who participated in NOW training programs, mainly lasting from 3 to 6 months considered their participation as generally worthy, but also criticised various -mainly organisational- aspects.

At another level, we should mention as an important contributing and successive factor towards the undertaking of self employment, the symbolic meaning that support from the Women's Employment has taken for women applicants themselves. That is, it has acted as a "significant other" who is confirming the new biographical plan and as a legalisation process to strengthen their initial decision.

#### **3.3.1.5. Native women and self-employment from an Italian perspective**

The native women sample that has been interviewed in Calabria, has a lower average age than the North European and the Greek native self-employed women samples. Some of the women of the sample were therefore in the prior to family, while others were in the mothering phase, and had to accomplish the task of combining the mothering duties with their self-employed work.

Self-employment activities are deployed in the South Italian region of Calabria under the condition of a dramatic high unemployment of women, especially young women and the relative absence of policies supporting not only self-employment activities of unemployed but also the unemployed.

The analysis of the biographical interviews with self-employed native women in the South Italian semi-rural region of Calabria, showed some differences to the North European cases concerning the preceding conditions and social problems that lead to the self-employment plan and the meaning of self-employment for the women. While in the North European and the urban Greek sample family has been visible as support for the self-employment project, as well as hindrance, self-employment of women in the semi-rural region of Calabria is a social phenomenon strongly influenced by the socially powerful structures of the traditional family, and, concerning the relationship of the individual and the families to the state, the overwhelming power of clientelism. These structures are shaping the culture and produce the economic and cultural dominance of the public sector and the

professional ideal of the public employee. Both social structures, familism and clientelism, are intersected by the specific character of the gender relations that confine women in the domestic sector and care-work, positioning them socially subordinated.

#### **3.3.1.5.1. Strong family relations as resources for self-employment**

Self-employment of native women in Calabria develops in typical lines that are shaped through the strong family relationships. A frequent type of self-employment is the self-employment in the frame of the family arrangement with the financial and emotional support of the husband, and the strong effort of the women to combine the self-employed work with the family care-work. The conditions preceding self-employment are dissatisfying experiences in employed work, exploitative work conditions and low earnings. With self-employment, the target of gaining autonomy in the sector of paid work is pursued. The self-employment project benefited from the previous working experiences in employed positions, since these women frequently started self-employment in the sector they were previously employed. The caring duties of the women are strongly shaping the everyday routines, and structuring the way the self-employment activities are conducted. Interesting in this context is the involvement also of the parents family in the self-employment projects. Some women can have the support of their mothers or mothers in law, while others seem to be willing to emancipate from the dependency from the older generation, reluctant to accept the help the mothers offered. For these women, the self-employment project is subordinated to the main biographical target of having or creating a family and the task of caring for the family and its success is evaluated in relation to the family.

The business of women without academic qualifications are frequently in the sector related to care and women's domestic work. Many of them are self-employed as beauticians others opened a kindergarten. The priority of family responsibilities is prescribing a very "modest" type of business that is frequently, when possible, kept unofficial in order to get an economic stabilisation in a low level, avoiding to pay taxes. In these cases, the support of policies is rather unimportant, since support presupposes the official registered status of the business.

But even for women with academic degrees, the self-employed paid work is taking place with the strong support and involvement of the family and is subordinated to the biographical goal of family work. This was especially obvious in the case of Grazia, a 25 years old single woman owner of a consulting service. Grazia studied business at the university and started the business directly after finishing her studies. The idea of self-employment for her is connected with autonomy at work (freedom) and good work conditions. The self-employment project is embedded in strong family

relationships that are constituting a relevant part of the material basis of the project. The realisation of the project was strongly supported financially and emotionally by her parents. Moreover, Grazia is still living in the parents home, where her mother is doing the care and homework, giving her the possibility to engage fully to her self-employed work. The project is running successfully, and, through the challenge of learning and developing that the project entails, she experiences it as a basis for her own development and as a source for strengthening her self-esteem, as a source of pride. She is free from care-work, since her mother is making the housekeeping. This is a situation similar to the male situation, with the difference, that the female entrepreneur anticipates the time when this arrangement will have to find an end, and this is the time when she will marry and have her own family which will have to receive priority in the daily life routines. In relation to her central biographical family creation plan, the self-employment project appears to be only of secondary importance. It seems that in the gender arrangement of the nuclear family, there is no possibility of delegation of the care and family work. It is obvious that the main means for gaining social integration and for constructing a social identity, is marriage and motherhood. Thus, the family plan has in relation to the professional plan priority in the biographical construction.

#### **3.3.1.5.2. Subordination of self-employed work under family and domestic work**

The subordination of the self-employment project to the domestic role, is also seen in the case of Francesca. She is a 33 years old woman who is starting together with her fiancé a service of optical storage of documents. Although equally involved in the business preparing work, the self-employment project is thought more as the domain of the future husband and is the economical precondition for realizing the central biographical scheme of getting married.

It seems thus to be a typical structure in the semi-rural society of Calabria, that the families (the parents and the own family) are strongly involved in the self-employment project of the women. The married women mention the support they receive from their husband, the non-married or divorced women - the most still living with the parents family, (Francesca, Mimma, Christina, Grazia) one living by her own (Donatella) - mention the involvement of the parents family in the self-employment project. The family involvement leads in some cases to the co-ownership of the self-employment project together with the parents. This involvement is positive as financial and moral support but also negative as moral opposition to the self-employment project .

A case of not only strong involvement of the parents family, but much more, a concentration of the initiative in the parents family site, reveals the case of Christina. Christina is 25 years old, has a low educational level. She worked as an assistant in the garment factory of her brother. The decision that

she starts a factory business is rather the decision of her family, and an expansion project of the garment business of the brother. While other women had strong support from the parents' family starting self-employment, or others start the self-employment project that the parents suggests, Christina, is only formally the business starter, while the entrepreneurial project is actually a project of other members of the family who only use her juridical capacity to apply for the loan. The entrepreneurial project is a family project, in a sense that more the rest of the family than she is involved. The reason for this arrangement is that "starting a business", she, and in this case the family, could benefit from the law supplying young starters with start capital. This role in the family entrepreneurial project is in a paradoxical way accompanied by a strong social control over her. The position of Christina in the family is characterised through the traditional woman's role, underlying a severe gendered social control, that confines her in the domestic space, without the freedom to move in her free time alone in the town.

The support from the parents families or husbands for women starting business, cannot be generalised for the native women in the Calabria society, not only because of cases of rather abusive practices of familial entrepreneurial activity as demonstrated in Christina's curious case. On the other side, the type of self-employment out of the aim to realise an "unlived life" does not apply for the most cases, since the biographical plan does not offend the institutional expectations. Still, there are cases mostly of divorced women, in which the effort to realise an own biographical plan, frequently opposing the institutional expectations, and in these terms an "unlived life" is visible.

### **3.3.1.5.3. The type getting self-esteem through self-employment**

The pattern of self-employment as a project for gaining self-esteem and social recognition not only from society, but also from the own family is emerging in the case of Lorella. She started her self-employed work as photographer as a challenge against her family, her colleagues and the rest of the social environment. The desire to break traditional walls was the chance of realising an old dream. Only after she succeeded in her project she felt accepted by her social environment. In that way the fact that she would live with a man without being married has been accepted by her father only after she has been able to show him how successful she was in her job.

A self-employment project coupled with the desire for autonomy in these cases stays under the absolute pressure of success. To fail, in this case would mean not only to lose the money that have been invested but most of all, it would mean to lose the opportunity to show that there could exist a path except of the traditional one, of being daughter, /wife/mother.

If women start their self-employment with or without the public support through the honour loan, the support of the informal network of the family remains crucial. At the same time, family spends not only support but also control the life of the women. A strategy of autonomising oneself from the family network can only take place in conflict with the family. From the narratives it becomes clear that such an undertake would be a hard decision demanding a lot of emotional energy. In this sense, loosing the support of the family means to loose the main real welfare system. Such a loss is in South Italy much more risky than in the North European societies. The costs of the emancipation process of women are in the South Italian society much higher than in the North.

Summarising we would like to stress a further characteristic of the self-employment of women in the region of Calabria: the frequency of self-employment after the completion of university studies. In non of the other national samples we have found so much cases of a direct entering to self-employment after the completion of the higher education. It seems that it is the very high unemployment especially youth unemployment in this region that leads to this phenomenon.

#### **3.3.1.5.4. Policy evaluation**

The analysis of the interviews under the aspect of the policy evaluation showed that the developed policy for supporting young starters or business starters in general, are framed with bureaucratic procedures that are producing delays that counteract with the process of starting and are hazardous for the starting project. Moreover, there is a difficulty to get information for application given that the contra productive long procedures are entailed in systems of clientelism that are close to corruption. The problem of access to information for support policies, that has been outlined in the North European samples are in the Calabria case immense.

Some self-employed women seem to be through family networks well integrated in the clientelistic system, whereas other not at all. The case of Chiara, 29 years old, married, free lancer architect is a case of strong integration in the clientelistic system. Chiara could benefit from law offering loans, and from the municipal arrangements offering orders to architects because her husband, involved in the local politics, is occupying a key position in the clientelistic system. This integration in the clientelistic system over the family relations was the precondition for benefiting from the loan system and the guarantee for her being able to receive orders.

Concerning the outcomes of policies offering qualification and empowerment through courses and project work, the case of Concetta, 21 years old, member of a social co-operative offering services for old people, show the gap between policy aim and reality. The result seems to be on the one side, that

the new, non-institutionalised qualification offerings are not qualifying for the labor market, but are rather offering the chance to the women for a limited integration in the non-domestic work sphere, offering specific, but not convertible in the labor market knowledge, and perverting, thus, the idea of a “life long learning”. Moreover, similar to the Greek case, they are offering a subsidy that substitutes unemployment benefit and employment. On the other side, the case of Concetta shows, that being in such a measure under the guidance of experts, a passivity instead of activity can result. Concetta is waiting until the project officers develop ideas for the rescue of her social co-operative.

In comparison with the North European societies, the analysis of the interview cases in Calabria, do not reveal an offer on courses offering qualification and support for women starting their own business as for instance the NOW-projects. Calabria seems to be rather poorly supplied with such courses and projects.

It becomes obvious that the economic and in many cases emotional support of the family is the hidden welfare system, the functional equivalent to the failing policies in South Italy, that maintains a social balance and protects the individuals from social exclusion. Still, this hidden welfare system shows that it bears a great deal of costs for women who have to carry the burden of the traditional society by being confined in the domestic sector and able to integrate in the paid work only limited and under the costs of the double shift.

Under these conditions of difficult integration of the women in the paid work, the idea of emigrating to North Italy seems to be an option that is offered through the tradition of migration out of the South Italian society and the intersection of migration with the local culture. However, the idea of emigration is one that provokes opposition. It is obvious, that emigration is thought by the women as a possibility for realizing a better life free from exclusion and patriarchal oppression. Still the opposition of the families to this plan is also visible in the interviews. Emigration, although routed in the society and culture, is a movement that is rejected, since it is a movement out of the societal system. Much more, this option is articulated by women, aiming at escaping from the social and moral exclusion imposed by the patriarchal society and the backward system of clientelism and corruption.

### **3.3.2. Immigrant women and self-employment policies**

In the national comparison of cases, it was shown that migrant women face a different situation on the labor market than migrant men and women of the majority population. In all national samples, the narration of the self-employed migrant women revealed the strong discrimination that they face in the

labor market. In most of the countries sampled, migrant women with very low educational qualifications, as well as, migrant women with high formal qualifications acquired in the country of origin prior to migration, cannot compete on the labor market.

The highly educated migrant women are frequently refugees or economic migrants from the former socialistic countries, while the new migration to Southern Europe also includes highly educated women from Africa. Discrimination on the labor market and devaluation of formal degrees, have lead to the employment of the migrant women in marginal sectors of the labor market, in precarious work relationships, like home services and cleaning, or, at the best, in mediating positions between the majority and minority group, for instance as translators in the organisations of the host society, or in unpaid “helper” positions in the ethnic associations. This marginality implies, in the North European countries, a strong welfare dependency. However, the self-employment of migrant women arises in part, out of these very same structural conditions.

Migrant women, have been confronted with specific type of policies aiming at supporting and generating collective self-employment through the establishment of “social enterprises” supported by public subsidies and aiming at successively gaining independence from public subsidies, which have been only partially successful. (already discussed in relation to native women in Greece). In addition, we have observed in the Northern European countries a higher policy participation of female migrant business starters than that of male immigrants. However, in comparison to the native women, the policy participation remains very low.

### **3.3.2.1. Migrant women and self-employment from a Swedish perspective**

Migrant women in Sweden are stigmatised for being both of foreign background and women. Discrimination on the labor market and devaluation of formal degrees, have lead at the best in few cases to employment in mediating positions between the majority and minority group, like translators or social workers in the organizations of the host society, or even “helper” for the ethnic associations mediating to the host society. Normally, however, they are pressed in employment in precarious marginal jobs of the labor market like domestic services and cleaning. From this position a strong welfare dependency arises. While Swedish women start self-employment because they want to develop themselves professionally or they have a “dream” they would like to fulfil, migrant women in Sweden enter self-employment after they came to the insight that they would find no regular employment on the labor market.

Self-employment initiatives of migrant women emerge out of these structural conditions. The self-employment process is supported by policy measures aiming at supporting self-employment of

unemployed offering economic support (“Start your own business benefit”) and courses for the development of the needed skills and knowledge.

#### **3.3.2.1.1. Immigrant women with high educational qualification**

Immigrant men and women with high qualification degrees acquired in the homeland before emigration, are strongly represented in the Swedish immigrant population. These high qualified immigrants are mostly asylum seekers who fled to Sweden in the last two decades.

A case demonstrating the structural pattern of self-employment after labor market exclusion is Pega, an Iranian woman. Pega has a law degree from Iran and had worked for several years within her profession before she fled to Sweden. In Sweden she first studied Swedish and then wanted to further her university education. As she would have had to start from the beginning again, she instead attended courses provided by the Employment Exchange. She then worked as a library assistant, in home-help service, and as a home-language teacher. Realizing she had no future in any of those jobs, not being able to even secure a permanent position, she decided to start her own business. For Pega, who had already taken several courses offered through the Employment Exchange, it was natural to take another one when she decided, also to start her own . While attending the “start-your-own” courses, she developed a business plan. Considering the advice of a friend, she decided to start an import business for mobile telephone accessories. The Employment Exchange recommended she turn to Företagarhuset, and present her plan there. Pega did this and the plan was approved. Företagarhuset provided an office and stock-rooms at a very low rent, as well as telephones, fax and such. From the Employment Exchange she received “start-your-own” benefits for a year. Pega used all the policy support available to her, but still it was not enough. She started out by borrowing money from friends, and then took a loan from the bank located within Företagarhuset, -a branch office that has specialised in supporting the businesses started in the building. After one and a half years, the business is running well, but Pega still cannot afford to take out a wage, let alone employ anyone or move to bigger premises. All her profit goes into keeping the business in competition.

Similar to the native women discussed above, Pega, has gone through a longer period of “transition”, consisting of training courses offered by the Employment Exchange and had so, the time for reflection on the necessity to abandon her original professional plan and to develop a new biographical plan in order to regain security and continuity in her professional life. She took further time for the preparation of the business concept by visiting the appropriate courses for business starters offered by the Employment Exchange. The business idea (import of mobile telephone accessories) is technical and far remote from her previous profession. It is nevertheless in a sector that is booming at the time.

Also in her case, we observe the important role of a “significant other” supporting the searching process and serving as a “mirror” for the reflection on the own ideas and action. In the case of Pega, this “significant other” does not belong to the institutional environment supporting unemployed and administrating unemployment, but is a friend, a person from the private environment.

Similar to the native women, Pega, as other migrant women with high qualification too, is preferring to begin with a “modest” type of business, but in contrast to many native women, she is not defending this business type, being willing to expand when this becomes possible. In contrast to several native women, Pega, as well as other high qualified migrant women is developing a business concept that has little to do with women’s traditional work. Her economic success has to be evaluated as good, since it is in progress. However, she is not yet in the position to take a wage out of the turn over.

### **3.3.2.1.2. Policies towards collective self-employment**

While, like Pega, the most self-employed migrant women of the Swedish sample prefer to involve themselves in sectors not related to the domestic sphere, the care and women’s work, the domestic work as a self-employment field is imposed over migrant women by the official policies aiming at supporting migrant women to a collective self-employment. Both co-operatives under discussion are in the catering sector.

Discussing this policy on the cases of more three project participants, we are confronted with the paradoxes of these policies.

Sabina , a Turkish woman, has lived for many years in Sweden and arrived at a time when it was quite easy for immigrants to find work. She has worked as a fitter and has also cleaned, but was unemployed at the time of hearing about the co-operative project. Her unemployment and inability to find a job appear to have caused her previous self-confidence to drop quite dramatically, so the project was an opportunity to do something. Sabina joined a restaurant project run by the city district administration, the Employment Exchange, and the Turkish Association. She heard about it, went to the Employment Exchange and asked to join. The project entailed studies as well as practical work, and the restaurant was intended eventually to become an independent co-operative run by the five women who remained involved after finishing the courses. Sabina was never overly concerned with it becoming independent, she was happy to see it continue the way it was. Her concern is more about having work, good relations to her work-mates, learning, and gaining self-confidence, than actually being self-employed. Sabina emphasises the desire to do something for others and not to be unemployed. The restaurant was run as a project for a long time and discussions of taking the step into independence came and went. Eventually the restaurant was taken over by a larger economic association that in turn employs the

women. Sabina is pleased with this arrangement. The policy gave Sabina a job she is happy with, but did not lead to self-employment as such.

Zita, an Iranian woman, joined a co-operative catering project run by the district administration and Employment Exchange after hearing about it from friends. She was working as a volunteer for ethnic associations, but had no hope of using her profession (teacher) on the Swedish labor market despite having studied extra Swedish in order to have a better chance. The catering project was not necessarily what she had dreamed of, but it would keep her busy, she would learn things, and it would lead somewhere. The project involved some studies as well, and Zita, due to her previous education and skills as well as her good Swedish, was put in charge of administration and customer relations. 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, which still supported the co-operative, 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. Four of the five women in the economic association were let go, and only Zita remained as self-employed. The other women were offered work on an hourly basis, but only two stayed on. The down-side of the venture was that the project leaders were not very 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.

Erica, a woman from Gambia, had, after her Swedish for Immigrants course, worked in several jobs (cleaning, kitchens) during the eighties in Sweden. Then she became unemployed and the labor market climate was such that she could not find any new job. She then entered into the same co-operative catering project as Zita, aware of having found a goal she would like to work for: a job she enjoyed, and the perspective of self-employment together with four other women. After two years of hard work and struggle, she and three of the others were forced to quit the economic association as this was the only way to save the venture. The four women were offered to stay on on an hourly basis, but two chose to quit completely as the conditions were too insecure. Erica, however, wanted to work and also wanted to keep fighting with the remaining women to make "their" business work. The project leaders, in association with the district administration, continue to support and advise the women. Though it was their "fault" for not understanding the problems of self-employment in the first place, it is also to their credit that they struggle on and do what they can to keep the catering business running.

Evaluating the co-operative policies in relation to the biographies of the three participants, it can be said that for all, policy failed the original target of collective self-employment. It is obvious, that the motivation of the women entering the project was not in line with the project goal. There has been in

the most cases a gap between motivation and project goal. Except from the case of Erica, who had the motivation towards the profession offered and the self-employment in a collectivity with other women, the policies has not been able to mobilise existing approaches/plans/projects towards collective self-employment or even individual self-employment and utilise them as a resource. Either there were/are not enough such approaches existing, or policy has not perceived existing approaches, or even policy had not the intention to mobilise existing approaches. The policy offered in a top-down procedure a business model to unemployed women who were suggested to join it. The single women would then be trained to become a coherent, solidarity group that could function as a collective entrepreneur. The motivation of women joining the project is in one of the cases one towards the offered self-employment field and towards collective self-employment (Erica). The other participants have joined the project in order to avoid the situation of unemployment having a subsidised occupation. With other words, the project functioned at the beginning as a substitute for the not reachable employment. On the other side, the project offered work related to the domestic sector that was not the professional plan of the participants. (Zita was a teacher in Iran). The analysis of the biographical interviews of migrant women have revealed the power of the institution which is administrating unemployment in leading unemployed migrant women with “smooth forcing” to training courses and projects, even if the scope of these did not match the plans of the participants. This finding has been confirmed also through the analysis of the key informant interviews.

Despite of all these, the outcomes of the projects cannot be evaluated entirely negatively. The projects as such constitute also a field of valuable learning and socialisation for the participants. The outcome of the project for the single cases is though different. Zita could realise a self-employment project. Even if this project was not a collective any more but had, in order to survive, to be reorganised to an individual one. Erica who joined with the desire for a collective self-employment on this field had to withdraw to a subordinated position being still identified with the project. Sabina’s co-operative was overtaken by a larger economic association, which employed the participants making the self-employment project a resource for employment. Furthermore, the policy had valuable outcomes for the women involved, not only increasing their employability but also socialising them towards their integration in the Swedish work and social life.

At the same time it becomes clear that the policy as such bears the experimental character of entrepreneurship, entailing on the one side the risk of the economic failure of the project/co-operative, and having to flexibly adjust to the changing economic conditions, as well as the necessity for the project administrators to learn by doing under the steady possibility of failure in the course of false decisions. The outcome of the project was learning not only for the participants but also for the project administrators.

### **3.3.2.2. Migrant women and self-employment from a Danish perspective**

Most interviewed migrant women from the Danish sample have not participated in a policy supporting self-employment out of unemployment. Only in three cases the women received the establishment grant for two and a half years. None of the interviewees had participated to a business starters course or received counselling.

#### **3.3.2.2.1. The type of self-employment in order to maintain the previous professional identity**

Similar to the Swedish immigrant population, political refugees with high qualification constitute a large part of the immigrant population in Denmark. Similar also to the Swedish case, discrimination on the labor market and confinement of immigrant women in marginal occupations demanding only traditional “women’s skills” like cleaning, and on the other side, and only in a few cases, in sectors related to their “natural skills” as translators, are structures forcing immigrant women to self-employment.

In cases of an existing professional identity developed in the home society prior to migration, self-employment becomes a strategy for maintaining the original professional plan. While in the narratives of the migrant women in the Swedish sample this desire remained unfulfilled, among others because of the strong cultural embeddedness of their profession, like advocacy (Pega), teaching (Zita), in the case of Tatjana, a Hungarian ethnic from Romania living in Denmark, the plan to maintain the original profession as accountant through self-employment could be fulfilled, although the problems to maintain the business are great.

After learning Danish in language school, Tatjana worked as a cleaner while taking evening classes in accountancy, a profession she already had from Romania. She appears to have taken it more or less for granted that she would have to repeat her education in the new country. As she wanted to go further, she quit her job in order to be able to take a variety of courses full time at the trade school. Nevertheless she worked as a volunteer translator for the Danish refugee help. Despite her repeated and expanded education the only jobs she could secure were within translation. She found it ironic that the only work she could find was using a skill she was more or less born with (she speaks Romanian, Hungarian, and now Danish). Realising she would not be able to work within her profession on the regular labor market, Tatjana felt her only option was to start a business. She received a start-up allowance, but as it was not enough, she also sought a loan. The banks refused her applications and only after a period of time could she get a loan from an investment company. Due to a “personal development plan” devised together with the Employment Exchange, taking courses in self-employment was not viable. Her only help came from a few counselling hours at the Trade Council. Tatjana is having difficulties securing clients for her accountancy firm. As her husband’s firm is the

only client so far, she has to continue using her language skills in order to secure an income. Her plans are to try to get into the import-export exchange between Hungary/Romania and Denmark.

Tatjana, like the native women in Denmark uses gradual strategies when entering self-employment. She is continuing the part time employed work in order to stabilise her business, as long as she has not enough clients. Her business concept is at the moment a “modest” one, but she aims at expanding in the sector of import-export. The business concept is basing on the security of one client, that is her - also self-employed - husband, who is in this way a great support for her self-employment project.

#### **3.3.2.2. Policy evaluation**

Although the migrant women followed rather “modest” business plans, avoiding risks, the establishment grant seems to be insufficient for maintaining the business, and the women had to use their savings, apply for loans, and also work employed part time.

#### **3.3.2.3. Migrant women and self-employment from a British perspective**

The different character of the migration in the UK, consisting of migrants from the Commonwealth possessing the British citizenship, and having a settlement character, the structures leading to self-employment of migrant women are producing a larger variety of types.

The English cases show varying reasons for starting a business. One is a desire to *get somewhere*, to develop one’s interests and skills in spite of *deficient education* (Jennifer, Bernadette). Another is to *avoid unemployment and exclusion* (Ling, Mona, Donna, Lana). A strong motive in several cases appears to be a desire to be *independent and in control* (Ling, Carol, Lana). The self-evaluation of self-employment is generally positive.

##### **3.3.2.3.1. The type of self-employment as autonomy from the family business**

The longer existence of an ethnic economy in the UK has lead to the emergence of a type of migrant woman who enters self-employment after having an extensive working experience in the family business and who seeks through her own self-employment to escape from the dependent work in the business of the men of the family. Ling (27L), a Chinese woman, already had work in her husband’s Chinese restaurant, but chose to leave that and “do something for herself”. She says all her years in family businesses (she worked in her father’s business before marrying) did nothing for her, so she started a business in holistic therapy, an area she was interested in. Her daughter supported her and

helped her find out about business courses and secure a bank loan. Also Ling used gradual strategies starting her business from home in order to save costs. Ling considers self-employment to be the only way out of unemployment and exclusion, but also a way to gain independence, both within the family and in the host country.

### **3.3.2.3.2. Aspects of policies: Forcing migrant women to self-employment courses**

In the narration of Donna (39D) a Jamaican woman, we detected the pattern of being explicitly *forced* by the Labor Exchange to take an enterprise course or lose her social benefits, which we have outlined as “smooth forcing and paradoxical benefiting” in the Swedish sample. Donna has had negative experiences from employment, including racism, as well as difficulties in her personal life. She was reluctantly forced into taking a training course in order to keep her unemployment benefits. Despite resenting this, the course is viewed positively in that it gave her back the self-confidence she had lost. During the course she became convinced she could make it on her own, and as she felt the need to both help herself and prove herself, she started a business. It started as a “mobile hairdressing” business, but Donna has plans to expand into offering training courses in hairdressing. There is no mention of how the venture was financed.

### **3.3.2.3.3. Aspects of policies: self-employment as a terrain of low entrance educational barriers**

The case of Jennifer (29J), a French woman is interesting as a typical one for demonstrating the character of self-employment as a terrain with - regarding educational degrees - lower entrance barriers to a profession than the employed work sets up. Jennifer has a life-long interest in design and fashion and has worked in the business for some years. However, she does not have an education in the field and finding employment in a very competitive field is difficult. Thus when she finds out about a training course in fashion aimed at self-employment, she attends it while still keeping her employment (she was in a period of “doing odd jobs”, so the employment is not specified). It appears Jennifer had some difficulty securing a bank loan, but eventually got one and used that plus savings from her employment to set up business in fashion design. Jennifer is still working from her home and is finding this increasingly difficult. She cannot yet, however, afford to buy or rent premises to work from.

The generally positive self-evaluation of Jennifer concerning the self-employment project is coupled with the experience of *discrimination* in a variety of ways. Discrimination has been experienced in seeking bank loans. Jennifer felt patronised due to her age and gender and Carol believes she only got

her loan because the bank director was a woman. Carol and Donna have experienced racism and discrimination as employees and Bernadette in her training course.

The majority of the women attended training *courses* before starting their businesses. Two of the women saw the courses as a chance to make a new positive start in their lives. Four of the women were generally positive to the courses. In the biographical narration of Jennifer we could reconstruct a “good practice”, in the sense that the training course offering combined professional know-how and business administration proved to be of great value for offering compensation for the unstable educational background. Concerning her evaluation of the training courses, Ling finds them to be positive from the point of view of empowerment, being in a group of other women wanting to start their own businesses, but did not get much out of them otherwise, due to already being very knowledgeable about how to run a business.

However, the courses were also considered not enough, more of social than business use, and in one case the woman felt it was a “names for the money” venture. In one case the program “brought her back on track”, but the mentoring scheme involved was of limited usefulness. It is obvious that there is a variety of quality on the mentoring offered, since we already have discussed the positive evaluation of the mentoring program offered in the case of Kerstin (native woman in Danish sample). One woman who did not attend courses is negative to the whole support system. She considers it too slow and bureaucratic despite providing financial assistance and advice. Three women got *bank loans*, one with difficulty and one is convinced it was only because the bank director was female and supportive. In one case a loan was taken from the *family* rather than face the stress of paying back a bank loan.

#### **3.3.2.4. Migrant women and self-employment from a German perspective**

The labor character of the post-war migration is reflected in the sample. The most self-employed migrant women that have been interviewed have only a low level education, in some cases – similar to the native women of the German sample – they have been “hindered” to finish their education because of traditional woman’s roles dominating in the educational strategies of the migrant workers families. Most women were married, only two divorced, three are 2<sup>nd</sup> generation migrants, socialized in the German educational system. Most of the women started business being confronted with unemployment, and confined in the marginal sectors of the labor market for domestic services. Most of the migrant women started without having made use of the bridging allowance. Only two, Hülía and Fatima could benefit from bridging allowance. Some of the women have started, without being eligible for unemployment benefit having been an assisting family member in a family business or housewife.

#### **3.3.2.4.1. The type of the transition from the assisting family member to the entrepreneur**

As in the UK sample, also in Germany, due to the long tradition of ethnic economy, a distinctive type arising is the type of the self-employed migrant women with working experience as an assisting family member in family business. Due to different problem backgrounds and different strategies, we could outline three subtypes of this type.

- a) Barbara, 52, is a Greek woman, with a degree in home economics from the time prior to her migration. Her strong desire was to leave Greece in order to escape the gendered social control she experienced in her youth. She worked for many years in the laundry owned by her husband. After her divorce, her children were in the meantime grown, she opened her shop for hand ironing. Her turnover is not very high, still, she has managed to stabilize her business, although the business balance is very labile prone to topple over, in the case that, for instance, the rent for the place would increase. Barbara is happy not to depend on the relationships to the Greek community, since she would also like to avoid the gendered social control exercised in the ethnic community. Her business is for her a source of creativity and autonomy. She is reluctant to expand, regarding it as her freedom not to be forced to control employees. At the same time she is preferring a “modest” type of business, because she doubts that her business concept can be realised with employees who would be naturally less committed than her to the business. She is convinced that her success is relying on her commitment to her business and her effort to give a personal tone to the service she is offering.
  
- b) While Barbara became an entrepreneur by “escaping” from the family business and the ethnic environment, Roula, 44, a Greek restaurant owner, developed inside the family business from assisting family member to a co-entrepreneur. This took place in a process of expansion of the family business through the establishment of several units that had to be managed by the family members. Roula could combine her self-employed work with her family work using the restaurant in the afternoon time, when the children have returned from their school and the restaurant has not opened yet, as a “living room” for the family. The family life takes place in the restaurant and she can pay attention to her work and to the children. Working hard and without breaks is the price for this work, in which she experiences the collaboration with her husband as a great support. At the same time, the children are frequently integrated in the restaurant work helping out in days of high frequency or special events. Thus, Roula has reached an equilibrium between her work with the family duties having integrated the family to the business work. Despite the hard work, she experiences the self-employed work as a rewarding experience, giving her the chance to learn and to participate in society.

c) Katerina, also a Greek woman running a grocery shop, is a contrasting case to the above cases in the sense that she is a second generation migrant woman, having traumatic experiences with the self-employment of the parents, which have deprived her childhood from everyday family life. She attended a Greek school in Frankfurt being unable to utilise her degree for attending university in Germany although she was very interested in studying. She married early and gave soon birth to her two children. Although she had decided never to become self-employed, being isolated at home with homework and children care, she had a nervous break down and decided to start her own business in order to have a work that would bring her out of the home and at the same time guarantee her flexibility needed for caring for her children. She opened with her husband a grocery shop. She is quite unsure if this was a good decision. She is maintaining the shop, although she has feelings of guilt towards her children and is split between work and family. She is in this sense confined in the self-employed work, not having much chances in the labor market, because of her educational degrees and the care-work.

In all these cases of entering self-employment after having experienced the self-employed work as assisting family member, the women did not receive any public support not having been registered unemployed, since they were only unofficially occupied and thus not eligible for unemployment benefit and bridging allowance. Start capital needed has been organised in the family network. These women have not received any consultation or training course.

#### **3.3.2.4.3. The type of self-employment after policy measures participation - the collective self-employment project**

Two migrant women from our sample have participated to the 2 years lasting NOW-project Werkhof aiming at qualifying the participating migrant women to the collective self-employment in the domestic services. Fatima, a 46 years old Turkish woman took over after the project a canteen in a school. Ayssa, a 47 years old Turkish woman became after the project period again unemployed.

Fatima became unemployed after having to stop working in industry due to pregnancies and caring for her children. After some years of unemployment, the Labor Exchange recommended that she join the Werkhof-project. The learning aspect attracted her, though she was a little sceptical of the utility of the undertaking. Fatima did not believe a collective business would work. Moreover, she had never considered becoming self-employed as her upbringing did not allow for it, but she ended up taking over the school canteen, that was started up during the time of the project, alone. Fatima could use moreover the bridging allowance, that made the start somehow easier. She is happy running the canteen enjoying self-employment as a enrichment, as a learning terrain, in which she can, among others, develop in the work with the customers her communicative competencies. She is very positive to the training course, considering it to have given her the know-how to run the canteen. However, she

also feels improvements can be made. Among them are a longer project period in order for the women to become better qualified, a clearer selection of motivated participants, and the removal of teachers that discriminate.

Visiting the Werkhof project offered by the Employment Exchange became for Fatima the gateway to a successful self-employment. This project offered her the know how needed and worked out the establishment of the canteen. Fatima did not need to put up any money of her own in taking over the canteen.

Ayssa , a 47 years old Turkish woman, is a case of policy that failed its primary target. Ayssa had worked for many years previously, but had been laid off her job due to sickness and repeated pregnancies. She was unemployed for some time and was sent by the Labor Exchange, like Fatima, to the Werkhof project. She was in the sewing section which she enjoyed as sewing is her hobby. Since the end of the project, she is unemployed. Ayssa receives now unemployment benefits and claims to be looking for work, but finds it hard to combine work with her care role. She sees herself primary as a mother and housewife. She would prefer part time employment or the possibility of working at home.

However, Ayssa considers the course as a valuable experience for her for several reasons. She could follow her own needs and wishes for the first time and felt respected and taken seriously. She enjoyed working in a team with only women. For her, the training course itself was important, not the self-employment it was supposed to lead to. Ayssa has taken to the learning aspect of courses and attends now a sewing course at the Turkish consulate. In addition, the labor exchange has sent her to two courses in order to increase her employability. According to Ayssa the participants of the Werkhof project who attempted collective self-employment after the course was finished, failed, and she uses this fact to legitimise her own unwillingness to start a business. To the insecure self-employment, she prefers the secure unemployment benefit, that gives her the opportunity to take care of her children having a regular income.

We can observe in this case some positive effects of participating in the project as it has been observed in the Swedish cases. Still, it is obvious that due to her strong family orientation, Ayssa would not be able to develop a commitment to a self-employment project, so that the question arises on the criteria that have been used by the Labor Exchange when recruiting the participants for the collective self-employment project.

This analysis, and the analysis of the Swedish collective self-employment projects suggest that collective self-employment is rather a fiction of the policy makers not meeting the needs of the

potential policy participants. Therefore, we tried to investigate whether there is really a potential for collective self-employment under migrant women in Frankfurt. In our effort to interview migrant women that have started a collective self-employment without policy support, we found Sophia, an Italian woman working in a chemist fabric who planned together with other Italian women to take over an Italian grocery shop. Sophia decided for this step after several years of successful and continuously developing work because of the wish to start something new. The idea to work with food that is close related to the Italian culture was the reason for her decision. The plan finally failed because the other women – and she too – were not dedicated enough to accept a risk and the possibility of more working hours than were necessary in the employed work. The “principle of cautiousness” on the one side, that has been described in a native Danish woman case and which refers to a typical attitude of married women starting business, and a strong family orientation on the other side, is here the reason for not starting at all. We therefore would rather suggest that there is a potential for collective self-employment, that on the other side, it is for the organisers of collective self-employment projects of great importance to either find women motivated to collective self-employment, or to construct the projects in a way, that in the project a serious reflection on this issue can take place, with the open possibility that a collectivity finds together.

#### **3.3.2.4.4. The type of self-employment after policy measures participation- The power of authorities**

The case of Wanna is a case on which we can observe and evaluate the guiding power of the members of institutions administrating unemployment. Wanna worked in a factory from the age of eighteen but quit when she found it impossible to combine her work with the care of two young children. When the children were old enough she tried to find a job, but was unsuccessful. Therefore she addressed the Labor Exchange. Wanna did not get help from the Labor Exchange to get work, but was instead sent to a training course targeted to underprivileged women offering training for employment in the domestic sector. She came in touch with the idea of self-employment through a teacher in the training course. The self-employment issue was not the focus of this course. However, a teacher she trusted encouraged her to start a sewing shop. Since the only employed work Wanna could get by that time was in the cleaning sector and in order to avoid that, she took over the tailoring shop that an acquaintance was giving up. By then she had already started taking sewing orders that she did at home. She took over the shop without ever having planned to become self-employed, but because she needed an income. She did receive a bridging allowance as this benefit is given only to unemployed that are eligible for unemployment benefit and Wanna was not eligible since she had stayed out of the labor market longer than five years. She received instead a loan from her mother. She works long

hours and six days a week and is dissatisfied with her lack of time at home. In addition, she is dependent on the unpaid work of relatives to be able to fill her orders. Wanna is continuously looking for a regular part-time employment.

Thus, Wanna is a case in which we can study the strong gatekeeper influence of the persons in authorities on the biographical process of policy measures participants. Encouraging towards self-employment can be a mistake, as it is shown in this case in which the self-employment project is evaluated as a biographical failure. Wanna is strongly family oriented and is evaluating the long working hours in the sewing shop as a conflict that cannot be solved. This case shows the specific qualification that is required for people working with unemployed, i.e. people in a transitional situation and occupied with the task of achieving a new professional identity. In order to fulfill the role of a consultant or a mentor that is interwoven with the role of a teacher, these person should be adequately qualified.

#### **3.3.2.4.5. The type of self-employment after an apprenticeship in the sector of Handicraft**

Besides the family business and the policy measures, we have observed a further typical path to self-employment of migrant women in the biographical accounts of Oya, a Turkish women self-employed as a hairdresser and Hülia, a Turkish women self-employed in promotion business. In these types, the idea to self-employment arises out of the educational socialisation through the apprenticeship in the sector of hairdressing, in which starting an own business is not a regular professional goal. The apprenticeship in some sectors of handicraft is one of the very few paths in the German educational system that socialise in self-employment.

The case of Hülia is interesting because it reveals some similarities to the native women through the pattern of autonomy and the business concept. Hülia has experienced discrimination both within the German institutions of school and Labor Office as well as within her own religiously determined family. By her family she was not allowed to continue her education and the Labor Office pushed her in the direction of typical “female” (and “immigrant female”) apprenticeship work. Her apprenticeship in hairdressing is not without struggle, however. Her cultural code of not wearing make-up or dressing fashionably clashes with the expectations of the German hairdressers. Eventually one employer kept her on as he valued her hard work above her appearance. She completed her certificate and also started adapting to the dress code of her profession. The next step in the career would be to take her Master’s certificate and go on to self-employment. Due to her success so far, Hülia starts to consider the idea. However, she marries and her husband demands that she give up her hairdressing and work in a factory instead. Hülia is not happy with this and compromises by doing both. She is very strongly

driven toward autonomy and self-determination. When her husband presents her with the ultimatum of choosing between him and her Master's certificate, she chooses the latter. She skillfully uses any strategies available and ends up being a self-employed insurance saleswoman for a while, taking the opportunity to continue in professional courses. After a period of unemployment she again attends a course and then decides on self-employment again. Through a friend she gains insight into the modelling business and decides to start a promotion agency. As she is unemployed at this time, she has the right to support from the labor office to start a business. She does utilise the availability of training courses and the "bridging allowance" to start her agency, but would no doubt have started a business even without this support as her goal is to achieve social recognition and integration. She is strategic and finds and tries ways of gaining access to *training programs and financial support*. One strategy of her is the extremely hard work she is also proud of. In this sense, Hülía seems to fit to the type of self-employment out of a "self-competition" we have worked out in the case of Doris. Starting her promotion agency, Hülía is cautious and makes sure she has a number of clients before actually taking the plunge. However, similar to Doris, she is decided to expand her business as soon as possible by hiring employees.

Hülía has experienced discrimination and exclusion due to her ethnic background and gender. Her drive for *autonomy and self-determination* is one reason for pursuing the *dream* of self-employment, but another is also to foil exclusion and become socially integrated and recognised.

A further type observed in the sample of migrant women is the woman that starts business in favour of her husband and son. Anna Fidelio 49, a Spanish owner of a travelling agency, started her business in order to fulfil a plan of her husband, occupied in a relative high position in a firm and in order to create a business for her son who would soon be in an age to start his professional life. In this sense, Anna Fidelio is realising a "delegated" self-employment, a self-employment as a family project related to the biographical plans of the other family members. She is rather unhappy with the work in the travel agency and sees the development of her self in other sectors and without self-employment.

### **3.3.2.5. Migrant women and self-employment from a Greek perspective**

The self-employed migrant women in the Greek sample consists of three groups. The Pontian women who migrated to Greece from the countries of the Former Soviet Union and who as of Greek ancestry enjoy full citizenship rights, the group of women from European Union countries and the rest migrant women, consisting mostly of migrants from Albanian, other former socialist countries and from Africa. The first group has been studied by the research team of the University of Crete, while the last group has been studied by the research team from the University of Dundee. Women from European countries have been studied by the research team of the Women's Centre for Research Diotima.

The Pontian women came the situation in these countries deteriorated. The majority of the Pontians came to Greece from the countries of the former Soviet Union, areas with ethnic conflict (Georgia, Armenia, Azerbaitzan) or with heightened ethnic and religious fanaticism (Kazakstan, Uzbekistan). The migration took the character of flight, since the Pontians had to leave places where the civil war, nationalistic movements and hostility towards ethnic groups like Pontian Greeks, Russians or Germans were explosive. The flight to Greece became a collective pattern of action. The retrieval from the reserve of the collective memory and the activation of the "ancestral dream" of returning to the "real" homeland, supported by the official ideology of the Greek state, offered a biographical perspective. Entire family- kinship- or locality based networks relocated together. This feature together with the fact that in most cases there has been a liquidation of all assets owned in the country of origin, made this migration a definitive and irreversible one. The arrival with high expectations to the "homeland", a country not prepared for the integration of the mass migrants and the frustration of the expectations through the situation of unemployment and social and moral exclusion that followed, gave to the experience of migration the character of a clear biographical trajectory, a biographical rupture and break of biography in a "now" and "then" a "here" and "there".

A high percentage of the Pontians (37 %) have a higher education and professional experience in high positions of the professional hierarchies (Kasimati 1992). However, employment for them is in the Greek labor market only possible in the marginal and devaluated working sectors. Given their high unemployment and devaluated employment as well as the high rate of self-employed in Greece, self-employment seems to be for the most Pontians the only possibility for integrating in the sphere of paid work.

#### **3.3.2.5.1. Greek ethnic women from the former Sovjet-Union**

The self-employment projects of the Pontian women are embedded in the effort to integrate in Greek economy and to preserve their professional identity. As in the cases of the high educated refugees in

the Swedish and Danish sample, also here emerges the distinction of professions that can be more and those that can be less utilised in the Greek labor market. But even the cases that seem to be easy to utilise, as medicinal professions are related with barriers that have to be overcome. The university degrees have to be examined and approved by the central authority in Athens for the university degrees from abroad. Language competencies have to be improved or acquired since Pontians are speaking a Greek idiom quite different from the spoken Greek in Greece and some of them are speaking mainly Russian.

The main integration policy offered from the Greek state for the Pontians is the policy implemented by the National Foundation for the Reception and Settlement of Repatriated Greeks (EIYAPOE) aiming at creating the infrastructure for the permanent settlement of a large part of the Pontians. The plan provides both housing and other subsidies for the first period of adjustment coupled with grants and training for starting a business. Political considerations of influencing the ethnic character of the population in the north-east region of Thrace with a high percentage of Muslim population, lead to locating this program in Thrace. The failure of this program lies on the fact that housing is being offered in regions where there is no employment and self-employment options are offered in the agriculture to populations that are of urban origin. . In addition, those that do start successful businesses have a greater chance of having *better housing* in urban centres provided for them. The “smooth force” to self-employment exercised on migrant women through policy that we have outlined for migrant women in North European countries is in the case of the Pontians in Greece strongly institutionalised.

The case of Simon, a Kirgistani woman of Greek descent illustrates a successful effort of re-establishing the own professional identity under the favorable conditions of a medicinal profession. Simon was a dentist in Kirgistan. She decided to migrate with her parents to Greece because the country was adversely affected by the demise of the Soviet Union and the situation became unbearable. They settled in a town where the National Foundation for the Reception and Settlement of Repatriated Greeks was active in order to receive housing and other benefits for the first period of settling in. Simon took part in a one-year course in Greek and then worked as a practitioner at a university clinic in order to get her degree accepted. Later she opened her own clinic utilising the grants and benefits available from the restoration program.

The case of Flora, a Georgian woman of Greek descent illustrates the effort for a new professional identity and the interwovenness of housing and self-employment policy.

Flora and her husband had good jobs in Georgia. Flora was a teacher for French, directing a secondary school. The family migrated to Greece due to the explosive civil war situation in Georgia. Once in

Greece they entered the program of the EIYAPOE in order to get a house. Due to having a disabled daughter, Flora was eventually allowed a very good house in an urban setting. After learning Greek at an institute for adult education, Flora has both been teaching French and is running a clothes shop. Self-employment was promoted by the following factors. First, it was promoted by the fact that this family already possessed a considerable amount of capital. Second, the policy of the EIYAPOE which had as prerequisite for supplying houses in urban centres, and not in isolated villages, the maintenance of successful business activities. Third, it was advanced by the grant that the EIYAPOE was offering and fourth, the educational capital of the family.

#### **3.3.2.5.2. Foreign women with European citizenship in Greece**

A part of the female foreign population in Greece are women from European countries married to Greek men. The case of Silia is a case in which we can observe the difficulties of a migrant woman to get access to the general policies supporting self-employment. Although Silia has through her marriage the Greek citizenship, she is object to exclusion mechanisms. Silia is from the Netherlands and has an education as a florist. Together with her Greek husband she opened a florist's shop. The reason for starting a business is both that Silia has encountered exploitative work conditions and sexual harassment as an employee and that she and her husband would like more control over their working hours in order to have time for their children. After some difficulties with the Labor Office, from which subsidisation is available, and from which Silia did not receive any help, she was informed about the KETHI, Women's Employment Unit. From there she received help in formulating her business plan, preparing her application, and then receiving the entrepreneurs' subsidisation. Not only the application for the support was difficult, but also the support came with a great delay in. At the time of the interview, Silia has had the shop for seven months and the installments of support money have just started coming in.

#### **3.3.2.5.3. The African women in Greece**

Similar to the refugees in the Northern European countries and a large part of the Pontian Greeks, the African women who have been interviewed have started or absolved higher education. In contrast to the native women, the Pontian women and the EU migrant women who started business in different sectors, and similar to the most socially excluded native women who get pushed through policies to the care and domestic sector business, self-employed African women seem to be confined in the sector of the ethnic services and products, like Africo-Caribbean hairdressing, beauty shops and ethnic food. The ethnic character is in this case broadly defined, not addressing only one local African community but all African communities in Athens, whereas also non African women show interest on these

services and products. This concentration in ethnic product services entails also the fact of cultivation of an important aspect of community identity which they are so preserving in the host country. They are offering a product that is constructing a feeling of collectivity by meeting cultural needs of the ethnic communities and on the other side, by doing so, they are gaining the economic position that integrates them in the host society.

It turned out, that the African self-employed women of our sample came to Greece in the frame of a students migration, in order to attend the University, or, in depended migration, as wives accompanying their Greek or African husband.

Concerning the decision to self-employment and especially the peculiar interchange between illegal/informal and legal official self-employment, we observed a typical development which we shall present in the following on the cases of Adama. Adama is 27 years old, originating from Sierra Leone. She is married to a Greek man, has two children from a previous relationship and owns a beauty-cosmetics/hairdressing shop. She came to Greece 1991 as a student. Her migration had the goal of studying at the University of Athens, but a major motive was also the wish to live independently from her parents. Adama's migration is an example of chain migration, since it has been facilitated by existing contacts in Greece. Her sister and a Greek friend made all necessary arrangements for her to come to Greece. Her aim was to stay in Greece until she would complete her studies and leave. In order to facilitate her studies she left her children in Siera Leone by her mother. When she realised that it was very difficult for her to learn the Greek language as needed for studying, she quit the University. She decided to become hairdresser in order to support herself and her family in Siera Leone. She was acquainted with this work, since she had already worked unofficial as hairdresser in Siera Leone. Another reason was that she did not want to stay trapped in the low paid domestic work available for migrant women in the Greek informal economy. She realised that there was a high demand for African hair style services amongst Greeks and Africans. On the other hand she saw how successful the African hairdressers were. She also had a good overview of the market, the existing saloons and prices. In order to gather the capital needed for the business she worked a double shift for some time in the informal economy, in the morning as a cleaner and in the afternoon providing hairdressing services at her home. In order to rise the capital needed she co-operated with her cousin. After they had worked in hairdressing in the informal sector, they proceeded into setting up the legal business. Thus, working illegal in the informal sector was a prophase to run a legal business. Adama is determined to set up the business and determined to work hard and self-exploit herself for this target.

She had no help from policy and the Greek state. Her help have been her networks, her sister, her cousin and her husband. Moreover, she had to work hard and save in order to set up the business.

Concerning the skills, she had her hairdressing skills from the country of origin, while she had no business administration skills. Her Greek husband has helped her with dealing with the confusing and difficult Greek bureaucracy and also in renting the place for the shop. Adama has experienced a lot of racism and discrimination, verbal and physical abuse and sexual harassment.

Adama is self-exploiting herself in order to make the shop a success. Although she brought her children to Greece she does not have trouble in combining the family responsibilities with the self-employed work. She is satisfied with her choice. Being self-employed gives her a sense of value and worth. She has the sense that she is improving her life, that she is gaining more control over her work, furthermore, being her own boss gives her the flexibility to arrange her schedule as she likes. She is respected by the customers and she has developed her clientele. Being illegal she had to create bonds to other people in order to get the product she needed. The status of illegality reinforces dependency on other people and creation of networks. Her legalisation has been easy, due to her marriage with a Greek. Now she has applied for the Greek citizenship.

Adama's biography shows the different phases of illegality and legality, her effort to escape from the marginal cleaning sector. The importance of the opportunity structure on the market for setting up businesses and the issue of staying in the ethnic niche of the African hairdressing. Adama had developed the strategy of self-employment in the hairdressing sector and proceeded methodically to achieve the preconditions needed, for instance to earn and save the capital needed. Also in this case, we are confronted with a preparation phase, in which the business concept gets materialised. In this case, though, not the mental preparation, but the substantial preparation of the entrepreneurship is dominating. Concerning the mental preparation, it is the process of identification with the other co-ethnics, through which the individual gets identified with the business concept. Adama did not only have the skills for hairdressing needed through her informal hairdressing praxis in the country of origin, but also was informed of the many African women running hairdressing salons in Athens. There has been developed an economic niche in Athens, in which African women can establish businesses.

The contrast of the cases of migrant women establishing hairdressing businesses in Germany, and the cases of African women establishing hairdressing businesses in Athens, reveals different conditions of entrance in the hairdressing businesses in the two national frames. While the hairdressing sector in Germany is a regulated sector in which the entrance is possible only after one has acquired the title of a Master, in Greece, there is no such regulation. It becomes obvious that the self-employment as such is a terrain in which entrance is easier than the entrance in the formal employed work.

The entrepreneurial activities of the African migrant women in Greece, moving in the border between illegality/informality and legality, non-documentation and documentation, are taking place in a social policy vacuum (Lazaridis 1998). In such a social situation of lacking support from social policy, the informal support developed in the social networks is of great importance, not only for the task of entrepreneurship, but also for every other task of life. These networks are not only ethnic, for instance family networks, but also networks extended in parts of the host society. The praxis of establishing family or family like relations, for instance through marriage and partnership to Greek men, as well as the praxis of establishing quasi family relationships to natives through the ritual of baptism, are practices of extension of networks and connection of ethnic networks to networks of the dominant society. The gender specific vulnerability that is entailed in such personal dependencies is revealed in the narration of the most African women under the issue of sexual harassment. A “counter favour” has to be delivered when support towards the authorities or other market participants has been delivered. Such a personal dependency would diminish if social policies would be extended to the non-nationals like the African women.

#### **3.3.2.6. Migrant women and self-employment from an Italian perspective**

There are an extremely limited number of migrant women successfully self-employed in the sample due to a lack of citizenship policies for self-employment in South Italy. What emerges is a case of occupational downgrading in country of migration, with many well educated women working as domestic maids. In the isolated cases of self-employed migrant females, these tend to be jointly owned businesses with an Italian spouse for example. The lack of citizenship policies for immigrants in general meant amongst other things no access to language courses, which severely restricted their employment options. For such reasons many of the female migrants work as housemaids, regardless of, in some cases, high qualifications and in many of these cases, in order to support families in their country of origin.

The few that are self-employed appear to be quite successful yet their achievements have clearly been without any state assistance; rather informal networks have been crucial.

Many of the female migrants came to Italy for economic purposes upon the collapse of economies in country of origin, e.g. Ukraine. The issue of belonging is clearly complex as there is a strong sense that the priority is everyday survival with many of these women who work to support their families while having a fatalistic acceptance of their ‘immigrant position’ which is intertwined with racial and sexual discrimination. In the cases of the self-employed female migrants, the issue appears paradoxical with economic success on the one hand yet a lack of emotional belonging on the other.

### 3.3.3. Migrant men and self-employment policies.

#### 3.3.3.1. Self-employed immigrant men from a German perspective

Self-employment activities have increased steadily in Germany during the last ten years. They have nearly doubled<sup>14</sup> and new business set-ups have reached a peak this year. The percentage of women among entrepreneurs also has grown, even though, it is still only half of the increase by men (Statistisches Jahrbuch 1997).<sup>15</sup> But also the percentage of immigrants who set up their own business has grown rapidly since 1985. It has almost doubled, also in 1985 there were 22000 Turkish people self-employed, in 1995 40500 and in 1999 552000. This growth is tremendous, if one realizes that during the last 10 years the Turkish population in Germany has grown at about 49%, but the self-employment quota has gone up for about 90%. (Faruk Sen 2000)<sup>16</sup> But not only in Germany has the number of newly set up small enterprises increased. In almost all European countries one can find a number of counselling programs, financial support and credit programs to promote self-employment activities. In Great-Britain this development turned out to be so pronounced that one already talks about an “enterprise culture”.<sup>17</sup>

Meanwhile the number of training and counseling programs has in nearly all European countries increased. The evaluation of the programs, especially their effect on the success or failure of an enterprise is object of our research project and is analyzed in some detail by some of the research teams in this phase of our research. This part of the report, however, focuses mainly on immigrant male who never participated in a policy. Focussing on these interviews for a preliminary comparison makes especially sense in the German case, because most of the interviews with male immigrants were those without policy participation. Despite intensive effort we only got into contact with three immigrant men who participated in a policy. The main reason for this seems to be that immigrants -- men as well as women -- very often have never heard about counselling programs and bridging allowance. And if they have heard about it, they are very suspicious about German administration and refuse to go. This shows a study conducted by the “Zentrum für Türkeistudien” (Goldberg, Andreas 1998). Most immigrants whose interviews we analyzed are middle-aged and first-generation immigrants.

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<sup>14</sup> Statistisches Bundesamt/Berechnungen ifm Universität Mannheim 1998: The index of new enterprise set-ups has grown from 100 to 165 during 1988 and 1999. Nevertheless the trend seems not to be continuing. In 1998 the percentage of new business starts has grown only for 2% (for 1998 538000) in comparison to the year before. Institut für Mittelstandsforschung/Universität Bonn.

<sup>15</sup> The percentage of female self-employment has risen from 5,3% in 1975 to 6,5% in 1996. Statistisches Jahrbuch 1997.

<sup>16</sup> One can no longer talk about a „niche economy”. The Turkish entrepreneurs have become an important part in German economy.

<sup>17</sup> See also the comprehensive presentation of Nigel Meager 1993.

So far, however, it cannot be claimed that, what is pointed out as a typical structure refers also to the gender aspect. We will have to approach the female immigrant interviews again to find out whether one can reveal similar aspects there, also.

### **3.3.3.1.1. The type of social upward mobility and social recognition through self-employment**

We started the configuration of our sample by looking for interview partners who became self-employed *out of need*, that is, who became self-employed because they were excluded from the regular labor-market or want to overcome belonging to a group of people who are threatened by unemployment. We found out that reasons for becoming self-employed even for economically marginalized people are much more multi-layered. It turned out that mere economic survival is *not a sufficient reason* to become self-employed. And even if, maybe at the beginning of the plans of becoming self-employed, the idea to get some economic gains was dominant, the motivational force changes throughout the process of keeping the business going. Becoming self-employed is, of course, a realistic chance to enter the regular labor market or to leave an unsatisfying work place; but by being self-employed one can *climb up the social ladder* and *gain much more social esteem* in comparison to working in a factory, for example. That is true even if one actually does not earn more money than before when having been employed, and it is even true if one has to work extremely hard and long hours. Social recognition has two dimensions. It embraces, on the one side, to be recognized in one's specific individuality. And it contains, on the other side, being recognized as an equal member among others (Wingert, Lutz 1993). Immigrants in Germany are denied equal social membership, so for example, when they are discriminated because of being "foreign", when they do not have the same chances on the labor market. But furthermore, very often their individual life plans, their contribution to society, lacks the adequate social esteem. The self-employment project can be an important issue of gaining the missing social esteem.

Murat A., a Moroccan taxi-driver, is a good example to demonstrate what this type developed here means. Murat grew up in a poor Moroccan village where he visited the Koran school. He was a good student, but still the education he acquired was not sufficient as a preparation for a further vocational education. In order to receive a job, Murat had to migrate. For this purpose he used his family ties and went to his uncle who lived in Spain. After he failed to find a job in Spain he went to another uncle in Holland. There he could only find undocumented work. In Holland he is able to expand his network beyond the family network. A Moroccan man he met through a friend inspired him to immigrate to Germany.

Through this man he Germany became very attractive for him, which motivated him to a further migration. The "cleanness" of Germany, the affluence and the freedom in gender relations attracted him very much. In Germany, however, he did undocumented work, also. He could acquire the status

of a documented migrant worker only by working in the communal garbage collection. This sector could function as the entrance to the documented work because it is generally a working sector of little attraction, depended absolutely on the employment of migrant workers. Furthermore, the Moroccans are well represented in this working sector. The job, however, was on the lowest social level. As in most European countries, “natives” usually refuses to do this kind of work, because the social esteem is pretty negative.

Being in this sector for more than ten years, and suffering under the difficult working conditions, Murat began to think about leaving it, firstly, since the working conditions were very bad, but secondly, also because of his wish to get more social recognition (Kontos, Maria 2000). When he met somebody who has a taxi company, the idea came up to do this also . He first learnt better German, which he needed to get the taxi driver license. Then he bought his own car. He has been a taxi driver now for 16 years – but not doing it with enthusiasm any longer. Still he plans to do this job until he retires. Self-employment offered Murat a path to climb up the social ladder, for him doubtlessly an improvement of his situation, and the only chance he had.

His life course is characterized by the upward social mobility, which took place from the lowest labor market segment requiring no qualifications, to the lower self-employed segment (taxi driving) requiring little qualifications. Self-employment was a means for moving out of the garbage collection sector and leaving behind a stigmatizing work. Being self-employed he learnt to appreciate the newly gained social recognition, he became a “somebody”.

The wish to move up the social ladder and become more respected in society and among relatives and friends can be so strong that it *does not make any difference in what branch one becomes self-employed*. We will briefly illustrate this *further dimension* of the type by the interview with Almet.

*Almet* was born in Turkey in the post war period and grew up in a family of agricultural workers. His family was very poor - especially in the years of his childhood. He finished school with a high school degree. After school he had to decide how his further life would go on: Stay in his birthplace as an agricultural and poor worker like his family or change to a bigger city for a better job with a good wage, which would be quite difficult or to emigrate. Before he reached a decision some relative told him that he wants to go to Germany as a guest worker in a factory for a few years - to earn enough money for a shop at home. Almet decided to go with his relative to Germany in the last minute. First Almet was very impressed of the well-looked-after state in Germany he was not used to. But he felt just as very strange and lonely. The relative he came with had to work in another town. Almet had have no contacts and no friends. It is for sure that it was a very bad time for him. He moved to another city after one year. There he worked in a textile factory. This job was too exhausting to do anything else and he lived there in complete isolation. He began asking himself whether there is a way out of this heavy routine work. Since he had no vocational training and he did not studied, he did not find a job that actually would improve his situation.

In a bar he was talking to a country fellowman who offered to sell him his restaurant. He said, he had made enough money and wanted to go back to Turkey. Almet was suspicious but had a look at it. The restaurant seemed to be in good shape and profitable and he could take over the staff as well. The consequences for Almet were far-reaching. He had to invest all the money he had saved up for his Turkish home. His intention to go back to Turkey would also be postponed for an indefinite period. Almet invested all his saved up money and got a ten year credit from a bank. He learned to serve and to organize the restaurant from a friend, perhaps the owner of the restaurant before. After making a profit in the first years, Almet suddenly became seriously ill. He had to rent out his restaurant for two years. No doubt it was a real disaster for his personal and business life, especially when it turned out that the new boss did not take care of the restaurant as Almet would have done. He was nearly ruined after these two years, he said. It seems that Almet identifies himself with his self-employment in a strong way. The success of the restaurant has given him self-confidence, moreover, it seems to be that it has become a kind of family substitute.

The self-employment project can be observed as a source of getting self-confidence, and by this it strengthens, or rather, it gives the person who worked in a marginal position before, *personal self-esteem*. Personal self-esteem, however, can only develop if it is connected to *social esteem*. Setting up one's own business and becoming a small entrepreneur is a well-functioning method of gaining social recognition.

### **3.3.3.1.2. Comparison with the Danish, Swedish and the UK case**

Even though there are differences, which we will lay out soon, the *Danish case* shows some similarities with the type just presented. Gaining social esteem seems to be also an important issue in the Danish interviews, as well as in the *Swedish interviews*. But in the Danish and the Swedish case another aspect is mingled with reaching social self-esteem.

As a dominant structural aspect the analysis showed that self-employment is seen as a means to leave welfare schemes and become financially independent. But setting up one's own business, it turned out, especially in the Danish cases, also helps to develop individual self-esteem because one can improve oneself and show to others that one is able to do something meaningful and also make a living from it. Even though the working life is very hard and the financial returns sometimes are not very high, being self-employed is preferred to receiving social assistance. One reason to not take this burden is that in Denmark, as in many other European countries, immigrants in the public eye are depicted as "being lazy" and "living on welfare money" – an image the interviewed immigrants clearly reject. .

The similarities with the results of the German case can best be demonstrated by sketching some parts of the interview with Rashid.

Rashid is an 48 year old Iranian man who arrived in Denmark as a political refugee. He is married and has three children, is educated as a “time-controller”, wherein he has 18 years of work experience. He has been long-term unemployed before starting his self-employment project. His wife is his partner in his convenient store, which he has owned not for 51/2 years successfully. Being self-employed is for Rashid closely connected with the recognition, that a fair connection between skills and the opportunity immigrants get in the Danish labor market does not exist. Having learned Danish, he expected to continue his life as wage earner, but soon found out that the labor market was closed to him. So he decided to become self-employed and spent the next 2-3 years saving up every penny from his welfare-check. He presents his life, up until his self-employment, as being determined by discrimination. His main goal has been to make his way into the Danish society, and become a part of it. However, he does not feel that the Danes want him to do that. His motive for agreeing to be interviewed is to pass on his knowledge about the conditions of migrants in Denmark. He works 14 hours a day, every day. And still he has to read about lazy migrants in the newspapers, who take advantage of the Danish welfare system. Becoming self-employed Rashid has done everything he can to be part of society and make it here. (.....) He has not used the Danish support system for self-employment, but has financed the business through savings and many small loans from other immigrants. He is self-employed, because this is the only way he can support his family and make his children proud of him.<sup>18</sup>

It is interesting to mention here, that in another “Danish” interview with Li, a Chinese man, it turned out, that even though the motive of getting independent of Danish welfare system can also be found, self-employment is estimated as being the wrong way to integrate into Danish society. Being self-employed, one sticks to the ethnic community and does rarely come into contact with Danish people. One can conclude this from the interview with Li.<sup>19</sup> The difference between Rashid and Li is, however, that Li right from the beginning was much better integrated in an ethnic community than Rashid was. That meant on the one side, that he has gotten much more support from other members of the Chinese community. But on the other side, the ethnic niche made him feel that he was not very well integrated into Danish society.

In the *UK case*, however, similar to the German case, self-employment is not described in terms of becoming independent of welfare programs. One reason might be, that in both countries social assistance never have and, even after welfare reform programs in the Scandinavian countries, still does not offer that comprehensive leisure as social programs in Germany and Great Britain (Obinger/Wagschal 1998; M.G. Schmidt 1998).<sup>20</sup> Another reason might be, that in Denmark and

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<sup>18</sup> See Second Annual Progress Report, Annex I, National Cases, December 1998-November 1999, 24ff.

<sup>19</sup> See Second Annual Progress Report, Annex I, National Cases, December 1998-November 1999, 24ff

<sup>20</sup> There are differences between Germany and Great Britain, too, of course. Great Britain, however, is not the archetype of a “liberal welfare system” as it is stated sometimes. There does exist a lot

Sweden the public defamation of immigrants, who are depicted as exploiting the welfare state, are extremely strong. Similar to the Danish, the Swedish and the German case, discrimination is an important aspect in relation to self-employment project. And similar, too, self-employment seems to be the only path open to avoid further discrimination. In the UK case, however, the dominant motivational structure seems to be the negative motivation, that is, self-employment out of the insight that there is no other option left. One can also find this “negative motivation” in the other samples. The difference to the Danish, the Swedish and the German analysis is, however, that during the process of self-employment, the aspect of gaining individual and social self-esteem is *not very* present. Nevertheless, the typical structure can also be identified in the British analysis. For illustration of the mentioned point in the UK case, we quote from an interview with an Indian immigrant, Sunjeev, 36 years old, who runs a pharmacy. Wanting to become self-employed is something that is presented as desirable for financial purposes, as an enabling ‘tool’ for a good lifestyle. This point is significant, as in the narrative it is intrinsically linked to not being born into money, thus having the ‘hunger’ to achieve and as a reflection of ‘middle class aspirations’ that the biographer presents all Asians as having. (...) And he goes further: The other significant point is, that self-employment is also presented as something that was related to ‘the self’, something personal that was undertaken for the challenge as opposed to necessity, ”I suppose I’ve always done things, not because I had a need for them, but because I wanted to challenge myself to see if I was able to do it very much swimming in ego(laughs)”.<sup>21</sup>

Anyhow, the dominant structural aspect seems not to involve that much gain of social esteem. Rather, discrimination does not end at the door of an enterprise. “A feeling of belonging to Britain” does not come up only because of the business. The self-employment project is judged much more from a distance and much more skeptical.

Again a quote from the analysis with Sanjeev: “Besides self-employment, the other central theme of the biography is the relationship of the biographer to country of birth and country of migration/settlement. This constitutes an important and detailed part of the narration and is clearly an issue the narrator feels strongly about. He declares, ‘I’m very much ABE, anywhere but England’ which he interestingly links in his narrative to not being born in England, ‘the children aren’t because they’re born here, my brother was born in this country and he’s very much pro England’. The narrative links these feelings to the colonial rule of India by England and the subsequent ‘colonial hangover’ of English people, for example reflected in Eurocentric teaching in schools and racism, which he has experienced in various areas of life. The narrator relates his achievements to his own hard work as opposed to the results of being in Britain: ”...I mean, members of my family say: ‘well Britain’s given

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assistance related to need which in some scrutinise is not mentioned. For latest developments of Scandinavian welfare states see Esping-Andersen 1996.

<sup>21</sup> See: The UK Case, 5<sup>th</sup> Scientific Progress Report, National cases (Annex I), 107.

you a lot', but it hasn't, it's never given me anything for nothing... it's all through hard work". He also makes the point, that the majority of his friends are Asian, and on more than one occasion, implies the solidarity to Britain amongst "the others". This is reflected in the above example and in other various ways throughout the narrative, – plus his fears of dilution of identity resulting from mixed marriages, in as much as, he lived in an area populated mainly with other Asians when he first arrived in England. This is a very important part of the narrative as it conveys that the narrator does not feel nor does he want to feel any sort of belonging to Britain. (...) There is a strong sense of loyalty with India and expresses a desire to live there for some of the year. However, overriding any emotional bond is that there must be a concrete reason e.g. business potential for doing so, which again reflects that he is governed by a practical and utilitarian approach to a great extent. Self-employment is not presented as a means by which to be more included, rather, he asserts his right to be in England through working and paying taxes.

The business can become an object of pride, which one wants to transfer to children one day, as the pharmacist plans, but it is not seen first and foremost as an appropriate instrument to gain social recognition or social esteem from the majority culture. It can, however, lead to further marginalization by withdrawing in an ethnic niche.

### **3.3.3.1.3. The type of transformation of the educational project into a professional self-employment project**

We discovered that educational projects that had been pursued wholeheartedly, but were interrupted for social reasons, were transformed into self-employment projects. The business project that has followed an abandoned educational path is pursued with extreme enthusiasm and with a great sense of perfection. It seems that the self-employment project has to catch-up with the social status one would have gained, if one had finished the vocational or university education with a degree. We will illustrate this result by the interview with Mr. Kaya, a 62 years old Turkish owner of a cleaning firm in Frankfurt.

He is married and has one son. He came to Germany in the middle of the 1960ies. Kaya studied at the university to become an engineer. He developed his professional activities, his family planning and his migration around the efforts to realize this plan. This educational scheme cannot be realized, because of the incapacity of his family to support him financially. He developed diverse activities and strategies in order to find the financial means he needed for the realization of the educational plan, but he failed. Kaya has been working in several fields and developing different sub careers right from the beginning. Such a sub career is also his entrepreneurial activity in the gastronomy sector, He starting a restaurant, in cooperation with his father, who manages the restaurant while he works in an employed position. He came, thus, in contact with the entrepreneurial idea already in Turkey.

Kaya did not give up the idea to study, not even when the idea became more concrete to immigrate to Germany. A major strategy, in order to find the financial means needed, is to migrate to Germany as a guest worker for the period of two years. His marriage before the migration, is not only the fulfillment of the institutionalized life course pattern, but a request from his family, in order to bind him to the Turkey and to the family, while being in Germany. Moreover, a practical means for reaching his goal: the wife will also take a paid work position in the migration, in order to soon reach the financial goal. In the migration, it is soon obvious that the original plan cannot be realized. The wife cannot earn money, on the contrary; she becomes sick and then pregnant. He has to work in unqualified positions, in order to manage the situation. The situation is worsening and he slips into a difficult economic position experiencing poverty and social marginalization. He develops again the known strategy of parallel working in several jobs. His main job is the work in a chemist firm. Later he enters the cleaning sector. After four months of working in the cleaning sector, he is unwilling to continue, considering such work as a social devaluation.. Here again, the aspect of social esteem comes to the fore.

His wife is also reluctant to accept his employment in the cleaning sector. He discontinues this work, only to start again, after a while. This time he applies for the socially and economically better accepted position of a foreman in another cleaning firm. Although not attracted by the cleaning sector, he uses this sector, which - because of the social marginalisation - was open to the migrant workers. It soon became an enclave for Turkish migrants, thus, bringing them a step closer to achieving an upward economic mobility through the second job. To set up one's own company offers the chance to gain more social esteem. Kaya is very active in coping with difficulties and finding ways out of the problems. His development to self-employed entrepreneur in the cleaning sector is not entirely self-determined, in the sense that he always was planning to become self-employed. It was rather the result of an interaction with his "German" social environment, precisely from German clients who were interested in his good work and wanted to create the legal frame for the cooperation with him. The economic success of the firm leads to his reconciliation with the cleaning sector. The wife, who was reluctant to accept this second job of her husband, is now working as the secretary of the firm. Also, in his main job, he soon achieves an upward mobility, becoming from unqualified worker to laboratory director through an invention that stemmed from his knowledge of engineering.

After he is forced to leave his main work place, because of an asthma illness, he begins, parallel to the cleaning firm, with other entrepreneurial projects. These are expanding projects that are related to sectors he is interested in such as catering (the Turkish menus) and an export-import project for air filter machines. These projects touch upon his creative, aesthetic interests, as well as, his early interest in engineering (machines). He was, however, not very successful in these fields, failing because of the power of his German partners who felt threatened by his success and the embezzlement by his relatives in Turkey, with whom he is cooperating. Thus, in both social contexts in which he is acting,

- the German and the Turkish one, entailed he fell into traps because of his marginality in both. Only his firm in the cleaning enclave in Germany is flourishing and builds his main economic basis.

At the end of his active professional life - as it is foreseen by the institutionalized working life pattern for a 62 years old man - he is positively evaluating his entrepreneurial career that – concerning the social integration - has dealt as a functional equivalent to the failed educational plan. Nevertheless he is still engaging in parallel careers writing a book and planning to make films. The social activity, towards the help for other people, - especially the development of his homeland, the social integration and recognition for his countrymen in Germany, are now in the centre of his biographical schemes. He sees his personal professional activity as secluded and addresses the field of social activities, returning so to the early educational scheme of the intellectual development of self.

We found a comparable aspect in the *Swedish analysis*. Educational projects have been pursued with great ambitiousness, but failed for some reasons – the self-employment project became a substitute for a job that might have come after having gotten an educational degree. Let us demonstrate this similarity through Arash, an Iranian immigrant who started a trade company with his brother-in-law as a sideline or hobby. “Arash and his brother-in-law started their company while they were still studying. Arash is very well educated and quickly picked up his studies once in Sweden. He found his Swedish for Immigrants course to be a waste of time and instead went into adult education after six months. He critiques the SFI for putting people of many different nationalities and extremely varying degrees of education (from illiterates to Ph.Ds) in the same class. While studying in an electrical engineering program Arash and his brother-in-law started a trade company as a sideline. After having finished his studies, Arash applied to the university and was accepted.” However, it was difficult to combine working for the company and continuing the studies. Also the company was doing well. Arash, after some while decided to skip university and instead go into business full time.<sup>22</sup> What we do not want to say here, is that an educational brake-up increases the chance to become self-employed. Rather, we want to point out, that if there existed a plan to get a certain educational degree, which afterwards could lead to an interesting job, and if this plan could not be fulfilled, then the self-employment project is pursued with lot’s of ambition and with the aim to endeavor in a project that one finds fulfilling. The aspiration to learn remains and is unfolded in the process of setting up a business.

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<sup>22</sup> The Swedish team, 5<sup>th</sup> Scientific Report, National Cases (Annex I), p. 57f, 80f.

#### 3.3.3.1.4. The type of the ambivalent role of ethnic resources in the process of becoming self-employed

The third broader aspect concerns the ambivalent role of ethnic resources in the process of becoming self-employed. Ethnic resources in the context described here, as has been said before, are features that members of an ethnic group can utilize for economic purposes. They can consist of certain skills and degrees (cultural capital) solidarity and networks (social capital) and financial and manpower (economic capital).<sup>23</sup> Upon analysing the interviews, it became obviously, that there is no way *not* to relate to ethnic origin and ethnic resources – a phenomenon that we haven't found in the female native interviews.<sup>24</sup> There are, however, different ways to cope with the ethnic origin and the ethnic resources, which we are going to present in the following.<sup>25</sup> The coping strategies, however, are undividable interwoven with a broader political and social context that effects their economic actions. Using ethnic resources is characterized by a typical ambivalence. On the one hand relying on ethnic resources can lead to further *marginalisation*, for example, if one offers only “ethnic products” it might have the effect that the number of customers remains too small to make a living. Moreover, immigrants in general face different forms of *discrimination* in European countries, also during the process of setting up their business. They become targets, not *only* of open discrimination, -for example, extremists have attacked shops of immigrants, but *also* in relation to presenting or using their ethnic resources, such as language or ethnic products.

On the other hand, having ethnic resources to one's disposal can be a real economic advantage, as well as an important psychological support. Ethnic communities sometimes provide protection against discrimination and prejudices from “outsiders”, if the business is located in an area contacted mainly by immigrants (Portes, Alejandro 1995, 24). Practiced solidarity among members of an ethnic community can be an important refuge and source of support: The existing economic settings are supportive for newcomers; moreover, co-workers from the ethnic community seem to be loyal and reliable; loans can very often – in comparison to bank credits - easily be recruited among the members of the community.<sup>26</sup> Moreover, having ethnic resources at one's disposal can shape personal identity in a “positive” way and can strengthen individual self-esteem.<sup>27</sup> This process, however, depends on the

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<sup>23</sup> For the distinction in cultural, social and economic capital see Pierre Bourdieu 1996. In relation to ethnic business see Steven Gold/Ivan Light 2000: 83ff.

<sup>24</sup> See also the study of Felicitas Hillmann 1998.

<sup>25</sup> It could not be found out yet that the different ways of dealing with ethnicity presented here are per se gender biased or not. That does not mean that we think that there are not gender-specific ways in relating to ethnic origin and ethnic resources. But what we want to point out at the moment is that the types we have developed so far appeared ~~in from-out~~ the male, as well as the female interview sample.

<sup>26</sup> See also Steven J. Gold and Ivan Light 2000, 114ff. on financial capital and ethnic credit.

<sup>27</sup> Here again, it has to be said that this phenomena does not characterize the female immigrant entrepreneurs. It was only men who stressed the importance of an ethnic surrounding and who mentioned something like the “Turkish entrepreneurial attitudes”. A taxi driver, we interviewed said

social recognition of ethnic resources, such as certain language skills or other capacities, such as the community common service orientation – common, here in the sense, that one has to get used to it through socialization.

If these “ethnic” skills, competences and products are experienced as advantageous, as being valued and well respected, they no doubt can be a means to gain social esteem. We will demonstrate this by presenting the case of Ali M.

Ali M. was born in Turkey in 1970 and has a taxi, limousine and courier service. Being asked to tell his life history, Ali starts with the sentence that he was born 1970 in Turkey. Right after that he continues telling about the immigration of his father to Germany. The father came to Germany 1971 to finish his studies – he studied machine building. He financed his studies by working in a car workshop. In 1973 when Ali was three years old the family came to Germany too. The father then gave up his studies. According to Ali there were two reasons for this. First, after the family came to Germany the father had to work more to earn enough money. Second, the father still had language problems, which made it difficult to follow the courses. Anyway, it was and still is the fathers wish that his eldest son – Ali was the only child for six years - will study. Ali confessed that he never was very good at school. He got his final degree after secondary school only with the greatest difficulties. Already as a student at school he had various side jobs. After finishing school he started studying informatics, his dream subject. He also had to work in order to finance his studies. Because of conflicts with his parents (generation conflicts he said) they refused to give him any money. The conflicts mostly were about traditional/liberal religious lifestyle. Ali describes himself as more liberal whereas his parents are more traditional.

He realized that it is impossible to combine studying and jobbing. Ali does not go into this in more detail, which might have been interesting. Nearly all students in Germany have side jobs during their studies. Probably he had to work too much or he could not say “no” when being asked if he wants to do more. He was already working as a taxi driver at that time. After a while he says he “discovered” that one can earn good money with this. Also he noticed that he was popular, because he has the right “service attitude” and a friendly and honest way of treating people.

He definitely stopped with his studies when his former boss offered him to take over his taxi company. Ali talked to his father about the possibility to found his own business. The father’s opinion it seems, was not only important, because Ali needed to borrow money, but it was also important that the father accept his decision not to go on with the studies and become self-employed. The father liked the idea, because he himself ended up as a taxi driver and is driving already for twelve years. It is interesting to see how the biographies of father and son are similar. Both wanted to study but both slipped more and more into their former side jobs, which in the end became their main profession. Meanwhile he has

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that he adapted alleged German “typical manners” such as being well-organized and punctual as well as “Turkish” polite forms and a typical service orientation that gives him an advantage in pleasing customers. See also Felicitas Hillmann 2000: 439.

four cars and eight employees. He expanded the taxi-driving-idea and added a limousine service where he is driving “manager, business people and doctors”.

He stressed that he never had any problems with authorities. He was treated equally he said. His explanation is in terms of his honesty and friendliness. Saying this, he diminishes discrimination to a problem of individuals, which somehow “deserve” a bad treatment because they have not been friendly.

The only problem he has, Ali says, is the envy of colleagues, German as well as Turkish colleagues. He divides his colleagues into the two nationalities, because this is also part of his explanation for the envy. He combines, Ali says “the best of both cultures”, the “Turkish warm-heartedness and the German way to do business.” At the beginning of his enterprise he preferred Turkish drivers, more or less, unconsciously, he says. But they never were so motivated and committed to his service idea as the Germans were, he says. That is why he has two German drivers in a permanent position. Ali is ambivalent in his relation to his ethnic origins and the used resources. Although he would never deny his Turkish character, he ascribes his positive -and relevant for his business-, attitudes towards people as a typical “German mentality”. In such a construction, those who attributes these positive attitudes to him, usually have problems explaining why they see him as an exception.

He hopes that one day he will be in the position to accept one of the interesting offers of his customers to start in their big company, as an employee. Or he maybe could finish his studies. The one thing he knows, is that he will never would give up his taxi company. It has become his “baby” who, like a human being, has to be raised and who is his only pride.

More and more, he developed an attitude of a professional taxi driver. He has developed a “philosophy” of professional taxi service. He finds it important to be on time, be friendly and reliable – values he also tried to teach his employees. It seems that because he has not finished his studies, he is very motivated to set up a taxi and courier service as professional as possible. He describes, however, the professional attitudes of his employees in terms of ethnic origin. The “Turkish business man”, he says, “sometimes does a sloppy job”, but “the normal German is much more orderly and accurate. He himself tended to be too nonchalant, for example, when he had to submit the tax return declaration. He then added: “if you as a foreigner do not make trouble”, “if you are tolerant against the people of the country you live, where you are as a guest, then you will not have any trouble at all”. It is remarkable to what extent he sees himself with the eyes of “the Germans”, as a “foreigner”, as “a guest”.

Ali M. explains his success with his professional idea of offering a service. He uses, he says, the “best of both cultures”, the “Turkish warm-heartedness and the German way to do business.”

Also in the *UK cases* the ambivalent role of ethnic resources is a red thread in the analysis of the interviews. Racism does not end after being an entrepreneur. Arthur, a 36 years old man of West Indian origin, who owns a mini cab firm says: “ (...) The biographer has experienced incidents of

racial abuse from customers. Two points are particularly interesting: It is significant is that the biographer states that having his own business as effected his means of dealing with this abuse. "...it's my livelihood so I can't respond the way I would normally, I kind of have to grit my teeth'."

But social ethnic resources are of importance when money can be borrowed through the ethnic network instead of from a bank.<sup>28</sup> The ethnic community can function as a refuge, or as an interviewee said, "as a shield from racism in the workplace. But what is significant here is that self-employment in itself is not presented as the means to do this, but the fact that he is going into partnership with a Black and Asian friend".<sup>29</sup> And again, Arthur, who has a mini cab firm, says "The other important point raised, is that the narrator presents these racial incidents as being minimised by the geographical locations he works in, which are constituted by a large population of African Caribbean. In this sense, the narrator refers to being shielded from racism at work, to a large extent, through servicing his 'own kind'".<sup>30</sup>

The aspect of discrimination is also stressed in the *Danish case*, so for example in the case of Hamid, a 36 year old man from Iran. Hamid's life history in Denmark is marked by the discrimination and prejudices he has experienced. Even though he got a degree as an engineer in Denmark, he could find work. "The most important aspect in the narration is the process of qualification he has gone through and the lack of bonus for it. The narration is characterized by bitterness. (...) He talks about a waste of resources and education, which is a result of the discrimination and exclusion in the wage labor market."<sup>31</sup> Hamid cannot use his educational resources and he is, also not very well integrated into an ethnic community. In comparison to this, Hassan, a 41 year old Palestinian refugee from Lebanon, is very well integrated, but thinks that this hinders a full integration into Danish society – an assumption that Hamid's narration refutes. Hassan is part of a network of Palestinians who live in an area dominated by migrants. He works in an indoor bazaar, next to other migrant shop owners. He is aware that being self-employed under these conditions. However, trying to attract Danish customers and give them a more positive impression of migrants is an important strategy in order to make the business survive.<sup>32</sup>

### **3.3.3.2. Migrant men and self-employment from a Greek perspective**

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<sup>28</sup> See the interview analysis with Ravi, an Indian male, 40 years old, married who runs a post office, in: UK team, 5<sup>th</sup> Scientific report, National Cases (Annex I), 104-105

<sup>29</sup> See the interview with John, Indian male, 35 years old, who is a self-employed IT consultant, unsuccessful, who is now planning to enter business partnership, in: UK team, 5<sup>th</sup> Scientific report, National Cases (Annex I), 103

<sup>30</sup> See the UK team, 5<sup>th</sup> Scientific report, National Cases (Annex I), 135

<sup>31</sup> See the Danish team, 2<sup>nd</sup> Annual Progress Report, National Cases (Annex I), 22-23

<sup>32</sup> See the Danish team, 2<sup>nd</sup> Annual Progress Report, National Cases (Annex I), 20

The Dundee research team has mainly concentrated their research activity on Albanians and Africans who have become self-employed in Greece. One of the most interesting aspects is that none of their interviewees participated and or benefited from a national or European program promoting self-employment. The majority of their interviewees did not have any idea about self-employment programs. The hypotheses they have been drawn is that the Greek state has not yet developed programs for the inclusion and integration of third country migrants in Greek society. Moreover, undocumented migrants do not receive information about potential sources of help (for example programs encouraging self-employment) as information on these is ill-disseminated or they are afraid to approach those agencies because of their illegal status and the fear of being send back home if the government decides to put in force again the famous 'sweeping operations'. Most migrants are not eligible to take part in these types of programs, because they are undocumented. The reasons provided for this were related to lack of dissemination of relevant information by the Greek government and other agencies.

In a view of the above mentioned social policy vacuum, it is worth exploring why some migrants chose the self-employment route. How self-employed migrants managed to set up their business, and in particular where did they find the economic resources necessary for doing so; how did they manage to overcome the problems they encountered and how did their business progress?

The Dundee team analyzed two interviews with Albanians (coming from North Epirus) and ten with African migrants (mainly originating from Nigeria, Sierra Leone and Ghana).

The fieldwork has revealed that there is not a substantial percentage of Albanian migrants (including the ethnic-Greek-Albanians) that are self-employed. Some self-employed Albanians are engaged in the construction industry, as decorators, builders. It's only a few who engage in other kind of business (like running a kiosk or off-license shop. Albanian migrant *women* are mainly employed in the tertiary sector as domestic workers, cleaners, and in the entertainment, sex industries.

The Africans seem to have endeavored to become self-employed, although not in a grand scale. The African self-employed migrants do not constitute a homogeneous group. They originate from a variety of African countries (Ethiopia, Nigeria, Ghana, Sierra Leone, Sudan, Egypt). It seems that there are a few self-employed migrants from every African country.

The self-employed African male migrants interviewed so far own restaurants, bars, electronics shops, food shops or work as street-hawkers.

The majority of the African women own beauty shops and hairdressing saloons and ethnic food stores. They all run beauty/cosmetics businesses and provide Afro-Caribbean hairdressing services at the same time. In addition, Sofia sells African and Asian food products. Since, the African hair style is an important aspect of their community identity which they want to preserve in the host country, they decided that setting up a hairdressing saloon would be demand for. In other words, tapping on the demand created by the 'cultural needs' of the ethnic communities, turned out to be a profitable

business, securing a clientele. In addition, there is a high demand for Afro-Caribbean hairdressing services amongst the Greeks.

#### **3.3.3.2.1. The type of self-employment as a "way out" from exploitative working conditions in the informal economy**

The vast majority of the interviewees did not plan to become self-employed prior to coming to Greece. Only Francis appears to have always wanted to run a business.

Migrants who got tired of undertaking low- paid, unskilled, manual jobs in the Greek informal economy (see the cases of Anestis, Giannis, Wilson, Tony, Adamse, Juliana, Adama, Chima, Patrick) or due to the availability of low paid, unskilled jobs for migrants (see Okala) decided to become self-employed. They aimed at moving away from being/ and or the possibility of getting trapped into conditions of inferiority, by setting up their own business. The exploitative conditions (no insurance coverage, very low wages for long working hours, no bonus, no break, racist abuse, sexual harassment) under which they were working played an important role in their decision to become self-employed. Self-employment was viewed as a better employment option, whereby they could make a better living (earn more money) for themselves and family, be able to work independently and arrange their work schedule as they like ( to suit family needs - Juliana, Tony or personal hobbies- see Francis) and enjoy a legal status and social citizenship rights/ entitlements (see Juliana´s case).

#### **3.3.3.2.2. The type of becoming self-employed because 'everybody else does so'-particular business activities are popular amongst ethnic groups**

In this case self-employment options are largely shaped by the structures of opportunity available to migrants originating from particular countries and the networks/ contacts one has access to. Self-employment careers are imposed by economic necessity and by the lack of other better employment alternatives (or in other words low paid jobs in the informal economy). The cases of Kennedy, Tounde demonstrate this.

In particular, the majority of the Nigerians men have a tradition in engaging in street-hawking and electronics businesses. (Tounde, Kennedy, Patrick, Tony) whereas African women usually run beauty/ hairdressing saloons (Adamse, Adama, Juliana. Sofia).

### **3.3.3.2.3. The type of the making of an entrepreneur :Setting up a business to meet own ethnic needs**

Sofia's case indicates a different route to self-employment. Prior to becoming self-employed, Sofia had a stable working career as a midwife. She did not have any prior experience or knowledge on how to run a business. The idea of setting up a business was her sister's. The non-fulfillment of Sofia's consuming needs due to the lack of availability of specific products in the Greek market was one reason for becoming self-employed. Sofia was seeing the business as a way to meet her needs or make an easy profit or both and not as a future employment option. Sofia's self-employment was 'a pleasant surprise', it was not 'an action planned', or 'an action she was driven to by economic necessity'.

The analysis shows that Sofia devoted herself to the business because she felt responsible towards paying back the money she borrowed to invest. Sofia's personal involvement in the business and being herself a member of the African community, made her realize that there was a large number of foreigners in Athens who had particular needs similar to hers (When Sofia refers to people's needs she has in mind mainly the needs of African people in Greece). Thus, whereas Sofia was engaged in one business she decided that she should expand in other areas too, so as to cover a variety of needs that migrant people in Greece have. She started with the cosmetics and food business and then since, the African hair style is an important aspect of their identity which they want to preserve in the host country, she decided that setting up a hairdressing saloon. In other words, tapping on the demand created by the 'cultural needs' of the ethnic communities, turned out to be profitable business.

### **3.3.3.2.4. The type of self-employment as a way to "expand one's ideas", be independent and create jobs for other people**

The Dundee team has one case of a migrant that always wanted to become self-employed as the interview with Francis illustrates. There is a tradition of entrepreneurship in his family (His mother was a farmer and entrepreneur as well as some of his siblings). Self-employment is seen by Francis as a way not only to be creative, expand his ideas and be independent, but also as a way of creating job opportunities for other people. Self-employment is seen as a way not only to be creative, expand one's own ideas and be independent, but also as a way to create job opportunities for other people. In addition, he prefers being a businessman because he wants to be free and independent, able to make decisions and arrange his work schedule as he likes.

Both structural (Greek labor market structure) and individualistic factors acted as ‘causal conditions’ in choosing the self-employment route. Throughout the analysis is shown that the following factors contributed positively to the decision to run a business:

- a) acquisition of relevant working experience while working in the informal sector; this provided them with the confidence to become self-employed;
- b) a small capital to start with;
- c) they thought that they could make a better future for themselves, escape from low paid jobs and have control over the work; flexibility in arranging their work schedule;
- d) Networking. They could rely on family, friends and the wider ethnic community for building up a clientele

#### **3.3.3.2.5. Setting up the business on a social policy vacuum – role of informal networks (family, friends) in providing economic, psychological, legal and other kind of support and help.**

##### *a) Issuing of the self-employment license*

Having a legal status is a prerequisite for setting up a legal business. That’s why the majority of our interviewees set up their businesses after the issuing of green and white card- see Wilson, Kennedy. Also, that is why work as self-employed illegally on a permanent (see Anestis) or temporary basis (see Tounde) to make a living. In Abdhul’s case (Italy) we have no information if he is ‘street-vendor’ legally or illegally.

It appears that Mohammed works illegally as a ‘street-hawker’ (that is without a work permit. People that lack legal documents either work as self-employed in the informal sector (see Anestis) or use another person’s name to register the business on. Informal networks (family and acquaintances) proved helpful in providing the legal documents for setting up the business. Some migrants in our sample registered the business in somebody’s else name because they lacked legal documents at the time (see Francis, Tony and Patrick). The crucial role of informal networks in establishing legally a business is evident in Francis’s case. He registered his first business in somebody else’s name who had legal documents. The lack of a legal status enforces creation and or dependency on networks .

The issuing of a self-employment license is a difficult and frustrating experience for many of our interviewees (see for example Chima). In some cases (Patrick, Chima) association and/ or marriage with a Greek or EU citizen played an important role in setting up their business.

The Greek Pontians have the Greek citizenship and therefore do not have problems in setting legally a business. Due to schematic information contained in the 5th Periodic Progress Report, Annex I, National Cases, University of Crete, June 2000 we cannot comment on the problems they may encountered on not in issuing the self-employment license.

b) Ressources (skills, economic resources)

*Skills.* When it comes to relevant skills and know - how the majority of our interviewees didn't have any with the exception of Francis, Tony, Patrick and Wilson who had done business administration related studies. Also, relevant work experience proved helpful in running the business, as the cases of Giannis, Tony, Kennedy, Thanasis indicate. Finally, others (see Francis) argue that personality traits and practical experience are more important in running a business than having a relevant degree.

Greek Pontian Thanasis had relevant educational qualifications and work experience.

Also, in the case of street-hawkers (Africans in Greece and Italy see the cases of Tounde, Abdhul, Mohammed) no special qualifications and experience is required. That is maybe one of the reason for choosing this particular business activity.

*Economic resources.* In all the cases we encountered so far the capital was not derived from a bank. The economic resources for setting up the business came from own savings, own and familial savings, own and friends savings. Also, in some cases (Wilson) business partnerships were important for co-financing the business.

*Emotional support.* In some cases it is shown that the role of psychological/ emotional encouragement in setting own business provided by family members (for example, spouse in Tony's case) played an important role in their decision to become own's boss. Thus, due to lack of programs promoting self-employment informal networks (family, friends) play in some cases an important role in encouraging self-employment. In other cases, personal determination and will, played a crucial role

c) *Factors accountable for business success/ failure*

The majority of our interviewees appear satisfied with the business progress. It's only a few who are concerned about the business' performance. Also, Kennedy would like to get a loan, but acknowledges that none will support a third country migrant. Okala wishes the same.

Street-hawkers in Italy and Greece stress that they are satisfied with their business activity (in the sense that they enjoy autonomy, independence and gain profit), but express a general disapproval/ disappointment of what they do for a living and wish to get proper jobs according to their qualifications and work experience.

*The business success can be attributed to the following factors:*

- *Self-exploitation* - long working hours including working in weekends. In case of business partnerships (Patrick, Wilson) both partners took their turn in working in the business. Only Okala employ other people.
- *Provision of good services at competitive prices.*

- *The demand for informal, individualised, poorly paid services* in the Southern European parallel economy
- *Provision of personal, individualised services to the customers.* Small enterprises base their success on the personal relationship with the customer. It is on this personal, friendly and close relationship with the customers that the business capitalizes, in contrast with big businesses like super-markets, which operate on a self-service impersonalized approach. A self-service approach is not suitable for Sofia's business, especially for the ethnic food store. Instead a close relationship with the customer is needed and time to answer their questions is paramount.

Also, a close relationship with the customers is advocated by Tony. He argues in favour of developing a kind of loyalty.

- *Demand for ethnic products and services.* Some ethnic business are successful because they are tapping on the high demand for these products amongst the African community in Greece, and amongst a Greek clientele looking for African products.
- *Availability of unpaid labor from family members.* Family networks are important in running in the business and in lowering the labor costs.
- *Networking and building of networks with the wider community.* For example, through baptism or active involvement and participation in ethnic communities a clientele is obtained. As a result the majority of our interviewees did not not advertise the business. The role of ethnic community networks is important as the case of Pontian Yannis demonstrates

Thus, given the lack of formal support ethnic entrepreneurs have to rely on informal networks for support, become creative and devise ways to develop their clientele through networking in the ethnic and wider community and they have to constantly keep the business costs low. Furthermore, they over-exploit themselves.

They are aware that in case they face financial problems they have nowhere to turn for help. Thus, business success depends highly on the personality traits and skills of the entrepreneur, ability to use unpaid family labor and use ethnic networks.

Also, the cases of the two Greek Pontians the existence of social policies doesn't ensure that everybody will benefit.

### **3.3.3.3. Migrant men and self-employment from a Danish perspective**

A particularity for the Danish case 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 centre for new entrepreneurs and in particular immigrants. The possible impact of this policy change is difficult to estimate, because it is so recent (the start-up subsidy was abolished in 1998). 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, 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. Thus John, the owner of a successful and expanding bus company told that his Danish wife cried when he told her about his decision to take over the company, which had not been run very well and was in deep depth. He ignored her and went on with his plans just the same. Instead he persuaded his father in law to accompany him to the bank, and due to the presence of this respectable citizens, the bank decided to take the risk and advance John the capital he needed.

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 depth, 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 psychological 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 meaningful sense, that is who often

earned less per hour than if they had taken an unskilled position or even lived off 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 /øre/ 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.

Having given up on continuing his professional career in Denmark, who neither asked for, nor recognized his previous working experience and professional skills, he started a small grocery shop. His dominant motive was, as he eloquently expressed it, to relieve his children from the shame of having a father whose incomes were dependent upon welfare benefits. For this purpose he was prepared to work up fourteen to fifteen hours a day. He saved all the money he could for his children's future. When his daughter presented a bill for several thousands from the dentist he didn't blink, although he could need some dental work himself. And although his feet ached terribly because of a blister under the sole, he wouldn't think of visiting the doctor, as this would cost him lost income from the store.

He had, as he said, closed the eyes to the world. It did not matter to him what became of himself and how much he himself had to suffer. He sacrificed his own happiness for the future of his children, so they would have a somewhat better start of life in Danish society than he himself had experienced. And most of all, he couldn't dream of returning to the humiliating position of dependency upon the Danish welfare state. Although he came from a culture with a strong tradition of mutual help and solidarity among kinsfolk, the Danes had made their attitude to people like him very clear, and it was precisely for this reason that he couldn't accept receiving any money from the Danish taxpayers, as he would lose any self-respect he had left in the process.

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 a second class citizen. 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 became 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 ones life.

Li represented an immigrant group that had long ago adapted to fact that Chinese immigrants often encountered hostility abroad. For him and his copatriotes, 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 relations 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.

#### **3.3.3.3.1 The type of the predominance of defensive psychological motives**

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. 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 psychological 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, defensive psychological motive comes out in different ways, such as:

- 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 coloured by a particular kind of biographical 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 psychological posture 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 satisfactions 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 psychology of the immigrant entrepreneurs is also expressed 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.

### **3.3.3.3.2. 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 once one's 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 more 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 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 kind 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 a 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 don'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 associated with in Danish society with and become visible 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.

### **3.3.3.3. Risk-taking and self-doubts**

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 sheer luck or a relief from one's responsibility towards one's 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 themselves 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 true, 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 Hussan, 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. 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 why 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 then 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.

Two other cases of risk-taking are represented by Ahmed and John, both Iranians. 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 huge debt of one million Danish Kronor that has been a heavy burden on the family, John's risktaking resulted in a highly successful and expanding business.

Ahmed and his wife started with opening a small pizza restaurant in the center of Århus. They received a start- up subsidy which helped them at the start. Ahmed 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 extraordinary 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 abrupt 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 woman 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 buy 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 Danis 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 risktaking 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. Probably they talked past each other, as often happens in ethnic intermarriages.

#### **3.3.3.3.4. The type of 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 and 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.

This type is represented by Whalid, a Pakistani, who today earns a very successful international wholesale trading firm. 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 travelling 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.

### **3.3.3.3.5. Policy evaluation in comparison with the German and the Swedish Cases**

The German and Swedish cases resemble the Danish case from a policy point of view, in the sense that in these countries there are similar opportunities to get a start-up subsidy. In Germany few male immigrants seem to be aware of this possibility or do not use it. Thus Mr. Fleachescu, who did apply for and receive a bridging allowance from the labor office for 6 months to start a service station for electric appliance, seems to have been an exception. It also seems that his biography is somewhat exceptional. Although the business runs well and is thinking of expanding by adding a person from outside to run the business, his biographical narrative is dominated by a broken dream of migrating to America, where he has previously spent one year. Germany was his second choice, but his chances to get to America were destroyed as he got fired from the American embassy where he had been employed as an electrician. It seems as if the decision to start up a shop of his own, servicing private clients, was a direct result of his chilling realization that his dream of coming to America had come to an end and that he had to rethink his biographical project.

In contrast to the immigrant entrepreneurs in the Danish case, self-employment does not seem to be related to problems of self-esteem. Becoming self-employed was primarily an instrument of economic survival or self-employment out of economic need. After becoming self-employed it seems though as

if he has become more committed to the business. Thus he has plans of qualifying himself by obtaining the certificate as master craftsman. Originally he began training at a school for master craftsman mainly for the purpose of getting a trade licence for opening his service station for electronic appliance, again we see a pure instrumental view of work and education. It later turned out that he couldn't get the master craftsmen certificate, because he would have needed a certificate of apprenticeship, which he could only get by working in a craftsman business for five years. Since he had already got his license to open the service station, it seemed as a waste of time. Nevertheless, Mr. Fleachescu has not given up the goal of getting his master craftsman certificate. As mentioned in the structural description by the German team "the question is why Mr. F. Is so much interested in getting his certificate. It is not necessary to have one if one wants to open a store. " A possible answer is that "the advantage of the certificate is that one can educate young people. Another reason might be that it makes one more respected among colleagues and maybe also among customers. "

This suggests that the original purely instrumental relation to small business or self-employment out of need has been transformed into a value-based, committed view of his line of small business, related to professional pride. That is entrepreneurship is no longer a mere economic issue, it has become a psychological one, related to vocational pride and strong identification with the professional side of the business.

The Swedish case, seems to be more similar to the Danish case in terms of self-esteem as being the prime motive of entering self-employment among immigrant men. Due to a larger degree of public intervention though in the process of establishing a business, the Swedish migrants frustrations of being structurally excluded from the labor market seems to have been more strongly displaced from the labor market as such to the public authorities. Thus Hossein, a middle-aged man from Iran with a Ph.D. who runs a small international book shop in an strongly immigrant dominated neighbourhood in the suburbs of Stockholm is in perennial conflict with some locally imposed rules in his business area, which do not allow him to sell CD-s with Iranian or other kinds of exotic music in his bookshop, although his clientele is clearly multicultural and no other shop in the area provides this product and accompanying services. One has to have a certain competence and international networks to know where to get this music and what to buy, but this ethnic competence and networking doesn't seem to play any role at all in the bureaucratic thinking of the local authorities, who merely think in terms of formal rules and regulations that have to be upheld.

In a similar way, Babak, an immigrant who suddenly got the opportunity of starting his own transport firm for a publically supported catering business that at the same time functioned as a training ground for immigrant women who might want to start their own business rather than live off welfare assistance, also stumbled upon a lack of understanding from these same authorities. The latter were willing to help him when things looked bright and it was easy to run his business, but as things turned sour and both the catering business and Babak's business ran into trouble, there was suddenly no help

to get. Babak, who obviously started his business to prop up his self esteem as did Hossein, today feels totally helpless and can see not way out of his situation. Rather than thinking as an entrepreneur, his experience with the Swedish welfare state authorities, has made him think as a client, he expects them to take the initiative and help him out. In a similar way, Hossein has been very passive in trying to find a way out of his situation. For a long time he waited for the local authorities to contact him and suggest something when his business did not turn out as expected, and it is only lately that he has tried to do something to save his business from collapse.

One obvious conclusion of these different cases, is that the national framework seems to have a big impact upon how immigrants cope with the problem of starting their own business. Although in all the three cases immigrants have had the opportunity to get a start-up subsidy, Danish immigrants have used this option most frequently, whereas the 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 the time period involved, 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. So the sheer generosity of a policy measure, somehow influences its information value itself, it becomes more visible and obtainable, precisely because the loss of not using this option is so much higher.

The other main conclusion is that a very active entrepreneurial policy as in the Swedish case is not necessarily something positive, on the contrary it can contribute to a clientelization of the entrepreneur, who remains as helpless as before. Such an effect might be intentional or not - one should not exclude the possible interest of the Swedish welfare state bureaucracy of 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 it helps create a more entrepreneurial climate in the country.

The third main conclusion, which comes out particularly 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.

#### **3.3.3.4. Migrant men and self-employment. A comparison between the Greek and the British sample**

The target group of the investigation by University of Crete research team is the Pontian Greeks from the former USSR who migrated to Greece in the last decade. Pontians are people of Greek origin initially living in a wide area along the coast of the Black Sea. Pontian derives from the Greek word “Pontos” which means “sea”. In different historical periods they migrated to the Caucasus and the North Black Sea coast. The biggest influx of immigrants to these areas occurred in the beginning of the 20<sup>th</sup> century as a result of the persecution of the Greek population of Asia Minor by the Neoturks. From 1937 onwards, a big part of Pontian Greeks living in the Caucasus and the North Black Sea were expelled to Central Asia (Uzbekistan, Kazakstan, Kirgisia).

Subsequent generations of Pontians inhabited these Soviet Republics having achieved a high degree of social and economic integration, while maintained their Greek identity. The history of the persecutions and the migrations of the “race,” as well as the ancestral dream of returning to the “real homeland,” were preserved in the reserves of their collective memory through oral testimonies passed on from generation to generation.

The social terms of the biographical rupture caused by immigration can be defined as follows.

Arrival in Greece means for the Pontian immigrants an entrance into a different system, that is, into a social formation that differs from the one of their country of birth in the ways it functions economically, administratively, legally, and culturally as well. Within this new system, a series of embedded notions and practices, and acquired skills and aptitudes became inactive. This fact necessitates a radical transformation of the subjects’ way of understanding the self, the world and the way of acting in it. An area where this reality manifests itself most clearly concerns the occupational situation of the newcomers. Migration signals a rupture in their occupational career and changes in their professional identity. Mending this rupture, and in what terms, remains an open wager. The rupture is exacerbated because of the high expectations held by the newcomers and the subsequent frustration of these expectations. The heightened expectations were formed on the basis of an idealized perception of their “return” to the motherland, their credulity regarding the promises by the official agencies and by the politicians, as well as their overestimation of the capacity of the Greek state to provide housing and occupational accommodations. This overestimation of the state’s capacity is understandable if we consider the political context (soviet state interventionism) within which they had been socialized.

The research group of the University of Crete compared the cases of self-employed men that used supportive policies and are recorded in the samples of Pontians (University of Crete), as well as immigrants in (University of Calabria) and Great Britain (University of Greenwich).

It has to mention that the cases of the research teams of the Universities of Crete differ from the ones of Greenwich in certain aspects: The cases of the ethnic minority males in London refer to second-generation (at least) immigrants who have been born and raised in England. On the contrary,

the cases of the Pontians originated from the former Soviet Republics refer to first-generation immigrants. These people, apart from any discrimination and racial stereotypes they encounter, also face immense problems concerning their transition from a certain social, cultural and political framework to another, as well as to cope with the 'biographical break' they experienced during their (quite often violent) emigration.

#### **3.3.3.4.1. Belonging to an ethnic and cultural community**

In both cases, through the narration, significant questions about the feeling of 'belonging' were posed. In the case of the second-generation immigrants in England, the main picture sketched through the interviews is the following: The subject's feel that they belong to an ethnic and cultural frame alien to the one they were born in. Their relation to the country of origin has a rather imaginary character and is mediated by various cultural practices, which are kept intact within the family frame and relatives network of the local ethnic community. This relation is also reinforced and reproduced through the community's image as other ethnic groups construct it. As far as the Pontians are concerned, the picture is somewhat altered: After the collapse of the Soviet Union, the sense of ethnic identity and of 'belonging' in an 'ethnic totality' (the geographical centre of which is remote) was revived. This mentality was further transformed into a collective-action model: the mass migration towards Greece. Facing a hard reality in Greece, as well as the 'defensive' and even hostile attitude shown by the indigenous people (the label 'Russian-Pontian' is characteristic) had as a result the creation of a feeling of alienation. In many cases, Pontians develop a 'rhetoric' according to which their ethnic origin entitles them to raise a number issues and demands for obtaining a 'privileged' status. Their cultural distinctiveness also constitutes a framework of comparative advantages, through which various activities can be carried out (business investment, among others, irrespectively of the fact that this can only be operational at the outskirts of the productive sphere).

#### **3.3.3.4.2. The type of being pushed rather than being attracted**

As far as the undertaking entrepreneurial initiatives are concerned, for the case of the British male immigrants, who made extensive use of various supportive policies, we can notice that: taking up an action is mainly done under the pressure of the objective conditions (unemployment, lay-outs, bad working conditions, unstable employment, racist attitudes) and less out of personal desire or expectation.

As far as the way that each person attaches meaning to the term 'business initiatives', what we are able to extract as examples are:

- Self-employment is considered as liberating activity, something that includes controlling of the labor process, yielding of high earnings and considerable potentials for creativity.
- A successful self-employment attaches prestige to the agent of the action, defending him/her this way from degrading behaviour by 'significans others', who initiate such racist attitudes. It operates as a counter measure to the lack of academic achievement.
- Self-employment must be perceived as a mediating factor towards a future target.
- Self-employment is a emergency solution. The subjects experience a devaluation of his work and lack of creativity.

From the above arguments, we may notice that, although almost all cases (interviewees) are 'pushed' towards, rather than 'attracted' by, self-employment. Some of them are identified with and positively evaluate it, while others get involved out of need.

#### **3.3.3.4.3. The use of biographical experience made in the country of origin**

As far as the newcomers from the Soviet Union are concerned, there is a distinct feature: the way that a business attempt is integrated within the biographical path of a subject, and more specifically, the way it relates to the process of coping of the biographical and professional 'break' emerged after the migration movement. In relation to this feature we can identify two typical paths:

- The setting-up of an enterprise in the host country is based on a related experience in the country of origin and contributes to a reconstitution of the professional continuity.
- This setting-up denotes the prospect of a new biographical beginning.

As far as the second alternative is concerned, the subjects of this research are mainly directed to new business initiatives when they reach the conclusion that the re-establishment of continuity between early and late professional status, in the host country, is rather impossible. Before attempting to set up a business, subjects have already experienced a state of unemployment or dependent salaried-employment, under extremely exploitative conditions. Self-employment provides a way out of this situation.

#### **3.3.3.4.4. Policy evaluation**

In the British case, the main inhibiting factor is 'racism', as evidenced in three forms:

- Racist attitudes expressed by the representatives of formal organizations, something that puts barriers upon the access of immigrants to various supportive measures or the securing of funding (in the form of bank loans).
- Racist attitudes expressed by a large part of population, as they are reflected on the lack of trust against members of ethnic minorities, insulting comments and humor, and numerous incidents of vandalism against various local firms and small shops.
- A deep-seated feeling of inferiority, attributed to the discrimination experiences, which also leads to a kind of inertia relating to initiatives and procedures necessary to establish a new firm.

In the case of Pontians, stereotypical manifestations targeted against this particular cultural group (where Greek nationality is the dominant feature), have the same result: Difficulty of access to various formal organizations and networks, inability to secure bank loans, problems to rent the appropriate company buildings, lack of confidence shown by the locals, degrading or exploitative behavior. In the case of the Pontian newcomers, there are also a series of additional inhibiting factors relating to the biographical break caused by the migration process and the re-settlement from a certain cultural context to another: lack of basic language skills, ignorance of the legal and institutional frameworks, lack of capital and small relation between past and present professional specialisations.

In both our cases (England and Greece), there is an important role played by the special policies in the encouragement of business initiatives (when of course subjects, overcoming internal and external limitations, address their demands to the agencies. The importance of policies does not refer solely to the financial backing of each business plan – although this dimension is crucial, especially as far as those immigrants who lack adequate capital are concerned). The agents of supportive policies play an equally significant role concerning the promotion and strengthening of any potential for self-employment or setting-up business. This role consists of the discovery and exposure, through advisory procedures, of ‘biographical reserves’ and ‘hidden’ possibilities, around which new business plans can be developed.

Crucial also (as far as the aforementioned potentials for self-employment and dissemination of significant information) is the role played (in both the cases of Greece and England) by the non-formal social networks (relatives, friends, members of the co-ethnic community).

A certain differentiation concerns the role of family. In the case of the second-generation immigrants in Great Britain, the family seems to play a double role: In certain occasions, its function has to do with the taking up of entrepreneurial activity, and it is mainly supportive (materially or sentimentally). In many cases, however, the family attitude is negative, especially when the prospect of self-employment contradicts the parental expectations about getting a higher degree. In these cases, self-employment or setting-up a firm by the offspring denotes something else: the struggle to be autonomous from any parental plans.

In the case of Pontians, and in so far as they are first-generation immigrants, we do not witness the above 'connection' (i.e. self-employment *versus* higher-education qualifications). The family, as far as business plans are concerned, is an important supportive mechanism, either in financial terms (raising capital from family resources, covering living expenses of family members during unproductive periods of business), or in terms of sentimental and psychological support.

It should be noted, however, that the first generation of Pontians perceives education and acquisition of a higher degree as the best guarantee of social integration of the offspring. Thus, we can notice an identification, as far as the social-integration strategies and family expectations are concerned, between the first generation of immigrants and their offspring, either we refer to Great Britain, or to the Pontians in Greece.

#### **4. Conclusions and policy implications.**

The discussion on new forms of non privileged self-employment of women and minorities in the European Union usually takes place – in the academic as well as in the political sphere - as separate discourses about women's opportunities on the one side and ethnic business on the other side. 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 because of social exclusion on the labor market. At the same time, they are subjects of unrecognised special resources that have to be taken into account by new approaches in European social citizenship policies.

In the literature on women's self employment it has been argued, on the one side, that the motive of gaining autonomy would be a main resource for women's self employment (K.Hakim). Self-employment thus seems to be a part of women's emancipation from discriminations on the labor market and other social constraints. On the other hand, the discussion on the special resources of migrant entrepreneurship did not stress the individual emancipatory resources of the new self employed but mostly emphasised the assumed collective values of ethnic business. Ethnic resources thus have been conceptualised by the concept of „social embeddedness“ of entrepreneurship, developed firstly for the immigrant situation in the USA (Mark Granovetter). This concept has been further elaborated under the European conditions of (still existing) welfare states by Jan Rath who – under the label of „mixed embeddedness - pointed out how immigrant entrepreneurship is embedded in legal rules, economic mechanisms and policies.

By using biographical evaluation methods in our analysis, we have been able on the one hand to conceptualise autonomy more concretely through elaborating its different aspects and the conditions which might lead to it. On the other hand, we broadened the concept of „mixed embeddedness“ through the aspect

of the biographical processuality of entrepreneurial socialisation. We were thus able to formulate the new concept of the „biographical embeddedness“ of self-employment.

In the following conclusion we shall outline the advantages of this concept with respect to the evaluation methodology and the new policy perspective on non-privileged entrepreneurship.

#### **4.1. How the state of the art was advanced**

##### **4.1.1. Methodology**

Our TSER project focused on the evaluation of success or failure of self-employment projects of women and minorities in relation to social citizenship policies.

Traditional policy evaluation means in most cases an evaluation by panel data in repeated measurements at the time (t 1) before policy intervention and the time (t 2) after the end of the intervention. Researchers, however, are confronted with two main problems of this method: a) Lacking detailed knowledge about other aspects of the biographical experience of the persons in observation, the researchers would have to deal with unmeasured effects of unobserved heterogeneity (Schömann 1997); b) „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.

Considering these problems, biographical approaches to policy evaluation have been established in our TSER project, where retrospective measurement has not been ascribed to the subjects from outside, but where the definition of success or failure and the process structure of the outcomes of policies themselves have been accessible to research. The analysis of the biographical interviews has 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. In traditional policy evaluation, a starting initiative for self employment may later on be evaluated as a wrong strategy for an individual or a group whereas at the same time missing immediate self-employment after policy participation may be conceived as success because the policy has changed something in the conditions of inclusion /exclusion and has an impact towards the integration of the individual.

This research design, however, might evoke another type of critique: 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? Our research results gave answers to this crucial question not only in national, but also in cross-national dimensions.

As our approach to biographical narration shows, the focus of analysis is not the reconstruction of intentionality as it is represented in an individual's life course. The focus of analysis rather is the embeddedness of the biographical account in social macro-structures, such as hierarchically controlled social situations and other heteronomous social conditions leading to exclusion, for example, unemployment (Apitzsch/Inowlocki 2000).

Given that biographies are not only constructed through individuals, but also constituted through objective factors of very definite realities, we gain not only access to the experience and views of the concerned social groups, but also to the ways in which macro factors impact on biographies. Through the biographical method it can be analysed how individuals acting within the complexity of structural-objective factors and social policies are socialised in specific directions which, in turn, directly affect their occupational development, as well as their strategies adopted against exclusion and towards integration.

Our empirical approach derives from the 'grounded theory' methodology of Anselm Strauss and Barney Glaser which is widely used for qualitative analysis in the social sciences. In our project, we apply qualitative methods that reconstruct the processes that are represented in our paradigm model on a time axis. The processual character of social exclusion requires a processive research method in order to be conceptualised and analysed. Our methodology is able to secure this processuality through a retrospective and reconstructive interview strategy.

Within the three years' project it has been possible to standardize the biographical methods in an international and intercultural context. The qualitative interview data involved open coding, axial and selective coding in the different contexts. Open coding was used in breaking down, examining, comparing, conceptualizing and categorizing text units of the interviews. Properties (attributes) pertaining to a category were specified and these properties were located on dimensions related to the paradigm model. Axial coding was geared to discover categories in the paradigm model. Selective coding involved the process of selecting core categories from life stories (the central phenomenon around which all other categories are integrated), systematically relating these to other categories. Conditional matrices (diagrams) were drawn to consider the wide range of conditions and consequences.

The QSR NUD\*IST software has been used by our project to merge each site's documents and index data systems constructed from the narrative interviews into a central project database maintained by the Frankfurt coordination site. This „home“ node will still further support the project standardization process by allowing access of each partner to the full project database. Several Ph.D. projects are planned at the participating universities in order to further exploit the established database.

The comparative research on self-employment in EU member states which had been done before concentrated on the effects of labor market policies (Meager 1993), but not yet taking into account the effect of active social policies towards self-employment . It was the question whether the new instruments could offer to participants the possibility to mobilise and bring into action their own human, innovative resources, or if they would again produce unstable working conditions, not being able to secure long term success for the self-employed.

European Community initiatives promoting self-employment had been evaluated before only by indicating how selected pilot projects had taken into account the specific social and cultural background of the target groups. There had been no evaluation of the policy on the basis of outcome criteria referring to the success of the individual careers of startups (Koster 1994; G. Schmidt 1994).

Our project was realised to examine the biographical impact of participating in such programs and the conditions for benefitting from them. The research was founded upon the explicit hypothesis that active social integration policies aiming at the promotion of self-employment of unemployed women and migrant minority members can only be successful if their specific socialisation under unstable biographical and work conditions is recognized and compensation is provided for their discontinuous working careers. These deficits are hypothesized as the principle cause also of business failure and required interventions. The empirical methodology of the project challenged this hypothesis through the systematic collection of life-histories and work-histories from samples of women and migrants who were most likely to be threatened by exclusion and, at the same time, had shown a strong motivation to self-employment through participation in programs geared to active social integration. We matched these samples with samples of migrants and women who had become successfully self-employed without the benefit of these programs and policies. Through this challenge testing of our hypothesis, we began to formulate concepts for effective social policies related to efforts of members of socially vulnerable groups. Through biographical analysis, we aimed at evaluating central policies targeted to support the starting up from unemployment, for unemployed participants in general as well as for women and migrants in particular.

Our research outcomes consist 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 Rhein/Main-Area in Germany, Athens in Greece, Stockholm for Sweden, and London for the UK. In Denmark, the semi-metropolitan regions of Aalborg and Aarhus were the research sites. In Italy we examined self-employment activities in the semi-rural region of Calabria.

The selection of the sites had to take into account the variation of important variables for the challenge of our hypothesis. These are: the regional self-employment culture, the intensity of the self-employment policies,

the integration of women into the labor market and of migrant groups into the system of social and civil rights.

#### **4.1.2. The concept of entrepreneurship**

##### **4.1.2.1. 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 the entrepreneurial task, since they counteract the notion of a “standard entrepreneurship”.

Entrepreneurs nowadays are fewer than ever typical “classical” entrepreneurs who start their business with a financial cushion and more or less favourable social and political conditions. The “*standard-entrepreneur*” is male, starts his business in his young or middle age, has either inherited his father’s company and/or has human capital which he wants to invest in a business of his own.

The number of those, however, who can be counted as the “new” entrepreneurs has increased dramatically during the last ten years. “New” entrepreneurs are defined as those who, out of unemployment or another disadvantageous condition, become self-employed. Self-employment activities indeed have increased steadily in Europe during the last ten years (Apitzsch 2000, Kreide 2000). New business set-ups have reached a peak in 2000. The percentage of women among entrepreneurs has also grown as well as that of immigrants who set up a business of their own. “New entrepreneurs” at one point of their life do not seem to have any other chance to remain (or become) integrated in the labor market than by setting up an own business. Self-employment for them is a (or better: is *the*) chance to get out of a predicament. Their motivation very often is not “to get rich”, but to get a job at all. During the process of setting up their own business, they become familiar with their project and start to like the idea of having initiated and realized a plan. They get used to the idea of being their own boss and having the power to decide by themselves. Nevertheless, newcomers in this group rarely have the educational degree or the knowledge to become self-employed in one of the “booming sectors” in the new technologies.

Especially women tend to become self-employed in traditional areas such as cosmetics, fashion, therapy, massages or office services (translation, secretary) where usually the prospects of making a profit is low. Moreover, many of them start “small”, with only a very narrow budget and very often remain small, voluntarily.

In the literature on entrepreneurship, the resources required for starting a business successfully are considered as financial start capital, human capital in the form of education and qualification and social capital in the form of access to support networks. These definition seems to have shaped the profile used by consulting institutions as a measure basis for the appropriateness of a business starter. The entrepreneur’s

profile used e.g. by the Deutsche Ausgleichsbank for the decision about loans for business starters includes the possession of the economic, educational, network and physical (health) resources (Homepage Deutsche Ausgleichsbank [www.dta.de](http://www.dta.de) and [www.gruenderzentrum.de](http://www.gruenderzentrum.de)).

Our research, however, has shown that many successfully self-employed had previously experienced broken educational careers in connection with crises in their childhood and youth. Therefore, they frequently lack formal human capital. Many self-employed women seek autonomy as a way out of traditional and oppressive family ties through self-employment and therefore lack backing and support by family networks. 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.

These starting conditions of people highly motivated for entrepreneurship which our analysis has revealed should be taken into account. The demand for inclusion to the supportive policy measures is legitimized by the finding that these persons are most motivated towards self-employment. This fact leads us to suggest the reformulation of the concept of entrepreneurial resources which are important for starting a business. They should include the important aspect of the "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.

#### **4.1.2.2. A critical perspective on the notion of „ethnic business“**

The literature on ethnic business focuses on starter conditions such as imported skills, a 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). The focus of this model is upon the inherent constraints which limit the opportunities of immigrants to certain areas or niches in the host economy, 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). These theories

comprise most of the contemporary main stream approach to immigrant entrepreneurship theory ( Mars and Ward, 1984).

The strength of this approach is its high degree of realism. Not everything is possible for immigrants to achieve, at least not immediately. Their choices and opportunities are severely constrained by the existing economic structure, which is dominated by the national majority and to a certain extent by previously arrived immigrant groups as well as their own inadequate resources. The main weakness of this model is that it tends to underestimate the structurally imposed psychological pressure on individuals not to accept the limited possibilities open for them, but to go beyond them or „innovate“ (Kupferberg 2000). A theory which emphasizes structural constraints, for instance, traditional cultural characteristics, seems to be too deterministic. What has to be explained is precisely the opening up of opportunities by the immigrants themselves. We also have to take into account the intra- and intergenerational mobility which is a result of reflexive agency, as these individuals try to reshape and renarrate their ongoing biographies (Giddens, 1991). They might prefer to abandon the safe haven of ethnic enclaves and move into other areas of business, something which is psychologically more satisfying because it gives the individual the chance to escape the narrow ethnic community and become an equal member of the majority. Such „identity politics“ of ethnic entrepreneurs are difficult to account for by the structural opportunity theory, and 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 the 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 equally share the fruits of success. A focus on group/collectivistic strategies and on group solidarity has led to gender bias and gender blindness in studies on ethnic entrepreneurship.

Our case studies, however, show the ways in which the gender division of labor shapes the outcomes of upward mobility for specific individual members of a group. Former research on ethnic communities has sometimes shown blindness to gender specificity in the functioning of the power structure in many ethnic communities. These approaches overemphasised ethnic group ‘solidarity’ and also failed to see the cost of entrepreneurship: inequality and oppression of ethnic labor, often female, euphemistically called family labor. (In our research we can rely, however, on former research in the garment and the food industries: see Anthias 1982, Morokvasic 1988, Morokvasic 1991, Phizacklea 1990.)

It seems as if the still widespread assumptions about immigrant women as confined to a dependent status within a family were true, and as if they were not like their male counterparts also independent and entrepreneurial. 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 an explanation for the differences among groups (Portes 1995) is probably one of the reasons why this research line has remained rather gender

insensitive. The ways in which the gender division of labor shaped the outcomes of 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.

Thus, differing from the dominant assumption in 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”,
- b) the access to self-employment also applies to women. They still need to be more generally recognised in their agency, that is, as active protagonists in the complex dynamics between (ethnic) communities, (ethnic) networks and labor market conditions.

#### **4.2. Results across Europe and European collaborative effort**

It was the hypothesis of the project that only those policies for new self-employment would be successful that would offer a compensation for specific socialization processes under discontinuous biographical and working conditions. Before we report our evaluation of the outcomes of different types of policies which had an impact on the biographical records (4.3.) we would like to recapitulate different types of self- employment elaborated by individuals and groups according to gender and minority coping strategies and their specific national characteristics.

In our sample we included cases of self-employment of women and migrants that were threatened or affected by unemployment.

The analysis of the biographical interviews has shown that we can distinguish between two main types of self-employment: the self-restrictive type that has been discussed in the literature as “solo self-employment” (Bögenhold/Light 2000) , and the expansive type of self-employment that is operating with employees.

##### **4.2.1. The gender-biased self-restrictive or „modest“ type of self-employment**

Our analysis reveals that women threatened by unemployment are structurally more eligible for the self-restrictive type of business. This seems to be in contradiction to the emancipatory motivation for self-employment, but in our case analyses we discovered that both goal 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 dependent upon the type of the biographical embeddedness of self-employment. This mostly comes to the fore in the types where “autonomy”, “healing”, biographical “repair work” and

“development of the self” are the biographical goals for which self-employment is a means. In these interviews the “modest” type of business has been vehemently defended against the questioning of the interviewer concerning a possible change by expansion, and is not at all restricted to the marginal type of self-employment out of pure „need“ (Bögenhold 1986;1990).

It seems that expansion is experienced by these women as an economic risk (Hakim 1998) that would not be compatible with the biographical goal of “autonomy”, “healing” and “development of the self”. Moreover, expansion through the employment of employees is seen as an increase in control costs and as a possible loss of autonomy.

On the other side, self-employed women are mostly committed to their families, so that in consequence the self-employment process is taking place in a sensible balance of duties that should not be disturbed by expansion. In this sense, women are constantly dealing with the needed transformation of the still more or less existing traditional gender contract. This bargaining process is experienced all over Europe.

Self-employed Italian women in Calabria, however, characterized “self-employment“ as a means to earn a supplementary „family income“. The “modesty” of the business types in Southern Europe are frequently informal, not registered for taxation and thus officially not visible and not eligible for public support. „Modesty“ of business thus should be better called „informality“, being strictly connected to the Mezzogiorno type of illegal and informal work that has been established in Italian history a long time before the arrival of the first immigrants, but which had a strong impact on the type of insertion of immigrant work into Italian society (Reyneri 2000).

#### **4.2.2. The expansive type of self employment**

The expansive type of business is preferred not only by migrant men, when possible, but also by those self-employed women that pursue the strengthening of their self-esteem by developing a sort of “self-competition“. In this sense, the type of self-employment as a means to reach social recognition and the type of self-competition found in the case studies of native women and migrant women of the second generation seem to be basically the same, since self-competition is a means to increase self-esteem.

Nevertheless, it seems that in cases in which qualified services are offered from a free-lance situation, which we have mostly found in native women’s self-employment, the possibilities of business expansion are limited. In these cases it is difficult to expand because expansion would mean to multiply the specialised work of a single person. It is the personal creativity and responsibility that is expected by the clients, so that one can realize only the limited expansion that the own time-table allows.

In the types of self-employment as a means towards social recognition and strengthening of the self-esteem, we observed the intensive, sometimes exhausting work as a strategy for reaching the target. The propensity for expansion and risk taking evidently exists. In these cases, intensive work is not experienced as a constraint, but as a deliberately chosen strategy. The individual woman, pursuing the goal of autonomy with her self-employment, presents the 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 of the hard work.

As it turned out, the overriding motives among immigrant entrepreneurs to start their own business (particularly in the Danish case), is to prop up faltering self-esteem. This motive can take different forms: hard work as a source of personal pride, risk-taking to avoid self-doubts as well as entrepreneurial creativity rooted in the experience and willingness to start from fresh or invest in life-long learning. Whatever the particular form, we can categorise this motive as a kind of “pressure to innovate”, which arises out of the 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.

### **4.3. Policy recommendations and their transnational applicability**

#### **4.3.1. The concept of social citizenship policies**

Self-employment policies are an important aspect of social citizenship. This is not a self-evident assumption, but depends on the notion of social citizenship. First and foremost, citizenship consists of the 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”, the entitlements have been the result of bloody struggles throughout the last three hundred years (T.H. Marshall 1992). Citizenship on the other hand is a dynamic public process, which offers the possibilities to participate in political processes and the economic, social, and cultural life, including the material and social resources needed (Turner 1993; Kreide 2000, 10f.). The question what exactly the different rights as well as the different citizenship practises embrace is a highly contested matter and cannot be discussed in our research project in detail. We, however, do say something about the meaning of a specific aspect of citizenship: the self-employment policies that are part of social citizenship.

During the 1980s and the beginning of the 1990s there was a debate going on about what social citizenship means. The New Right critique of social citizenship and the welfare state argued that existing policies have

supported the passivity of the unemployed and the poor without actually having increased their life chances (Mead 1986, 1997; Kymlicka/Norman 1994). According to the New Right, to ensure social and cultural integration one has to go “beyond” entitlement and has to strengthen individual responsibility (Mead 1986, 1997). Meanwhile it turned out that the New Right reforms that have taken place during the 80s have by no means brought back individual responsibility among the disadvantaged groups. Instead, market deregulations lead to economic irresponsibility, as can be seen by the savings and loan bond scandals in America (Mulgan 1991, Kymlicka/Norman 1994). Moreover, the cut of benefits has not been joined by measures that qualified the poor for a new entrance into the labor market.

An adequate conception of social citizenship as we assume has to offer a balance of rights and responsibilities. Whereas some of the citizenship theories stress the participating democracy to overcome citizens’ passivity and to legitimise material resources to “empower” citizens, the focus here is expanded and includes also the “market side” of citizenship. It is necessary to offer policies for the poor and the disadvantaged that allow them to get back into the market sphere. To set up one’s own business can be a successful way to integrate oneself into the labor market. It depends, however, heavily on the structural conditions and the adequate policy.

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 that have supported or hindered successful self-employment was conducted in order to formulate concepts of appropriate social integration policies through the strengthening of existing attempts at extending self-employment opportunities relevant for a broad European dimension.

Traditional policy evaluation has for a long time focused on the supply side of the labor market. Only in the 90ies the so-called „demand side“ (at least in longitudinal assessment studies of the labor market) has been more and more perceived under the current conditions (WZB Berlin 1997, 24) as „the most important place of creating and filling jobs.“ (WZB Berlin 1997, 24). Policy targets taking into account starter strategies shift from welfare, professional training, rehabilitation, and subsidies for work places towards active social integration. The societies within the EU develop new concepts and instruments of integrational strategies, which do not aim any more only to structure and strengthen large economic units, but also aim to improve social integration on the level of self-employment projects. Such policies have been developed on the European, the national and the local level. 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-organisation of work places.

T.H. Marshall’s classical distinction between civil, political and social rights made the assumption that existing civil and political rights would have to be completed to full citizenship by the development of social

rights. Astonishingly the development of the European Union did not follow this pattern of diverse national types of citizenship, mainly the American and British types. On the contrary, there were primarily granted social rights to settled immigrant populations whereas the full political rights of native citizens of the single European states were broadly denied to immigrants (Faist et.al.1999). Social citizenship policies in this way achieved 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 1993,1), which also has been called a concept of „nested citizenship“ (Faist 2000). Our evaluation interest was to discuss in the light of our empirical findings whether these „nested“ European citizenship policies were able to complete and improve national welfare concepts or whether they created paradoxical and/or negative effects.

#### **4.3.2. The types of social citizenship policies**

Throughout our project we generally found three types of social citizenship policies for new self employment:

- a) Individual bridging allowances from unemployment to self-employment were differing according to the different types of welfare states and were following the logic of the single nation state.
- b) Collective self-employment programs on the European level tend to substitute rather than complement national welfare programs.
- c) Targeted mentoring programs on regional and communal levels worked in a complementary way to national and European programs.

##### **4.3.2.1 Bridging allowances**

The bridging allowance is the main labor market instrument of the national governments towards the support of self-employment of unemployed people.

While there is consensus in the literature that this is a form of policy preferred by women who tend towards restricted forms of entrepreneurship, there exists also a critique on this type of business as inappropriate. It is often discussed as a failure, as a marginal form of self-employment not deserving to be considered seriously according to the criteria of the “standard entrepreneurship” as entailed in the dominant economic and political discourse. Therefore there are normally no loans available for “modest” business owners, whereas only in the last years there has been some effort to recognize this type of business as legitimate and socioeconomically useful and to develop programs of support through micro credits. Still, this emerging policy of recognition is not visible in the narration of the self-employed women. For example, even the

women's organization "Frauenbetriebe" in Frankfurt and the Communal Women's Department pursue a policy demanding the support of expanding businesses and try to influence the women participating in the training course towards abandoning the "modest" type of business and daring the expansion. Thus, the training courses seem to become an arena in which the opposing positions are meeting each other and are negotiated. However, this policy seems to find quite an opposition under the participating women, who become much more aware of their interest in a "modest" type of business through the confrontation with these positions.

Under these circumstances a learning process seems to be necessary on the side of the institutions, even the 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 that is entailed in this type that is not visible, if success is defined only in economic terms.

The national institutional framework obviously has 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 had the opportunity to get a start-up subsidy, only Danish and English immigrants have used this option most frequently, while the 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 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 participation of the different categories of our sample in this policy measure was different in each country. There are many differences in the welfare regime of each country, even between the north European countries.

We could observe that in Denmark, UK and Sweden there was a rather high participation of migrant men and women as well as of native women to the bridging allowance before starting a business. In Germany, on the other hand, the participation of the native women was high, while the participation of the migrant men and women was very low.

However, a main complaint of those native women who benefited from it, was that the bridging allowance was not accessible enough for the unemployed because of lacking appropriate information.

Concerning the duration of the bridging allowance, it seemed (mainly in regard to the "modesty" of the business type that women are creating) that the support limited to 6 months in Germany is rather short. The Danish case seems to offer a good practice with the length of two and a half years. Still, even the longer granted bridging allowance in Denmark has been evaluated as too short by some of the female interviewees.

The combination of the self-employment with the unemployment benefit that is granted unlimited was therefore the better solution in some cases in Germany and Denmark.

Swedish and Danish self-employed reported that the height of the bridging allowance would not be sufficient for support in the first time of business, whereas the high taxation in Sweden would hinder the process of stabilization of one's business.

Still, the ambiguity of this issue becomes obvious by considering that a longer support of the self-employed could also mean that the self-employed is not exposed to the necessity to develop the business and become real independent from support. However, in the biographical records it is obvious that self-employed women in Germany considered the bridging allowance as a strategy towards self-commitment aiming at setting themselves under pressure to develop their business and turnover within the duration of the bridging allowance.

In order to evaluate the bridging allowance and the structural conditions under which it is granted, we have to reconsider the single cases in which the self-employed women received it. While some of them, as already discussed, were not informed about the bridging allowance and received the information after they had decided to become self-employed, there seems to be another typical path to the bridging allowance, which is different from the institutionally foreseen path.

For example, a native woman in Germany decided to become self-employed while still being in an employed work position. She had to make some efforts negotiating with her employer in order to be dismissed from her job, so that she could register as unemployed and be eligible for the bridging allowance. Her unemployment has been strategically constructed in order to become eligible for the support for the self-employment, for which she would not be eligible if she would have quitted her job by herself.

From this case we can infer on the one side, that unemployment before self-employment is not always the result of social exclusion mechanisms. On the other hand, we would not draw the conclusion that in these cases the bridging allowance is misplaced. We would rather suggest that the coupling of the bridging allowance to the unemployment benefit discriminates against the business starters that are not registered as unemployed but consider it important to become self-employed.

A further function of the unemployment benefit seems to be the possibility of a biographical moratorium. Several native women have described the unemployment time in this way. Being unemployed and receiving unemployment benefit, they could develop in this phase the plan of their self-employment. This had a positive influence on their business success.

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 national welfare policy, and the European confrontation made it possible to find best practises in order to universalise them throughout Europe. The main critique of this policy measure is the short duration in some of the European countries, the restriction to those individuals eligible for unemployment benefits and the insufficient information policies concerning migrant men and women.

#### **4.3.2.2. Collective self-employment policies**

Policies to support self-employment projects have been criticised because of their male majority member bias (Rosenberger-Balz, 1993, Sen et al. 1995). Therefore, in recent years policies have been designed to specific groups aiming at the specific deficits, needs and resources of women and migrants.

A wide range of policies has suggested the form of 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 been an instrument for integrating Italian and minority women in the sector of paid work.

The realization of these projects has shown how difficult it is to realize the aim of collective self-employment. At the same time there emerged paradoxes in the policy designs and implementations that have made the undertaken projects even more unstable.

The collective self-employment projects have been rather pure top down policies. The projects have been conceived by the policy makers and policy implementors and have been suggested to the unemployed women. The policy implementation had in some cases the form of a middle-level top down policy within the ethnic organizations, conceived by the administrators of the ethnic and migration issues active in the ethnic community and not by the women who would participate. The interviews with migrant women in our samples show, however, that among migrant women a specific expertise about business concepts could have been mobilized and supported by the policy, enabling the realization of a bottom-up approach that could be more promising than the top-down approach. 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 fitting for all members of such an existing group.

In the biographical records of collective self-employment for migrant women the experienced projects are mostly described as belonging to the sector of domestic work. Migrant women's skill resources are perceived as being confined in the traditional gender skills like cooking, cleaning, sewing. However, the women that participate are frequently higher qualified, having formal qualifications from their countries of origin that

they could not realize on the labor market of the host society. The planning of the projects seems to rely on some stereotypes of the “migrant woman” that does not quite match reality, but rather ignores existing skills, resources and potentials.

The recruitment of the participants for the collective self-employment cooperatives have shown that interests of the administration to fill the projects with participants and to reduce the unemployment statistics have led not only towards including women without appropriate motivation - neither towards the concrete professional sector, nor towards self-employment or collective self-employment at all. They have also led to a tactic that could be named “smooth force” towards inclusion in the projects. Migrant women without any motivation towards the projects were forced to participate.

Through this practice the paradoxes increased of promoting so-called autonomous economic activity using patronizing instruments. This paradox can be resolved or mediated only if planning as well as the recruiting of participants takes into account their needs, resources and biographical plans.

Nevertheless, in many cases the participation has been a socializing process, and participants have evaluated the project participation as a source for the strengthening of 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 the participants being not at all interested in the outcomes means to reduce the chances for a successful completion of the project. The already high complexity of a collective self-employment project increases considerably if the task is added to generate motivation in non-motivated persons.

Our analysis shows that in southern Europe, and in particular in Greece and Italy, self-employment activities take place in a social policy vacuum. The analysis of self-employment initiatives undertaken by African migrants both in Greece and Italy show that self-employment is viewed in four different ways. First, it has been seen as a ‘way out’ from the exploitative working conditions in the informal economy. Second, it was seen as a ‘natural option’- the community engages in this activity; a particular kind of self-employment is typical amongst the particular group in order to integrate into the labor market. Third, it can be described as a way to expand one’s ideas, be independent and create jobs for others. Finally, it seems to be true that setting up and running the business in a social policy vacuum makes informal networks (family, friends, community) very important.

In Greece and Italy, collective self-employment projects are offered to native women who have difficulties to find a job on the labor market. In Greece, in the area of Athens, the participants are typically older than 35 years. Women have no or only short working experience in the non-domestic sector, having been housewives and mothers. The problems arising in these projects are not quite the same as the problems in the projects in the north European countries. Also here there is a serious problem of motivation, but it appears in another

form than in the north European countries. Here we do not perceive the problem of the “smooth force” to join the project. The women are more interested in the projects, still, their motivation is oriented on other aspects of the project than on its goal. They are motivated to participate not because they are interested in the project goal, but because the subsidized project participation is appears as a substitute of the missing job, a reasonable occupation or unemployed benefit. Under these circumstances, the outcome of the projects here are also dissatisfying, since seriously motivated participants have to realize that the other participants are not seriously interested in collective self-employment. European social citizenship policies in these cases turn into substitutions of non-existing national welfare policies (such as unemployment benefits, or other social benefits), but in this way lose their character as activating and structurally transforming policies.

In conclusion, we discovered that most of the policy programs targeted towards special social (or ethnically defined) groups are trapped by the paradox that they work with the hypothesis of the special cultural and biographical resources of these groups. Meanwhile, the programs themselves as well as the access criteria to the policy are still deficit-oriented and develop patronizing types of so-called “active social citizenship policies”, unable to sustain agency, creativity and networking.

#### **4.3.2.3 Targeted mentoring programs**

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 (Greek ethnics and Africans in Greece, migrants in Italy) are very frequently people with middle and high formal qualifications that cannot be realized in the labor market of the host society. This has also been the case among the so-called „guest workers“ in Western Europe, but not to such a large scale. There is a lack of policies towards detecting qualifications and giving support in formulating ideas and entrepreneurial concepts. The key informants‘ interviews on the regional policy level in Germany (RKW) have shown that consultancy services offer help for correction and evaluation of an existing idea and business concept. Consultancy services, however, are often not skilled in shaping diffuse ideas of self-employment into business concepts and in detecting hidden recourses that can be matched to market demands. The comparison between the Danish, Swedish and German cases show that a very active entrepreneurial policy, as in the Swedish case, is not necessarily something positive. On the contrary this can contribute to a clientelisation of the entrepreneur who remains as helpless as before. Such an effect might be intentional or not - one should not exclude the possible interest of the Swedish welfare state bureaucracy of socialising their clients to passivity in order to legitimate the need for this particular type of professional service mostly in the care sector - but it is difficult to argue that it helps to create a more entrepreneurial climate in the country.

An exception that can be mentioned as a “good practice” is a service in the city of Stockholm, which consists in offering an orienting consultation for migrants who are considering the possibility of starting their own business, but are not yet in the position to formulate a reasonable concept because they lack insight into the host society.

With regard to this point, migrants structurally resemble the native women without work experience, who need a more intensive consultation on business than people with long integration in the work sphere. Detecting biographical resources could be the goal of an intensive orienting consultancy to be offered to unemployed native women as well as migrants or those who want to start a business. Such a consultancy should be combined with a mentoring of the business starter. However, given the very different kinds of evaluation of the offered mentoring in the UK, in Denmark and Sweden, we would propose that mentoring should be offered by people provided with appropriate skills. For giving support to people in a transitional phase, the institution should be supplied with the needed competency and skills for supporting the biographical work of the client in order to establish a self-employment project.

#### **4.4. Future need for research**

##### **4.4.1. Women’s entrepreneurship and bottom-up strategies of networking**

Women entering the sector of paid work and the modification of the societal “gender contract” have influenced women's traditional role in collective strategies of family businesses. A propensity to develop distinctive individualised strategies, professional plans favouring new working patterns and entering entrepreneurship on their own have been the consequences. Changes in family structures and new demands for child care have also led to the emergence of entrepreneurship as flexible paid work and thus as a coping strategy of women. A number of case studies have shown that balancing family and work is a strong motivational factor for breaking out of salaried corporate positions. Besides, women start self-employment not only in order to avoid unemployment, but also in order to avoid the “glass-ceiling effect” prevailing in the sphere of labor (see also Vianello et al 2000).

As we were able to show, however, native and migrant women threatened by unemployment tend to cluster in very narrow sectors of self-employment and stick to restricted, non-expansive entrepreneurial strategies. Our case analysis showed that it is no good policy practise to push them into more expansive projects. What is needed, however, is the reflection on and the empirical investigation into new types of bottom-up networking which could provide them with entrepreneurial visions as umbrellas for solo self employment and with structures for more social security. This is a task that should also be discussed in the framework of needed new orientations of the European trade unions to non-privileged forms of self employment (Bögenhold et.al. 2000).

#### **4.4.2. Analysis of local policies targeted to collective entrepreneurship and the third sector**

In Europe, entrepreneurship has not only been discussed as the outcome of individual strategies, but also as the outcome of policy measures trying to support job creation through projects towards entrepreneurship in the so-called third sector. Labor market and industrial policy programs finance projects in this sector as “social enterprises”. These organisations 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 marginalised groups. As part of the non-profit sector, they rely on mixed resources, receiving support from public financing and from 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 at serving needs, for instance, those arising in the care sector (Evers et al. 1998).

The aim of social enterprises in the long run is to create jobs for vulnerable groups either by a mixed financing concept or by strengthening their position on the market to become less dependent on, or entirely independent from public financing. Thus, some of the social enterprises have a transitory character, since they aim at entering the market as “normal” autonomous enterprises, from the non-profit to the profit sector. In this sense, social enterprises are exposed to conflicting demands and requirements of the market economy, public and social strategies and interests (Evers 1998). Evaluations of the social enterprises in Germany, Sweden and Greece have hinted at serious weaknesses on their pathway to autonomous economic activity. These weaknesses have been specified in terms of the entrepreneurial concept and in deficits in management skills. On the one hand, the business concept should be independent from social aims, 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 Christe 1995, 1997).

A main challenge that social enterprises have to meet, however, is the accumulation of “social capital”, i.e., the capability to self-organisation and cooperation with local agencies in the mobilisation of resources. They especially have to solve the problem of self-organisation, as a collective problem of trust of the members in each other. The issue of collective entrepreneurial strategies arises in the sector of (private) entrepreneurship in the low technology sectors with family enterprises and in the high technology sector in team entrepreneurship in high-tech companies (Cooper 1973, Reich 1987). In various forms of group enterprises, the complex interrelation of organisation and creative leadership, on the one hand, and of productivity and solidarity is still in need of further investigation, especially concerning the gendered socio-cultural dynamics of group processes.

## **5. Dissemination and/or exploitation of results.**

### **5.1. Dissemination during the project**

Local workshops with policy makers: These local workshops have been a key avenue for the dissemination of questions and problems of policy makers and practitioners, which in return could be taken into consideration in the research process. All of the teams held at least two local workshops with key persons involved in the creation process of policies for self-employment activities. The main goal of the workshops was to provide the opportunity for an exchange of opinions between institutional representatives and volunteers, who work with migrants associations. As an example, the local workshops held at the Department of Sociology and Political Science of the University of Calabria, with members of the local Chamber of Commerce, local politicians, members of unions (CGIL and UIL) journalists, and members of Social Associations, provided an important discussion on the first results of the research itself. Furthermore, these meetings have produced the basis for the start of a dialogue between two different worlds. thanks to which the research has been enriched with different contributions by ethnic and migrant associations (Rom and Filipinos). Through this informal co-operation a better understanding of the cultural and social frame of the interviews has been possible.

Out of the local workshops, there has emerged a network of experts that institutionalised their interrelations by meetings and exchanging views regularly. For example, the Centre for Research on Women's Issues (Diotima) has organised workshops with different organisations that are active in the field of social policies and the provision of social support services for groups threatened by social exclusion. In these meetings policies for the combat of social exclusion have been put on the agenda. The outcome has been the creation of a nation-wide Network that is working on a policy platform. Representatives of the Network are now participating in working meetings with key-administrators and policy makers of the Ministry of Labor, in order to contribute to the launching of the Ministry's new five-year plan to combat social exclusion. These initiatives have been the forum for the diffusion of the TSER results and the exchange of experience with key-persons of Ministry of Labor.

**International Conferences:** Papers on the project results have been presented in a number of international conferences.

\* The ISA (International Sociological Association) Research Committee on Biography and Society Conference "Biographical Methods and Professional Practice",

October 19 - 21 2000, Tavistock Centre, London. This conference has been supported by accompanying measures applied by Ursula Apitzsch, coordinator of the project in cooperation with Prue Chamberlayne, coordinator of the TSER-SOSTRIS project ( SEAC-1999-00106).

\* In cooperation with the European Science Foundation, a European conference on " Self-employment, Gender and Migration " was organized in Spain, San Feliu de Guixols, 28 Oct.- 2 Nov. 2000. The Conference received financial support from the European Commission, Research DG, Human Potential Program, High-Level Scientific Conferences (Contract No: HPCF-CT-2000-00171). The results of the project, as well as the results of further TSER projects addressing issues related to self-employment of migrants, have been presented and discussed. Scholars from Europe and North America presented their latest work on ethnic business and gender. All partner teams took part in this conference and presented their project results.

**Local and national conferences:** A conference on "Migration, Ethnicity, biography and gender" has been organized in cooperation with the "Hessische Landeszentrale für Politische Bildung" (Institute for political Education of the Land Hessen) by the coordinating University. It took place in Frankfurt/M. from 12<sup>th</sup> to 13<sup>th</sup> Mai 2000. Members of the partner teams presented results of the project

At the Annual Conference of the Section Biography of the German Sociological Association „Biography and Self-employment“ in Frankfurt/M. März 1998 several papers on the project have been presented.

In the local workshops, papers have been given on the findings of the project.

**Further Conference Presentations:** Numerous papers have been given (see Section 7.2.)

New Books: In the book "*Self-employment, gender and Migration. Women in Non-Privileged Self-employment*" to be published by an English Publishing House, some of the findings of the project will be presented.

In the book "*Ethnic Business in Europe and America. With special attention to gender dynamics*" contributions of the project partners together with presentations at the Euresco Conference on the gender aspects of migrants' self-employment will be presented. The book is planned by an English publishing house.

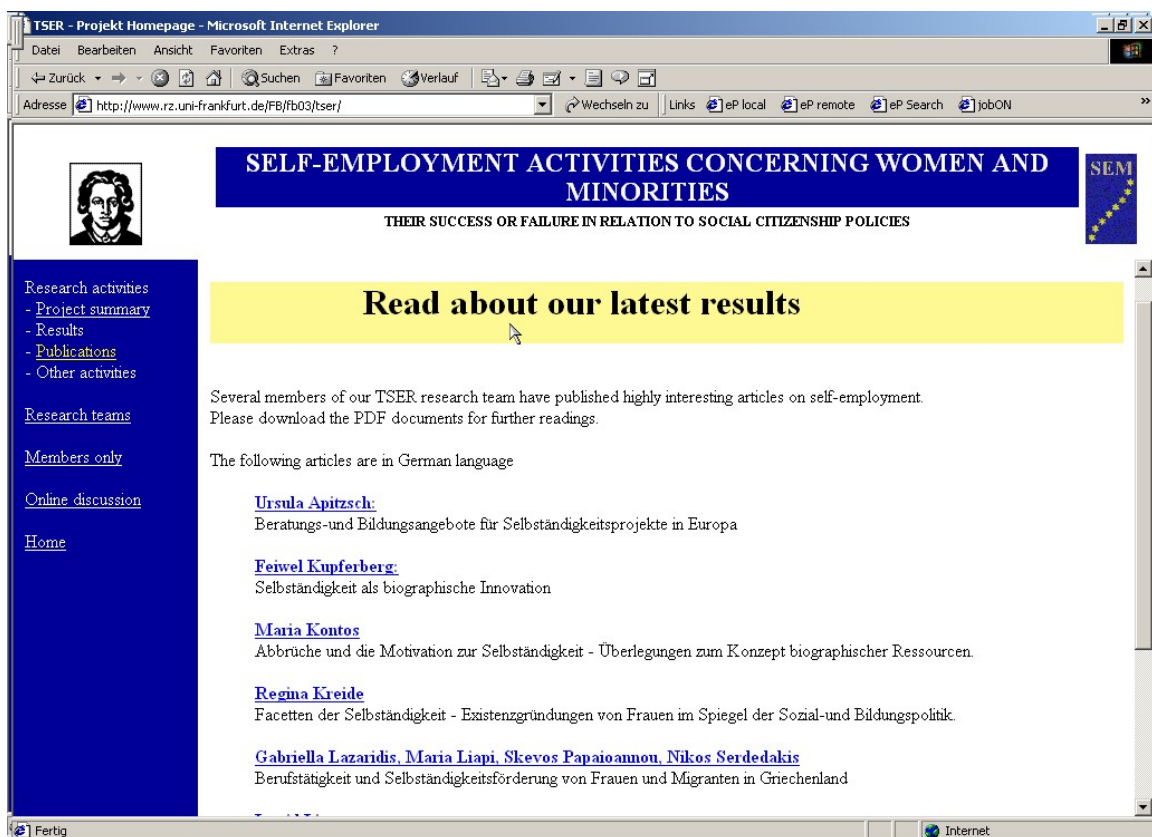
**Articles in Journals and Journal Theme Issue:** An issue of the journal Hessische Blätter für Volksbildung entitled "Selbständigkeitsprojekte" (Self-employment projects) edited by Ursula

Apitzsch carried five articles concerning Self-employment and educational processes. Several articles have been published in journals (see Section 7.2.)

**Chapters in books:** Several articles with project outcomes have been published as chapters in books. (see Section 7.2.)

Further conceptual works of the partners are listed in section 7.2.

**The Project Homepage** : The website of our research project has two functions. Firstly, we have built a working knowledge database that is currently available for exploitation by members only on the project website (see 3.2. in this report). Secondly, the website is a very important means for making our project known to other interested research teams as well as for distributing the results of our research. Below you can get a glimpse of one page of our latest results, available under our web-address ([www.rz.uni-frankfurt.de/fb03/tser/](http://www.rz.uni-frankfurt.de/fb03/tser/)).



## **5.2. Follow up Activities**

### **5.2.1. New Analytical and methodological Work**

A main focus of the future work is the exploitation and development of the methodological data base. The team highly motivated to continue its creative and productive collaboration and to explore further use of the data base, that has still to be completed with remaining NUD\*IST processed interviews. Accompanying measures, in order to elaborate and develop the data base, are being discussed with national research authorities (The German Research Association DFG). The data base will further be exploited by the partners in relation to academic teaching and research. Especially, PhD students of the partner universities will use the data base for research.

Furthermore, the development of the concepts of the project is being discussed with the partners. This includes the elaboration of the concept of biographical evaluation of policy and the further use of the biographical methods in studying non-privileged entrepreneurship of women and minorities in relation to processes of belonging, identity and lifestyle. To promote future common research interests, co-operation with other TSER projects, using biographical methods in evaluating policies and the development of entrepreneurship out of the third sector, is being initiated.

The British team will continue the conceptual work on certain aspects of our findings, for example: looking at the limitations of using self-employment as a means to challenge social exclusion and the comparison of self-employment & life experiences between older migrant sample & British born ethnic minority youth. A further issue that will be investigated are further notions of belonging.

The data base will be utilized for academic teaching. Especially, the Danish team, plans to relate the use of the data base with the Ph.D. project "Entrepreneurship as Innovation. Biographical Analysis of immigrant entrepreneurs in six European countries" in the "Academy of Migration Studies", Aalborg University.

### **5.2.2. Policy Development**

Our collaboration with policy makers and administrators has lead to requests for further collaboration and activities.

In Germany, the Social Ministry of the Land Hessen invited us to participate in the development of the new integration policy towards migrants, especially in regard to promotion policies for

entrepreneurial activities of migrant men and women. Members of the team are participating in the initiative “Self-employment of migrant women”, which aims at developing new concepts for the promotion and support of self-employment activities. A focus lies on the issue of the possibility of promotion of collective self-employment, the feasibility of economic solidarity and the instruments and strategies needed for strengthening solidarity and cooperation.

In Athens the members of the Centre Diotima is participating in the regular consultation meetings of the Labor Ministry, as a “think tank institution” for self-employment activities of women and self-employment and the third sector. The members of Diotima are also engaged in deepening the understanding for biographical methods in women’s studies in Greece.

### **5.2.3. Future publications and conferences**

The partners are planning the publication of the national reports in the national language.

\* At the Conference of the RC “Biography and Society” of the ISA (International Sociological Association) in Mai 2001, in Kassel, a panel on “Biographical methods in international comparative research” is planned in which papers of the project will be discussed.

\* At the conference “ Umbrüche der Arbeitsgesellschaft. Unsicherheiten und biographische Innovationen” organized by Ursula Apitzsch and Christel Eckart from 26<sup>th</sup> to 27<sup>th</sup> October 2001 in Kassel, members of the Frankfurt team will present findings of the project.

\* At the ESA (European Sociological Association) conference, stream on ‘Migration, Ethnicity, Racisms, in S. and E.C. Europe’ and stream on “Biographical Perspectives on European Societies” in Helsinki in August 2001, members of the research teams will present project results.

\* The Dundee team plans further papers to be presented at the conference ‘Strangers and Citizens: challenges for European governance, identity, citizenship’, organised by Prof. Allan Williams and Dr. G. Lazaridis, 17-19 March 2001, Dundee.

\* The work on the publication of the papers presented in the conference “Biographical Methods and Professional Practice” will be continued until March 2001, supported by accompanying measures approved by the EU Commission.

\* For the introduction of the planned publication “ Cittadinanza e lavoro autonomo”, the Italian team will organize a public discussion with the policy makers and administrators that have attended the local workshops.

## **6. Acknowledgements and References**

### **6.1. Acknowledgements**

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## 7. Annex

### 7.1. Publications

New Books: In the book “*Self-employment, gender and Migration. Women in Non-Privileged Self-employment*” to be published by an English Publishing House, some of the findings of the project will be presented.

In the book “*Ethnic Business in Europe and America. With special attention to gender dynamics*” contributions of the project partners together with presentations at the Euresco Conference on the gender aspects of migrants’ self-employment will be presented. The book is planned by an English publishing house.

**Journal Theme Issue:** An issue of the journal Hessische Blätter für Volksbildung entitled “Selbständigkeitsprojekte” (Self-employment projects) edited by Ursula Apitzsch carried five articles concerning Self-employment and educational processes.

Ursula Apitzsch: Beratungs- und Bildungsangebote für Selbständigkeitsprojekte in Europa

Feiwel Kupferberg: Selbständigkeit und beruflicher Neuanfang: die Affinität von Selbständigkeits- und Biographieforschung

Regina Kreide: Facetten der Selbständigkeit – Existenzgründungen von Frauen im Spiegel der Sozial- und Bildungspolitik (engl.: Self-employed women and welfare state policies)

Maria Kontos: Bildungsprozesse, Abbrüche und die Motivation zur Selbständigkeit – Überlegungen zum Konzept biographischer Ressourcen.

Gabriella Lazaridis/ Maria Liapi/Skevos Papaioannou/Nikos Serdedakis : Berufstätigkeit und Selbstständigkeitsförderung von Frauen und Migranten in Griechenland.

## Chapters in books

Aleksandra Ålund (2001) "På olika villkor" I : På resande fot, Stockholm: Sellin & Partner (Pp. 115-122).

Aleksandra Ålund (2001) "Framgångshistoria eller...?Etniskt företagande i globaliseringens tidevarv". This article has been sent to the editor, Elisabeth Sundin, for publication in an edited volume.

Ursula Apitzsch, Lena Inowlocki (2000) *Biographical analysis : a "German" school?* in Prue Chamberlayne, Joanna Bornat, Tom Wengraf (Ed.) *The turn to biographical methods in social science. Comparative issues and examples* London Routledge 2000, p. 53-70

Regina Kreide (1999), *Selbständigkeitsprojekte von Frauen und Angehörigen von Minderheiten*, in: Regina Haberfellner/Fritz Betz (ed.) *Geöffnet! Migrantinnen und Migrantinnen als Unternehmer*, Zentrum für soziale Innovation- workshop 5, Wien 1999

Gabriella Lazaridis with Maria Koumandraki (2000), *Deconstructing naturalism: the racialisation of ethnic minorities in Greece*, in R. King (ed.), *The Mediterranean Passage*, London: Longman .

Suzanne Mason's article, "Strategier på Sträckbänken" will be published in an anthology in Sweden in early 2001.

Maria Kontos (2001), *Von der "mithelfenden Familienangehörigen" zur selbständigen Migrantin. Ein sozialer Transformationsprozeß in der Migration*, in: Büttner, Christian, Meyer, Berthold (Ed.) *Integration durch Partizipation. „Ausländische Mitbürger“ in demokratischen Gesellschaften*, Frankfurt/New York, Campus

## Articles in Journals

*The following articles of Floya Anthias are in preparation:*

*Exclusion, self-employment and minorities:* To be submitted to *Work, Employment and Society*

*Households, Families and Migration: the case of self-employment practices:* to be submitted to *Journal of Ethnic and Migration Studies*

A version of the paper of Suzanne Mason "Self-employment Policies in Perspective of Citizenship, Gender and Ethnicity" (Aalborg paper) has been translated to Swedish and will be published in the PfMI (Partnership for Multiethnic Inclusion) Series in 2001.

Three further papers are under preparation for publication in refereed journals by the Dundee team:

'Migration and networks'

'Self-employment of ethnic minorities in Athens'

'Women and self-employment'

Nishi Mehta published a review of the book of Waqar Ahmad, Aliya Darr, Lesley Jones & Gohar Hisar *Deafness and Ethnicity: Services, Policy and Politics* Policy Press in *Sociology* vol 34/n 2/May 2000 Cambridge University Press

Maria Kontos: Sind Solidarität und Kooperation förderbar? Überlegungen am Beispiel eines Projektes gemeinschaftlicher Existenzgründung. In: *Neue Praxis* 2/2001 (forthcoming)

## **7.2. Conference Presentations**

Papers on the project results have been presented in a number of international conferences.

\* The ISA (International Sociological Association) Research Committee on Biography and Society Conference "Biographical Methods and Professional Practice", October 19 - 21 2000, Tavistock Centre, London.

Ursula Apitzsch : Biographical Policy Evaluation

Feiwei Kupferberg : Ethnic Entrepreneurship as Innovation. Comparative Biographical Analyses, Theory and Policy Implications .

Maria Koumandraki: Networks and self-employment

Maria Kontos: Biographical resources and self-employment of migrants

\* In cooperation with the European Science Foundation, a European conference on " Self-employment, Gender and Migration " was organized in Spain, San Feliu de Guixols, 28 Oct.- 2 Nov. 2000.

Aleksandra Alund: "Beyond the small shopkeeper success story: Marta's encounter with Swedish bureaucracy"

Floya Anthias : "Theorizing gender and migration in a global context: diversity, difference and inequality"

Floya Anthias, Nishi Mehta : "The intersection between gender, the family and economic structures in the context of self-employment: issues of comparison"

Ursula Apitzsch:

"The TSER –Projects on ethnic business and the gender issue."

Maria Kontos, Regina Kreide: "Social policies, ethnic entrepreneurship and the concept of resource

Feiwel Kupferberg : "Immigrant entrepreneurship as network mobilization. Social Capital and the Pressure to innovate"

Maria Liapi: "Female entrepreneurship as a means of pursuing the biographical target of self development and autonomy of action"

Suzanne Mason : "Collective self-employment of migrant women in Sweden. Biographical projects and policy measures"

Skevos Papaioannou, Giorgos Tsiolis: "The role of social policy towards the newcomers Pontian Greeks in Greece in relation to their self-employment projects."

Walter Privitera, Elisabetta della Corte, Walter Greco: "The participation of migrant and native women in co operatives in Calabria".

Trine Lund Thomsen: "Strategies among ethnic entrepreneurs in Northern Denmark"

**Local and national conferences:** A conference on "Migration, Ethnicity, biography and gender" has been organized in cooperation with the "Hessische Landeszentrale für Politische Bildung" (Institute for political Education of the Land Hessen) by the coordinating University. It took place in Frankfurt/M. from 12<sup>th</sup> to 13<sup>th</sup> Mai 2000. Members of the partner teams presented results of the project

Aleksandra Alund: Bread Book and Monument , identity work in Migration

Floya Anthias: Narratives of Identity, Accounts on Race, Class and Gender

Ursula Apitzsch: Migration, Biography, Gender

Maria Kontos: Female migrants biographies and self-employment

At the Annual Conference of the Section Biography of the German Sociological Association „Biography and Self-employment“ in Frankfurt/M. März 1998 several papers on the project have been presented.

Ursula Apitzsch: Biographie und Selbständigkeit

Maria Kontos: "Existenzgründungen von Migranten/innen. Ein biographischer Wandlungsprozeß"

Feiwel Kupferberg: Selbständigkeit als beruflicher Neuanfang. Theoretische Ansätze und Biographische Fallstudien

Skevos Papaioannou: Lebensentwürfe griechischer Jugendlicher in Hinblick auf Arbeit und Bildung

In the local workshop, papers have been given on the findings of the project:

Marianne Nørtoft Thomsen: "Ethnic entrepreneurs and self-employment policy". Paper to local workshop in Aalborg, 21/5 1999. (In Danish)

Marianne Nørtoft Thomsen: "Female entrepreneurs and self-employment policy". Paper to local workshop in Aalborg, 21/5 1999. (In Danish)

**Further Conference Presentations:**

Floya Anthias and Nishi Mehta presented a paper in the 3<sup>rd</sup> Annual Ethnic Minority Business Conference-19<sup>th</sup> September 2000 Graduate Business School, De Montfort University, Leicester  
On 'Social exclusion & ethnic minority enterprise'

Ursula Apitzsch presented the gender conception underlying the project "Self Employment Activities concerning Women and Minorities" at the gender session of the TSER conference held in Brussels on April 28-30, 1999.

Ursula Apitzsch presented first results of the project at the conference on "La risorsa emigrazione nell'epoca della globalizzazione" ("Immigration as a resource in times of globalization") focusing on the situation of small enterprises of Italian migrants in Germany and organized in Frankfurt, 18<sup>th</sup> March 1999, by the Federazione Italiana Lavoratori Emigrati e Famiglie, in cooperation with the CGIL-Educational Center/Frankfurt/M.

Maria Kontos gave a paper "Self-employed Migrant Women and Ethnic Social Structures" at the Fifth International Conference of the MigCities Network "Ethnic Neighbourhoods in European Cities : Entrepreneurship, Employment and Social Order" in Cologne, April 2000

Regina Kreide presented a paper on the results of the interviews with experts at the international conference on "Migrants and self-employment" from 17<sup>th</sup> to 18<sup>th</sup> of May 1999 organised by the "Institute for social innovation" in Vienna/Austria.

Feiwel Kupferberg gave a paper on "The Creative Successes and Failures of Refugee Intellectuals in Hollywood." at the conference on Intellectual Migration and Cultural Transformation in Brighton 25 - 28 September 2000, as well as a paper on "Invisible Immigrants: Danish Immigration Policy and the Public Distorsion of Migration Motives." At the conference of the "American Anthropological Association 99th Annual Meeting" in San Fransisco, 15 - 19 November, 2000.

Gabriella Lazaridis presented a paper on ' Self-employment activities of migrants in Greece' at the Conference , "Migration in Greece: Social exclusion, xenophobia and social policies promoting integration in the labor market", which took place in Athens, Greece on the 26 September 2000.

Suzanne Mason gave a paper on the view of "women" and "immigrant women" as separate categories at the conference "Svensk genusforskning i världen" (Swedish gender studies in the world) in Örebro, Sweden 30/11-1/12 2000.

### **Papers for the 3<sup>rd</sup> transnational workshop in Aalborg**

Suzanne Mason: *Implications of citizenship, gender and ethnicity on self-employment policies*

Floya Anthias, Nishi Mehta: *Entrepreneurial women and family support*

Feiwei Kupferberg: *What Entrepreneurs Do, How and Why. An Interpretative Theory of Entrepreneurship*

Mariannen Nortoft Thomsen: *Biographical evaluation of social policy: female self-employment strategies and social policies.*

Regina Kreide: *Facettes of self-employment and welfare state policy*

Maria Kontos: *Sickness, recovery, entrepreneurship. Consideration on motivation to self-employment.*

Gabriella Lazaridis: *Networks and Self-employed Migrant Women in Greece*

Walter Greco: *The transformation of welfare system and the job creation process*

Skevos Papaioannou, Nikos Serdetakis, Giorgos Tsiolis, Emmanouil Tzanakis: *Strategies of Social Integration in the Biographies of Female Immigrants. Self-employment as Practice of Social Embodiment*

### **Further conceptual works**

#### **Aleksandra Ålund**

"Ethnicity, Multiculturalism and the Problem of Culture". *European Societies* 1(1) 1999. 115-116.

"Feminism, Multiculturalism, Essentialism" Forthcoming in Werbner, Pnina and Yuval-Davis Nira (eds.), 1999

"Nina och Tina: Föreställningar och erfarenheter bland två unga flickor i Stockholms multietniska värld". *Kvinder, Kön og Forskning* Nr 4/98, 1998

"Precis som du, här och nu...": Om unga människor i det multietniska Sverige" *Sociala perspektiv*, 1998

"Ethnicity, Multiculturalism and the emergence of Transnational identities" Forthcoming In: *Revista d'Etnologia de Catalunya*, 1998

"Multiculturalism, youth and ethnic identity". In: *Cultural Encounters in East Central Europe*, Stockholm: FRN (Swedish council for planning and coordination of research): Report 98:11, 1998, pp131-145.

"Swedish Multiculturalism in Transition" (prel.title). In: *Cultural Encounters in East Central Europe*, Stockholm: FRN (Swedish council for planning and coordination of research): Report 98:12,.

"Youth and Social Exclusion in "Multicultural Sweden". *Migracijske Teme* Nr 4., 1998. 275-289.

"Ethnicity, Multiculturalism and the Problem of Culture". *European Societies* 1(1) 1999. 105-116.

## **Floya Anthias and Gabriella Lazaridis**

*Into the Margins: Migration and Social Exclusion in Southern Europe*, Ashgate: Aldershot 1999

*Gender and Migration in Southern Europe: women on the move*, Oxford: Berg, 2000

### **Floya Anthias**

*Thinking about Social Divisions: Debates on Class, gender, nation and Race*, London: Greenwich University Press, 1998

'Evaluating Diaspora: Beyond Ethnicity?' in *Sociology*, Vol 32, no 3, 1998 pp557-580

'Rethinking Social Divisions: some notes towards a theoretical framework'

in *Sociological Review*, Vol 46, no 3 August 1998 pp506-535

'The Limits of Ethnic Diversity', in *Patterns of Prejudice*, vol 32, no 4

1998 pp5-19

'Institutional Racism, Power and Accountability' in *Sociological Research*

*On Line*, March 1999 Vol 4 no 1, pp1-19

'Beyond Unities of Identity in High Modernity', in *Identities*, Vol 6(1), 1999, pp121-144

Introduction: Thinking about Social Divisions', in *Anthias op cit 1997* ppvii-xv

'Antiracism, Multiculturalism and Struggles for a Multicultural Democracy' in M. Roche and R van Berkel, *European Citizenship and Social Exclusion*, Aldershot: Ashgate, 1997, pp247-261

'New racism and Nationalism-Social, Cultural and Scientific Approaches and Solutions: Rethinking Racist Exclusions and Antiracisms' in B. Dieckmann, C. Wulf and M. Wimmer (eds), *Violence: Nationalism, Racism and Xenophobia*, Munster and New York: Waxmann, 1997, pp21-41

'Connecting ethnicity, 'race', gender and class in ethnic relations research', in D. Joly (ed), *Scapegoats and Social Actors*, London: Macmillan, 1998, pp 173-192

'Theorising Identity, Difference and Social Divisions' in C. Hay, M. O'Brien and S. Penna (eds), *Theorising Modernity: Reflexivity, Identity and Environment in Giddens' Social Theory*, London: Longman, 1999, pp156-179

'Introduction: Into the Margins-Migration and Exclusion in Southern Europe' in *Anthias and Lazaridis* (eds), op cit 1999, pp1-11

'Metaphors of Home: Gendering Migration to Southern Europe', in *Anthias and Lazaridis (eds)* op cit 2000

'Introduction: Gender and Migration in Southern Europe', in *Anthias and Lazaridis (eds)*, op cit 2000

*Rethinking Social Divisions*, Inaugural Lecture Series, University of Greenwich February 1996 pp1-23

'Nation, gender and racism' in *Racism*, Thiellas, Autumn 1997, Athens, pp14-19.

in Greek.

Review of J. Gabriel, Culture, Racism, Markets, in *New Community*, Vol 23 (4), 1997, pp577-578  
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### **Future Publications**

*The Social Division of Identity: Collective Imaginings and Social Inequality*, London: Palgrave, 2001

*Rethinking Antiracisms: From Theory to Practice* (ed with C. Lloyd), London: Routledge, 2001

'New Hybridities, Old Concepts: The Limits of Culture, Ethnic and Racial Studies', accepted for July 2001

'The material and the symbolic in theorising social stratification: issues of gender, ethnicity and class', *British Journal of Sociology*, accepted for September 2001

'The concept of social division and social stratification: connecting ethnicity and class' in *Sociology*, accepted for Autumn 2001

'Beyond Multiculturalism and Feminism', under review

'Narrating Belonging and Positionality', under review

'Transnational migration: the Cyprus Case' in T. Stavrou and J. Joseph, *Cyprus towards the 21st Century*, University of Minnesota Press

'New debates on antiracism: looking at 'diaspora' and 'hybridity'', in Anthias and Lloyd, *Rethinking Antiracisms*, op cit

'Divisions and Unities of Ethnicity and Class' in H. Bradley and S. Fenton (eds), *Ethnicity and Economy*, Routledge

'Gendering Migration Theory' in A. Sassoon (ed), *Migration and Mobility in Europe*, Macmillan

## **Ursula Apitzsch**

*Leben in der Stadt. Der Modernitätsvorsprung der allochtonen Bevölkerung*, in: Bukow/Nikodem/Schulze/Yildiz (Ed.): Die Grammatik urbanen Zusammenlebens. Konstruktion - Rekonstruktion - Reflexion, Leske + Budrich 2000 (forthcoming)

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*L'analisi biografica: non solo un metodo ma anche un approccio teorico*, (with Lena Inowlocki) in: Aureliana Alberici (Ed.): Educazione in età adulta. percorsi biografici nella ricerca e nella formazione, Rom 2000, S. 33 - 50

*Biographische "Unordnung" und "Caring Work". Die Entdeckung der strukturellen "Unangemessenheit" weiblicher Migrationsbiographien.*, in: Feministische Studien extra/2000

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Kultur und Ethnizität - Neue Diskussionen um Gruppenrechte, in: W.-D. Bukow/ M. Ottersbach (ed.)(1999): Die Zivilgesellschaft in der Zerreißprobe, Opladen (Leske + Budrich) p. 129 - 141

Migration und Traditionsbildung, (ed.) (1999): Opladen, Westdeutscher Verlag

Politik mit der Ethnizität, in: Glatzer, Wolfgang (Ed.): Ansichten der Gesellschaft. Frankfurter Beiträge aus Soziologie und Politikwissenschaft, Opladen 1999 (Leske + Budrich) p. 374-386

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Bildungssoziologie in: Handbuch Kritische Pädagogik. Eine Einführung in die Erziehungs- und Bildungswissenschaft (1997), Weinheim (Beltz)

Interkulturelle Arbeit: Migranten, Einwanderungsgesellschaft, interkulturelle Pädagogik, in: H.H. Krüger & Th. Rauschenbach (ed.) (1997): Einführung in die Arbeitsfelder der Erziehungswissenschaft, 2nd.ed., Opladen (Leske + Budrich)

## **Feiwei Kupferberg**

*Kreativt Kaos i Projektarbejdet* (Creative Chaos in Project Work) Aalborg: Aalborg Universitetsforlag, 1996.

*Humanistiske Iværksættere.* ( Humanistic Entrepreneurs) Aalborg: Department of Development and Planning. Skriftserie Nr. 190. September, 1996

“ Projektarbejde og kreativitetsteori.” PP. 187 - 204 in Susanne V. Knudsen (ed.) *Projektarbejdets fortid og fremtid.* Copenhagen: Danmarks Lærerhøjskole, 1999.

- “Transformation as Biographical Experience. Personal Destinies of East Berlin Graduates before and After Unification.” *Acta Sociologica*, 41 (3) 1998: 243- 26

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“Models of Creativity Abroad.” *European Archive of Sociology*, XXXIX, 1998: 179-206.

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### **Walter Privitera**

Sfera pubblica e democratizzazione (Forthcoming)

#### 7.3. Project timetable with delivery dates

1<sup>st</sup> Phase , December 1997-Mai 1998

1<sup>st</sup> Transnational Workshop in Frankfurt : Concepts and methods

1st Management meeting

1st Local Workshop with policymakers and administrators: Problems and needs

1<sup>st</sup> Scientific report:

1<sup>st</sup> Management report

2<sup>nd</sup> Phase , June 1998- November 1998

2nd Transnational Workshop in Rethymnon

2nd Management meeting

2nd Management report

2<sup>nd</sup> Scientific report: the methodological framework

2nd Local Workshop with policymakers and administrators: Project results

3<sup>rd</sup> Phase December 1998-Mai 1999

3rd Workshop: Social policies and biography

3rd Management meeting

3rd Management report

3<sup>rd</sup> Scientific report: Research findings

4<sup>th</sup> Phase June 1999- November 1999

3<sup>rd</sup> Transnational Workshop in Aalborg

4<sup>th</sup> Management meeting

4<sup>th</sup> Management report

4<sup>th</sup> Scientific report:

5<sup>th</sup> Phase December 1999-Mai 2000

2<sup>nd</sup> Local Workshop with policymakers and administrators: Preliminary results

5<sup>th</sup> Management report

5<sup>th</sup> Scientific report:

6<sup>th</sup> Phase June 2000- November 2000

European Conference

4<sup>th</sup> Transnational Workshop Spain

4<sup>th</sup> Management Meeting

6<sup>th</sup> Management report

Final Scientific report

Database

### 7.3. Table of Attributes

#### 1. The Aalborg Sample

##### Danish Women

Biographical Cases   Age   Ethnic Origin   Type of business   Success/ Failure

Maria	36		Design /Tailor	Struggling
Lene	45		Business Service	Fragile
Mona	40		Beauty products	Part-time
Vibeke	Mid thirties		Pizzeria	Successful
Anna	31		Tanning	Very successful
Lotte	43		Alternative book shop	Small profit
Birgitte	35		Commercial illustration	Successful
Kirsten	Mid thirties		Freelance artist	Establishment phase
Dorthe	Early forties		Fitness center	Very succesful
Jane	Mid thirties		Ecological farm	No profit
Mette	37		Alternative massage	Parttime
Christa	Early forties		Home Service	Successful
Karen	45		Psychologist	Successful
Eva	Mid forties		Therapist	Not successful
Tina	Late forties		Home Service	Successful

##### Migrant Men

Li	Late 40	Taiwan	Chinese Resturant	Successful.
Rashid	48	Iran	Small grocery	Small profit
Hamid	36	Iran	Restaurant (co-owner)	Successful
Ahmed	32	Iran	Pizzeria	Second Job
Ali	34	Algeria	Small grocery	2 years,small profit

Hassan	41	Palestinian	Pizzeria	6months, no profit
Mehmet	42	Iran	Sharwarma grill	Losing money
Mohamed	52	Iran	Dry-Cleaning	2 years, Balancing
Whalid	30	Egypt	Hairdressing Salon	Moderate Success
Nicolas	50	Romania	Import/ Export	Succesful
Saed	38	Pakistan	Wholesale business	Very succesful
Moham.		Somalia	Import & retail business	Successful
Matti	43	Finland	Health products	Business closed
John	late 30	Iran	Bus company	Very successful
Omar	35	Turkey	Kebab-shop	Waiting to start
Mustafa	Late 30	Turkey	Flowershop (sec.business)	Moderate success
Parekh		Pakistan	Shoe-dealer	Unprofitable

### **Migrant Women**

Fatima	37	Iran	Restaurant	2-years, profitable
Mai	46	Vietnam	Sewing shop	7years, small profit
Veronika	48	Hungarian/ Romania	Wholesales business	Reorganiz./Parttime
Tatjana	late 40	Romania	Business service	Struggling
Zerina	40ies	Somalia	Clothes import	7 years/Successful
Zahra	40ies	Iran	Hairdressing salon	Successful
Leina	26	Palestinian/Lebanon	Arabic Clothes Shop	Business closed
Lahle	30ies	Turkey	Beauty parlor	Parttime job
Amira	3oies	Turkey	Hairdressing salon	Success
Joanna	30ies	Uganda	Afro-hair shop	Barely balancing

## 2. The Dundee Sample

Document	AGE	GENDE R	MIGRAN T	POLIC Y	SUCCESS	ID
ANESTIS transcription	37	Male	true	false	false	Dundee
SOFIA transcription	44	Female	false	false	false	Dundee
GIANNIS transcription	24	Male	true	false	false	Dundee
JOULIANA transcription	37	Female	true	false	false	Dundee
ADAMA transcription	27	Female	true	false	false	Dundee
TOUNDE transcription	32	Male	true	false	false	Dundee
FRANCIS transcription	50	Male	true	false	false	Dundee
KENNEDY transcription	30	Male	true	false	false	Dundee
WILSON	30	Male	true	false	false	Dundee
TONY transcription	42	Male	true	false	false	Dundee
PATRICK transcription	34	Male	true	false	false	Dundee
ADAMSE transcription	30	Female	true	false	false	Dundee

### 3. The Frankfurt Sample

Document	Age	Gender	Migrant	Policy	Success
Native Women					
1.Clara Z.	58	f	n	<b>T</b>	t
2.Mrs. Miera	45	f	n	<b>T</b>	t
3.Mrs. Berger	46	f	n	<b>T</b>	T
4.Mrs. Stack	55	f	n	<b>T</b>	T
5. Sarah	40	f	n	<b>T</b>	T
6.Leticia	34	f	n	<b>T</b>	T
7.Sabine R.	42	f	n	<b>T</b>	T
8.Maria O.	36	f	n	F	T
9.Mrs. Kemper	40	f	n	<b>T</b>	T
10.Mrs. Idstein	55	f	n	<b>T</b>	T
11.Mrs. Violett	39	f	n	<b>T</b>	Not sure yet
12.Mrs. Jaeger	35	f	n	<b>T</b>	T
13.Doris	51	f	n	F	t
14.Mrs. Isieg	34	f	n	<b>T</b>	N
15.Mrs.Gries	44	f	n	<b>T</b>	Not started
16.Mrs. Eckstein	45	f	n	<b>T</b>	T
17.Mrs. Meyer	50	f	n	<b>T</b>	T
19.Mrs. Roos	45	f	n	f	t

Document	Age	Gender	Migrant	Policy	Success
Immigrant women					
21.Mrs. Pros	38	f	t	f	t
22.Mrs.Xavier	40	f	t	f	t
23.Mrs.Alan	41	f	t	f	t
24.Regine L.	52	f	t	f	f
25.Mrs. Karin	43	f	t	f	t
26.Cecilia	46	f	t	f	t
27.Anna B.	38	f	t/f	f	Not sure yet

28.Silke	28	f	t	<b>t</b>	t
29.Mrs.Tala	33	f	t	f	t
30.Oya A.	24	f	t/f	f	t
31.Mrs. Ala K.	24	f	t/f	f	t
32.Lisa B.	42	f	t	f	T
33.Mrs. Ysin	28	f	t/f	f	T
34.Fatima	46	f	t	<b>t</b>	T
35.Ayssa	47	f	t	<b>t</b>	F
36.Ms. Rossmann	49	f	t	<b>t</b>	T
37.Suna	52	f	t	<b>t</b>	t
38.Barbara	52	f	t	f	T
39.Fatima	47	f	t	<b>T</b>	T
40.Nancy	32	f	t	<b>t</b>	T
41.Wanna	38	f	t	<b>t</b>	t
42. Anna Fidelio	49	f	t	f	t
43.Dolores	33	f	t	f	T

Document	Age	Gender	Migrant	Policy	Success
Immigrant male					
39.Milso K.	44	m	t	f	T
40.Costel	25	m	t	f	T
41.Mr.Maxim	29	m	t	f	T
42.Mr.Miso I.	28	m	t	f	T
43.Mr. Almet	53	m	t	f	T
44.Mr.Karim M.	55	m	t	f	T
45.Ali M.	33	m	t/f	f	T
46.Mr. Quent	41	m	t	f	T
47.Mr. Raju	39	m	t	f	T
48.Mustafa K.	33	m	t	<b>t</b>	T
49.Mr. Karia	37	m	t	f	T
50.Mr. Bott	25	m	t	f	T
51.Mr. Drow	50	m	t	f	T
52.Mr. Zing	33	m	t/f	f	T
53.Milutin	52	m	t	f	t
54.Antonis	52	m	t	f	t
55.Dimitris	35	m	t	f	t
56.Mr. Kaya	60	m	t	f	t
57.Acci	42	m	t	F	t
58.Esat	32	m	t	f	T
59.Mr. Riss	49	m	t	<b>t</b>	T
60. Mr. Bauer	37	m	t	<b>t</b>	t

#### 4. Greenwich Sample

Document	Age	Gender	Migrant/Ethnic minority origin	Policy	Success	ID
Interview <b>1F/Floella</b> (retailer)	38/married	female	Nigerian	no	True	London
Interview <b>6D/Danielle</b> (retailer)	40/married	female	West African	no	True	London
Interview <b>7M/Martha</b> (hairdresser)	53/married	female	Greek Cypriot	no	True	London
Interview <b>8R/Rosa</b> (spiritual centre)	42/single	female	Italian	no	True	London
Interview <b>13A/Amina</b> (beauty therapist)	36/divorcee	female	Indian	no	True	London
Interview <b>16V/Valine</b> (picture framer)Valine	50/married	female	Polish	no	True	London
Interview <b>21R/Ruth</b> (youth camp director)	40/single	female	Caribbean	no	True	London
Interview <b>27L/Ling</b> (holistic therapist)	44/married	female	Chinese	Yes-local	True	London
Interview <b>29J/Jennifer</b> (fashion designer)	29/cohabit	female	French origin	Yes -Trans	True	London
Interview <b>33C/Carol</b> (paralegal agency)	42/single p	female	Jamaican	Yes-local	True	London
Interview <b>34B/Bernadette</b> (stained glass windows)	39/single	female	Spanish	Yes-Trans	True	London
Interview <b>35M/Mona</b> (ethnic restaurant)	45/married	female	Goan	Yes-local	True	London
Interview <b>39D/Donna</b> (hairdresser)	38/partner	female	Jamaican ori	Yes-Trans	True	London
Interview <b>41L/Lana</b> (artist)	51/divorcee	female	American	Yes-Trans	True	London
Interview <b>9D/Debbie</b> (florist)	48/married	female	no	no	True	London
Interview <b>10A/Anna</b> (market stall/fashion)	28/single	female	no	no	True	London
Interview <b>11L/Linda</b> (accountant)	42/married	female	no	no	True	London
Interview <b>12C/Carrie</b> (café owner)	54/married	female	no	no	True	London
Interview <b>15Ni/Nina</b> (landlord)	32/cohabit	female	no	no	True	London
Interview <b>19S/Sophie</b> (newsagent)	39/single	female	no	no	True	London
Interview <b>20K/Katie</b> (hairdresser)	38/married	female	no	no	True	London
Interview <b>22R/Raquel</b> (web site companies)	52/divorcee	female	no	Yes-local	True	London
Interview <b>23L/Leslie</b> (market stall-cards/gift)	38/married	female	no	Yes-Trans	True	London

Interview <b>25D/Daphne</b> (beauty therapist)	32/married	female	no	Yes-Trans	True	London
Interview <b>31G/Gertrude</b> (nurse trainer)	60/single	female	no	Yes-Trans	False	London
Interview <b>36V/Victoria</b> (textile designer)	38/partner	female	No (Scottish)	Yes-Trans	True	London
Interview <b>38P/Penny</b> (stress manag advice)	29/married	female	n o	Yes-Trans	False	London
Interview <b>40S/Sandra</b> (writer & consultant)	40/single	female	no	Yes-local	True	London
Interview <b>2U/Umar</b> (grocer)	31/married	male	Sri Lankan	no	True	London
Interview <b>3P/Prakash</b> (pharmacist)	53/married	male	Indian	no	True	London
Interview <b>4V/Varma</b> (grocer-graduate)	39/married	male	Indian	no	True	London
Interview <b>5K/Kasim</b> (market trader)	30/married	male	Algerian	no	True	London
Interview <b>14J/John</b> (IT consultancy)	35/single	male	W Ind origin	no	False	London
Interview <b>17R/Ravi</b> (post office)	40/married	male	Indian	no	True	London
Interview <b>18S/Sanjeev</b> (pharmacist)	36/married	male	Indian	no	True	London
Interview <b>24M/Martin</b> (decorator)	29/single	male	W Ind origin	Yes-Nat	True	London
Interview <b>26A/Arthur</b> (mini cab firm)	36/married	male	W Ind origin	Yes-local	True	London
Interview <b>28A/Ali</b> (plumber)	30/single	male	Pakistani ori	Yes-Nat	true	London
Interview <b>30J/Jarret</b> (photographer)	28/single	male	Chinese orig	Yes-local	true	London
Interview <b>32V/Vikram</b> (plumber)	45/married	male	Indian	Yes-Trans	true	London
Interview <b>37S/Simone</b> (disk jockey)	28/single	male	Italian orig	Yes-Nat	true	London
Interview <b>42J/Jo</b> (electrician)	42/married	male	Morrocان ori	Yes-local	true	London

## 5. The Umeaa Sample

Document	Age	Gender	Migrant	Policy	Success	ID
Alice	52	Female	F	F	T	Umeå
Elin	56	Female	F	F	T	Umeå
Marie	64	Female	F	F	T	Umeå
Hossein	48	Male	T	T	T	Umeå
Babak	33	Male	T	T	F	Umeå
Arash	38	Male	T	F	T	Umeå
Taner	47	Male	T	F	T	Umeå
Sabina	37	Female	T	T	F	Umeå
Sabina2	37	Female	T	T	F	Umeå
Zita	Ca 48	Female	T	T	T	Umeå
Lisa	42	Female	T	T	T	Umeå
Meygol	28	Female	T	T	T	Umeå
Pega	45	Female	T	T	T	Umeå
Dinah	34	Female	T	F	T	Umeå
Erica	Ca 40	Female	T	T	F	Umeå
Fary	Ca 35	Female	T	F	T	Umeå
Dilber	53	Female	T	F	T	Umeå
Anna	25	Female	F	T	T	Umeå
Berit	54	Female	F	F	T	Umeå
Brittan	48	Female	F	F	T	Umeå
Frida	54	Female	F	T	T	Umeå
Gudrun	45	Female	F	F	T	Umeå
Helene	19	Female	T	T	T	Umeå
Inga	34	Female	F	T (sort of)	T	Umeå
Jet Lee	30	Male	T	T	T	Umeå
Laila	43	Female	F	T	F	Umeå
Lena	53	Female	F	T	T	Umeå
Lovisa	48	Female	F	F	T	Umeå
Margareta	38	Female	T	T	T	Umeå
Merdad/Shirin	57/52	M/F	T	T	T	Umeå

Miki	45	Female	T	T	F (welfare benefits too)	Umeå
Muhammad	48	Male	T	F	T	Umeå
Reb	47	Female	F	F	T	Umeå
Vera	47	Female	F	F	T	Umeå
Nasser	60	Male	T	T	T	Umeå
Jabar	Ca 40	Male	T	T	T	Umeå
Paulo	53	Male	T	F	T	Umeå
Samar	30	Male	T	T	T	Umeå
Sash	40	Male	T	T	T	Umeå
Namdev	57	Male	T	F	T	Umeå
Reza	28	Male	T	T	T	Umeå
	Age	Gender	Migrant	Policy	Success	ID

## 6. The Rethymnon Sample

	<b>Name (sex) (age)</b>	<b>Undertaking of Business activity</b>	<b>Type of business</b>	<b>Economic output</b>	<b>State funding (from EIYAPOE or OAED)</b>
1.	Andreas (M) (50)	Yes	Jewelry work shop	Satisfactory. Plan for expansion	Yes
2.	Flora (F) (50)	Yes	Clothing shop	Expectation of output in the long-run	Yes
3.	Thanasis (M) (35)	Yes	Exportation commercial company	Failure	No
4.	Tonia (F) (45)	No	-	-	-
5.	Thrasyvoulos (M) (55)	Yes	Photo-shop	Expectation of output in the long-run	Yes
6.	Simon (F) (30)	Yes	Medical office (Dentist).	Expectation of output in the long-run	Yes
7.	Rania (F) (55)	Yes	Woolly work shop	Low output	Yes
8.	Giannis (M) (27)	Yes	Fast food (Failed) Commercial shop (Failed). Street market salesman (Suc.)	Failure " Satisfactory	No
9.	Niovi (F) (24)	Intention	Food shop	-	Yes
10.	Antigoni (F) (30)	Intention	Cloth repairing	-	Yes
11.	Ria (F) (32)	No	-	-	-
12.	Takis (M) (53)	Yes	Farmer	Interruption	No

13.	Lea (F) (20)	No	-	-	-
14.	Minas (M) (33)	Yes	Farmer	Failure	Yes

Common for all the cases:

1. Obtainment of Greek citizenship.

## 7. The Diotima sample

	<b>Document</b>	<b>Age</b>	<b>Gender</b>	<b>Migrant</b>	<b>Success failure</b>	<b>/</b>	<b>Out of business</b>	<b>Policy</b>
1	Interview Sophia	35	Female	F	Success		T	F
2	Interview Maria	45	Female	F	Success		F	F
3	Interview Irini	38	Female	F	Failure		T	T
4	Interview Dimitra	42	Female	F	Failure		T	T
5	Interview Alexia	28	Female	F	Success		F	F
6	Interview Tania	27	Female	F	Success		F	T
7	Interview Asteropi	33	Female	F	Success		T	T
8	Interview Nora	26	Female	F	Success		F	T
9	Interview Silia	30	Female	F	Success		F	T
10	Interview Christie	35	Female	F	Success		F	F
11	Interview Mania	35	Female	F	Success		F	F
12	Interview Blond	43	Female	F	Success		F	F
13	Interview Debby	37	Female	F	Success		F	F
14	Interview Roxy	42	Female	F	Failure		T	F

## **7.4 NUD\*IST Methodological Database Report**

<u>Reseach Site</u>	<u>Transcriptions</u>	<u>Structural Descrip./ Analytical Abstrac.</u>	<u>Table of Attributes</u>
Aalborg	(28 in Danish 7 in English) - 35	35 in English	Yes
Calabria	(2 in English) - 2	33 Documents in MS WORD	No
Crete	(3 in English) – 3	14 in English	Yes
Diotima	(11 in Greek 1 in English) – 12	12 in English	No
Dundee	(14 in English) – 14	14 in English	Yes
Greenwich	(42 in English) 42	42 in English	Yes
Umeaa	(32 in Swedish 9 in English) 41	42 in English	Yes
Frankfurt	(37 in German 5 in English) 42	42 in English	Yes

**Total**

**191**

**236**

**6**

Note: Crete, Diotima, and Dundee are not technically reseach sites – Athens is the research site.

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