



NATIONAL CENTRE FOR SOCIAL RESEARCH

Combating Discrimination in the Field of Entrepreneurship

Women and Young Roma
and Muslim Immigrants

EDITORS:

Dionyssis Balourdos – Joanna Tsiganou

PROGRESS ACTIONS GRANTS (JUST/2012/PROG/AG/AD)



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Women and Young Roma and Muslim Immigrants

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DIONYSSIS BALOURDOS – JOANNA TSIGANOI

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EDITORS' NOTE

This volume highlights the importance of considering research on entrepreneurship in order to improve both knowledge and policy. Lately, there has been a massive increase in research on this field especially as related to the autonomous business activation of the vulnerable social groups as well as to issues of discrimination. Recent research attempts have moved the focus of investigation from the labour market in general and try to unravel specific domains of economic activity. This way it has been proven that there are still many areas which would benefit from further investigation. These include a much greater explicit recognition of the vulnerable groups experiences and the social construction of new identities. Finally, as professional and managerial migration increase with changing global patterns of economic activity, a recognition of the ethrepreneurship nature of such flows is crucial.

The editors wish to thank the members of the research team. The present volume includes the output of a collective research undertaking. The team was structured as follows:

- Dionysis Balourdos (project leader and co-ordinator)
- Joanna Tsiganou (scientific co-ordinator)
- Manolis Chrysakis (scientific co-ordinator)

Members of the Research Team:

Katerina Iliou, Natalia Spyropoulou, Angelo Tramountanis, (field-work co-ordinators), Nikos Sarris.

Mediators and field-work operators:

Roi Kinti, Maria Delithanassi, Kostas Paiteris, Christos Martzelos, Olga Eleutheriou, Mania Moysidou, Dimitra Chantzi. In the fieldwork participated the post-graduate students of Panteion University: Evangelia Androulaki, Euthimia Dousi, Apollonia Lazou, Aggeliki Lountzi, Maria Fragkou (as fieldwork researchers). The under-graduate students Pinelopi Tsogka and Natalia Zoi of the Department of Sociology of Panteion University, collaborated in the drafting of the Report. Finally

the trained researchers Kimonas Gasteratos, Natalia Zoi, Eyaggelia Koutsoumba, Basiliki Pavlou and Anastasia Tabaki helped in the decoding of the material.

Every effort has been made to trace the path of knowledge through personal experiences of important social actors and if any have been inadvertently overlooked the members of the research team are determined to fill in the gaps at the first opportunity.

Many thanks to all contributors to the present edition.

The Editors

Dionyssis Balourdos – Joanna Tsiganou

Directors of Research at EKKE

June 2014

PREFACE

Professor NICOLAS DEMERTZIS

Director of EKKE

The multicultural character of modern societies, because of the incredible mass of population movements on an international scale, as well as the deregulation of the welfare policies and the labour market –products of the crisis and the global financialization–, urgently raise the issue of citizenship. Namely, who and under what conditions are bearers of rights and considered members of civil society. Rights which facilitate themselves not just to take part in a social security system of allowances and incentives (welfare) but make all the more easier to fulfil themselves and flourish (wellbeing). The crucial point here is the public recognition of self-realization needs and not only the top-down provision of social services (Dean 2012).

Of course, the crisis across the Eurozone, particularly in the European South, makes the distinction between welfare and wellbeing a purely contemplative issue. The deregulation of labour market and the social state is exacerbating and seems to create new inequalities both within individual social groups and between different social categories. Suffices to mention that in Greece during 2012 the income of the richest 20% of the population was 6.6 times greater than the income of the poorest 20%. In addition, 25% of households with the lowest income accounted for 8.7% of national income, when 25% of wealthier households accounted for 47% of national income. At the same time, the internal distribution of income in both categories (richest and poorest) is not uniform (ELSTAT 2013).

In fact, the crisis reinforces and creates not only inequalities but differences and discriminations. These three concepts are similar but not identical. In order to comparatively and better understand the first two, Rousseau's positions are highly relevant at this point: «I conceive that there are two kinds of inequality among the human species; one, which I call natural or physical, because it is established by nature, and consists in a difference of age, health, bodily strength, and the qualities of the mind or of the soul: and another, which may be called moral or political

inequality, because it depends on a kind of convention, and is established, or at least authorised by the consent of men. This latter consists of the different privileges, which some men enjoy to the prejudice of others; such as that of being more rich, more honoured, more powerful or even in a position to exact obedience» (p. 11-12).

What Rousseau names “natural inequality” today we call “difference”. In the context of modern scientific debate, the disparity between inequalities and differences is noted in three interrelated main points: a) Inequalities can change, be alleviated or removed while the differences may or may not change. b) Inequalities establish a distinction between superior and inferior, better or worse. On the contrary, the differences may or may not establish such a separation. (c) The existence of inequalities violates a certain moral rule. The differences attest to a natural order of things. The postmodern TINA (There is No Alternative) ideology consists, among others, in turning inequality into a natural state of affairs, depriving thus its intrinsically moral basis (Bauman 2013: 83-90).

In Rousseau’s style of reasoning, «it is useless to ask what is the source of natural inequality, because that question is answered by the simple definition of the word. Again, it is still more useless to inquire whether there is any essential connection between the two inequalities» (p. 12). However, two and a half centuries of political and sociological theory, convince that physical differences (e.g. color, beauty, race, gender) often get articulated with acquired and socially constructed inequalities so as particular social figurations (Elias) and combinations of economic, social, and cultural/symbolic capital (Bourdieu) to be given rise to. If in this point Rousseau is somewhat archaic, in the concluding remarks of his text he is proven extremely apropos: Drawing from his own natural law premises, he discerns two primary principles of the soul prior to any reason or rationality. That is, the principle of one’s own preservation and welfare, on the one hand, and the natural repugnance at seeing any other sensible being, and particularly any other human being, suffer pain or death on the other. Welfare and compassion set the context of Rousseau’s conclusion: “... since it is plainly contrary to the law of nature, however defined, that children should command old men, fools wise men, and that the privileged few should gorge themselves with superfluities, while the starving multitude are in want of the bare necessities of life” (50).

Whenever this happens, moral or political inequality authorised by positive law alone and premised on property and legislation clashes with natural Law. There is no doubt, therefore, that Rousseau would freaked out with Ayn Rand’s ideal of unregulated capitalism according to which common good – a notion that encapsulates both welfare and compassion – is just a meaningless concept

(Rand 1967: 12) and that the idea of wealth redistribution is “morally obscene” (p. 23). To the extent that she radically advocates capitalism because “it is the only system consonant with man’s rational nature» (p. vii), it was not too much for Binswanger (2013), one of her disciples, to claim that the high-earners should be thanked and publicly honoured for their enormous contributions to our standard of living. Since, in his own style of thinking, the 99% get far more benefit from the 1% than vice-versa, he goes on to a “modest proposal”: “Anyone who earns a million dollars or more should be exempt from all income taxes. Yes, it’s too little. And the real issue is not financial, but moral. So to augment the tax-exemption, in an annual public ceremony, the year’s top earner should be awarded the Congressional Medal of Honor”.

This vindication of inequalities is praised as philosophical “objectivism” which buttresses the neo-liberal financial policies. Yet, the proponents of neo-liberalism believe that capitalism does not produce inequalities since all proper human interactions, without force or fraud, are win-win (Binswanger 2013). At best, it rests on differences that spring from each one’s inner talents and capabilities. They seem, however, not to realize that there are limits to the inequality which capital could survive. Amidst comprehensive deregulation and despite the alleged “politic free” zone of postmodern chaotic capitalism a crucial, as yet elementary, issue for societal reproduction is to prevent inequality from running out to control (Bauman 2011: 44).

Sociologists know that both inequalities and differences may bring about discriminations. Discriminations are behaviours based on beliefs that stigmatize members of a minority group, harmfully impact them, and underpin their lower status vis-a-vis the majority group. In any case, discriminations can be individual or institutional, conscious or unintended (Alexander et al. 2012: 326-7, 330).

Although there has never been mono-cultural, Greece since the mid-1990s, was rendered certainly a highly multicultural society. A large proportion of immigrants adjusted into the ultimately compradorial model of development but did not enjoy the privileges of citizenship. Relatively few have been accommodated and possibly even fewer have been incorporated or acculturated in Greek society. With the advent of the crisis many precarious settings that were achieved in between were undermined and/or withered away whatsoever. Adequate access to essential public goods such as health, work and education, as well as the exercise of individual rights fell into extraordinary degree. On the same unfavourable position of course found and other vulnerable social groups.

It has been repeatedly declared by many quarters that, among others, economic recovery is contingent upon innovation and the culture of entrepreneurship.

Yet, for the time being either condition are stillborn. On one hand, the total expenditure for research and technology is stuck down to 0.60 per cent of the GDP (OECD 2012: 300). On the other hand, the highly compradorial and rentier character of Greek economy and the almost permanently statist-populist “ideological superstructure” have hindered an endogenous development of an entrepreneurship culture. The latter is intrinsically related to a macro-structural dependency path of Greek capitalism: the absence of a robust productive bourgeoisie.

Hence, it seems that the prospects of recovery are not bright. In any case however, the creation of added value, innovation, and healthy entrepreneurship within a social economy of the market model is a one-way ticket for the restarting of the Greek economy. Diminishing the unemployment rate and increasing the growth rate is of outmost importance so that income inequality not to further damage social capital and interpersonal trust. In this respect, vulnerable social groups must be given the opportunities to take part in the country’s effort to survive the crisis in a just and efficient way. Enhancing the entrepreneurship skills and capabilities of the members of these groups is but a sort of social compensation and reciprocation. Perhaps more harshly than the rest of the population, these people have been experiencing the blockage of upper or even horizontal social mobility. Consequently, since they are far more victimized and despaired, their engagement with the market may trade off the disproportional cost they have been paying so far.

As a matter of fact, cooperative entrepreneurial behaviors and investment decisions are key determinants of economic performance; yet in a period of deep-going and all pervasive crisis they can hardly be accomplished. The chapters of the book at hand point to the perplexities of these issues as they are experienced and handled by Greek women and young Roma, on the one hand, and Muslim immigrants on the other. For all its stringency, it is estimated that entrepreneurship is of vital importance for these people on the way towards their accommodation and incorporation into the Greek social milieu.

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CHAPTER ONE

The foundations of the initiative

JOANNA TSIGANOU¹

1. Introductory remarks

The present volume presents the most significant outcomes of the research project titled *“Combating Discrimination in the Field of Entrepreneurship: Women and Young Roma and Muslim Immigrants”*, which was conducted at EKKE (2012-2014) under the funding requirements of the **PROGRESS ACTION GRANTS (JUST/2012/PROG/AG/AD)**. The objectives as set at the call included the following: a) *To developing national policy to combat discrimination and promote equality beyond legislation.* b) *To fostering the dissemination of information on EU and national policy and legislation in the non-discrimination field.* c) *To identifying best practices which could be transferable to other participating countries.*

The realisation of the project met all three objectives of the call. In particular, the project’s specific actions aimed to investigate the level of discrimination in the field of entrepreneurship that the populations of women and young Roma and Muslim immigrants entrepreneurs are facing in contemporary Greece. The question of the presence of multiple discriminations has been a critical element of the investigation. The originality of the approach is also marked in the following aims of the research endeavour:

a) Fieldwork proceeded by the use of both qualitative and quantitative tools in order to identify the exact nature of discrimination faced by the project’s target groups. Basic and applied research instruments were at the disposal of the research team.

b) Facilitators’ – cultural mediators’/cultural brokers’ – co-operation and the active involvement of authorities like the Greek Ombudsman with expanded experience

¹ Director of Research at EKKE.

in the field of target groups' claims, petitions and complaints has secured and increased the opportunities of getting more reliable and vital knowledge.

c) Entrepreneurship as the principal field of study and in particular the study of entrepreneurship of Roma and Muslim immigrant women and young people in contemporary Greece, presents a unique challenge to unravel the multiple facets of discrimination in conditions of competitiveness, 'risk' and economic crisis.

d) The research outputs were produced through a combined process of co-operation among various kinds of agencies and agents, like, academic research institutions, government bodies, local authorities departments, all crucial stakeholders of the field². This way the research team was enabled to comprehend related public policy-making processes, their implementation and their likely consequences. In this context, attempts were made to bring in contact public authorities and the specific target groups of the research project in order to facilitate communication and the exchange of ideas, the identification of good practices, the dissemination of information on the principle of *equal treatment*, the mobilization of important stakeholders, and the launching of campaigns targeting the groups of the project.

More particularly, the specific research and policy actions of the project sought to comply with all EU call objectives and to ensure an integrated approach in combating discrimination through a more effective implementation of existing legislation and the improvement of the national policies in force. In fact, combating stereotyping and discrimination in every aspect of societal life is widely acknowledged as a fundamental value of democratic societies as well as a prerequisite and a goal for the protection of human rights. To this end, legal documents have been produced and adopted on both, the international and the national levels. In Greece legislation prohibiting direct and indirect discrimination based on racial and ethnic origin, religious beliefs, disability, age, sexual orientation and gender has also been enacted. Greek Laws against discrimination³ have incorporated

² The project was executed under the leadership of EKKE in co-operation with the following partners: The Greek Ombudsman – GO (Greece), the Manpower Employment Organisation – OAED (Greece) and the Patras Municipal Enterprise for Planning and Development – ADEP SA (Greece).

³ Law 3304/2005 "Implementation of the principle of equal treatment regardless of racial or ethnic origin, religious or other beliefs, disability, age or sexual orientation" and Law 3488/2006 "Implementation of the principle of equal treatment for men and women regarding access to employment, vocational training and career advancement, terms and conditions of employment'.

the relevant international recommendations and EU directives⁴ by introducing innovative provisions (i.e. the reversal of burden of proof). However, previous EKKE's research in the field of combating discrimination⁵ has proven that certain gaps still remain due to the broad scope of legislation, the lack of monitoring mechanisms and the weak implementation structures.

Discussion, however, should not exclusively focus on the legal issues involved. Therefore, it was within the scope of the present research project to seek to establish not only the supremacy of issues like the complexity of the discriminatory practices as they are identified by social exclusion and/or stereotyping processes but also the lack of equality that often overrides legislative measures and calls for the introduction of positive *remedy* measures. This reflects the 'applied' facet of the present research project which was mainly realized through the examination of non-discriminatory entrepreneurial 'good practices' implemented elsewhere as well as in this country and the examination of the conditions of their broad dissemination and enforcement.

The vital, however, part of the present study was devoted to basic research endeavors in order to be able to identify not only the discriminatory practices developed in the enterprise field against female and young Roma and Muslim immigrants in Greece, but also the existing levels of awareness against discrimination, the professional ethics involved and the social protection schemes implemented.

In short, the present study is a research initiative which was promoted by the said EU call which, in turn, developed more themes than it was initially anticipated. Thus, while the original scope of the project was to document the existing practices (from the point of view of agency-structure and actor) situation, to seek evidence on the current discriminatory perceptions and attitudes regarding the social position (status) of female and young Roma and Muslim immigrants in the

⁴ Council Directive 2000/43/EC "Implementing the principle of equal treatment between persons irrespective of racial or ethnic origin" in the areas of occupation, work, participation in professional associations and trade unions, social protection, education, access to and supply of goods and services to the public, b) Council Directive 2000/78/EC "Establishing a general framework for equal treatment in employment and occupation" exclusively in the area of employment and occupation c) Directive 2002/73/EC of the European Parliament and the Council amending Council Directive 76/207/EEC on the implementation of the principle of equal treatment for men and women as regards access to employment, vocational training and promotion, and working conditions.

⁵ See indicatively, D. Balourdos, A. Mouriki, (eds), (2012), "Combating Discrimination in Greece: State of the art, Challenges and Policy Interventions", Athens, EKKE, PAPAISIS Publishers.

enterprise sector of the Greek labour market and to draw substantive as well as policy conclusions for the facilitation of their access to it, certain specific goals were soon developed. These included, in short, the following:

In the theory level, the study has drawn its epistemological considerations from three main traditions: The ideas around the issue of “competition and social cohesion”, the conceptualisation of “entrepreneurship” especially in conditions of “risk” and/or economic crises, and the issue of discrimination. Detailed accounts of the theoretical considerations of the research project are provided in the following chapters.

The documentation of the employment and unemployment characteristics of women and young Roma and Muslim immigrants was coupled with the search for career development parameters especially those related to vulnerable social categories such as the populations of women and of young people. In connection to this endeavour, the mapping of specific situations and conditions that prevent, delay or facilitate the development of professional and employment careers of the above groups was also undertaken.

The exploration of stereotypes that contribute to the generation and enhancement of multiple, ever-going and intense discrimination in the labour market on the grounds of gender, ethnicity and religion was a key element of the research process. Most importantly the issue of discrimination on the basis of gender – especially with respect to the linking the career development of Roma women and female Muslim immigrants to their personal family lives – was a core item of the research undertaking. The same holds true as to the search of the ways to respond to labour market inequalities by the groups under investigation.

In connection to the above, in the policy level, the project aimed at challenging the relevant misconceptions and prejudices in the areas of public administration and public opinion with a view to contribute to the promotion of good relations between different groups and of the dissemination of benefits of equal rights and opportunities for all. To this respect, one of the basic goals of the endeavour was to build an understanding through interaction among diversified populations, defuse racial tensions and hostility and provide evidence in support of multicultural oriented services offered by the state apparatus.

In short, the basic priorities of the project required an interdisciplinary approach and the pairing of quantitative and qualitative research techniques, in order to form a general analytic and research framework for the deciphering not only of the “visible” but also of the latent and “subtle” forms of discrimination in the field of the entrepreneurship of female and young Roma and Muslim immigrants in contemporary Greece. The data which are presented and analysed in the following chapters reveal their usefulness not only for the understanding of the subject

under consideration but also for future planning and decision making from the competent authorities in national, as well as in European and international levels.

2. The setting up of the agenda (research priorities)

The rationale of the project was greatly affected by a number of initiatives undertaken at European and international levels:

By 2008 European initiatives had focused on the issue of entrepreneurial diversity in Europe. Ethnic minority and more specifically migrant entrepreneurship started to emerge in the official European policy agenda and to be considered as vital issues for research and policy directions at a pan-European level. As stated, “recognising the potential that ethnic minorities and migrants represent for the promotion of entrepreneurship in Europe, the European Commission has worked for several years on developing policies to foster ethnic and migrant businesses and to ensure that they receive the specific business support that they need. There is wide agreement among the experts on the subject that the promotion of ethnic minority and migrant entrepreneurship is first and foremost motivated by economic policy considerations. Ethnic minority and migrant businesses are supported in order to promote entrepreneurship and create more successful enterprises. At the same time however, the promotion of entrepreneurship among these groups can also assist in their integration into the receiving societies”⁶.

In the attempts of improving the economic performance of EC member states it had been soon realized that “European societies are suffering from an *entrepreneurial gap*: 50 per cent of Europeans prefer working as a dependent employee, only less than half (45 per cent) would like to be self-employed. In the USA 61 per cent of the population prefer being their own bosses and only 37 per cent express a preference for employee status... Europe needs more entrepreneurs and a better climate for entrepreneurship if it wants to successfully implement the Lisbon strategy and create more and better growth and employment. In order to promote entrepreneurship, all groups in society have to be involved... A large part of our population, especially in the cities, have a migration background... Migrants and people from ethnic minorities represent a considerable pool of entrepreneurship... The statistical information that is available demonstrates quite

⁶ Thomas Jaegers, (2008), European Commission, Directorate General “Enterprise and Industry”, “Supporting entrepreneurial diversity in Europe – Ethnic minority entrepreneurship/migrant entrepreneurship”, in Catarina Reis Oliveira and Jan Rath, (eds.), *Migrações Journal – Special Issue on Immigrant Entrepreneurship*, October 2008, n. 3, Lisbon: ACIDI, pp. 281-284, here, 282.

clearly that entrepreneurship and self-employment in ethnic and migrant communities are higher than the national averages. It should however be noted that the statistical averages mask large differences between the ethnic communities. To some extent the reduced level of opportunities in the main labour market is still a push factor for migrant entrepreneurship. Discrimination, low-paid job offers, low status jobs and obstacles to upward mobility may induce ethnic minorities to look to self-employment as a second-best alternative to earn a living⁷. It was also noticed, that although many migrants and people from ethnic minorities are motivated to become entrepreneurs, there are certain difficulties, specific to this group, which may prevent them from realising their business projects. Certain pressing problems had also been identified such as access to finance, access to support services and knowledge of such services, language barriers, and limited business, management and marketing skills. As stated, "most ethnic minority businesses are relatively small and manager-owned, and they operate in an urban environment. Particularly the first generation of migrant and ethnic minority entrepreneurs often start in markets with low entry barriers and low capital and skill requirements. They operate in a rather competitive environment where price is the main parameter. These results in labour intensive production, long working hours, low wages and so on. In general, migrant and ethnic minority businesses rely less on formal providers of support than the average business; they prefer informal networks for obtaining information and assistance. This is partly due to a general lack of integration into society and a resulting lack of knowledge and lower familiarity with the business culture and the administrative environment. For similar reasons the businesses often obtain capital from family and friends and not from banks or other institutional sources"⁸.

⁷ Thomas Jaegers, (2008), *ibid.*, pg. 281-3.

⁸ Thomas Jaegers, (2008), *ibid.*, pg. 282-3. In fact the European Commission had been very active with respect to this issue: In June 2003 the Commission organised a conference on Ethnic Minority Entrepreneurs to launch a relevant debate, in order to *raise awareness of the important contribution to the European economy that has already made by ethnic minority entrepreneurs and to find answers to the question of how best to respond to some of the most persistent problems that ethnic minority entrepreneurs have to confront and that hinder their development*. The conference was partly inspired by a pilot project dating back to the year 2000 when the European Commission produced a study on the availability of support and membership organisations for ethnic minority entrepreneurs, to help them to overcome the specific difficulties that they might have as a result of their ethnicity. Ever since, an "Ethnic Minority Businesses Network" of national policy makers and administrators was established which constituted a European organisational structure which

By 2008 the European Commission had obtained a “rough picture of the typical migrant and ethnic minority business”⁹. As it has been observed, most of this business was *micro businesses* with no or very few employees. They were also small in comparison with indigenous businesses as regards turnover and profit and typically managed by their owner – usually a man (female ethnic entrepreneurship was still quite rare). The first generation of migrant and ethnic minority entrepreneurs often started on markets with low entry barriers. Their businesses had low capital requirements (e.g. restaurants) and low skill requirements. The owners’ knowledge of marketing techniques tended to be limited so they usually did not manage to turn their business into some unique venture. It was also observed that different ethnic groups had different proclivities for certain economic sectors and that in Europe migrant and ethnic minority businesses are predominantly an urban phenomenon. The typical migrant business is located in areas with ethnic clusters and usually in relatively poor areas.

Despite the increased variety on the customers’ side there still appeared to be a relatively strong reliance on ethnic resources and especially on co-ethnic employees and very often even on family members. Nevertheless, given an increasingly non-ethnic clientele and ethnic resources migrant and ethnic minority business were considered to be of a “hybrid” nature. However, it was considered that to some extent unemployment and/or diminished chances in the main labour market were push factors for migrant entrepreneurship. It was thought that discrimination in the labour market, predominantly low-paid work offers, low status

Member States could use to exchange information on political and economic developments affecting ethnic minority businesses and on good practices and strategies in the promotion of these businesses (ibid, pg. 284). More information is available at:

http://ec.europa.eu/enterprise/enterprise_policy/survey/eurobarometer2007/eb2007report.pdf. For detailed information on the renewed Lisbon strategy and the partnership for growth and jobs see: http://ec.europa.eu/growthandjobs/european-dimension/index_en.htm, and

<http://ec.europa.eu/enterprise/entrepreneurship/craft/craft-minorities/minorities-eu-conference.htm>. Also, <http://ec.europa.eu/enterprise/entrepreneurship/craft/craftstudies/entrepreneurs-young-women-minorities.htm> and http://ec.europa.eu/enterprise/entrepreneurship/support_measures/migrant/index.htm.

⁹ European Commission, Brussels, ENTR.E.1./TJ D(2008). Supporting Entrepreneurial Diversity in Europe – Ethnic Minority Entrepreneurship/ Migrant Entrepreneurship, Conclusions and Recommendations, of the European Commission’s Network “Ethnic Minority Businesses”, May 2008. http://ec.europa.eu/enterprise/entrepreneurship/support_measures/index.htm.

jobs and blocks to upward mobility could induce ethnic minorities to look for self-employment as a second best alternative to earn a living.

Some empirical evidence seemed to suggest that many of these entrepreneurs were pulled into businesses to be autonomous and realise their own ideas. Status also appeared to be an important reason for becoming one's own boss. In other cases ethnic entrepreneurship rather represented the exploitation of special market opportunities, closed to indigenous business.

It was also acknowledged that migrant and ethnic minority businesses required a specialised kind of support, since they were found to rely less on formal help and support providers than the average business and to prefer informal networks for obtaining information and assistance. Lack of knowledge of what is available, lack of trust towards the advisors from mainstream support organisations and trust based relations with persons from their own ethnic group were considered accountable for petitions for help to family and friends in obtaining finance instead of approaching formal institutions like banks. Discriminatory practices as well as certain administrative and bureaucratic regulations in force were considered as burdens for migrant and ethnic minority business activity while a lack of business skills was observed in cases driven out from necessity rather than opportunity¹⁰.

The end of 2012 has concluded the agenda setting for an Entrepreneurship 2020 Action Plan¹¹. It focused on three main topics: a) in promoting the spirit of entrepreneurship in schools and universities since education for entrepreneurship can make a difference, b) in helping women develop their entrepreneurial potential since they represent the most underused source of entrepreneurial potential in Europe but face a number of difficulties in establishing and running their businesses which are more significant than for men, mainly in the areas of access to finance and networking, and difficulties in reconciling business and family obligations, c) in encouraging policies to help migrant, minority or other specific groups of potential entrepreneurs since entrepreneurship in Europe should take full account of the entrepreneurship potential represented by migrants and members of ethnic minorities.

In the 2020 Entrepreneurship Action Plan¹² it was clearly stated that "before

¹⁰ European Commission, Brussels, ENTR.E.1./TJ D(2008). Supporting Entrepreneurial Diversity in Europe – Ethnic Minority Entrepreneurship / Migrant Entrepreneurship, Conclusions and Recommendations, of the European Commission's Network "Ethnic Minority Businesses", May 2008.

¹¹ Report on the results of public consultation on The Entrepreneurship 2020 Action Plan, *DG Enterprise and Industry, Unit D.1 – Entrepreneurship 2020 – Ent.*, 2(28) 29.11.2012.

¹² European Commission, Brussels, 9.1.2013, COM(2012) 795 final, Communication from

the on-going economic and financial crisis, the European economy faced structural challenges to its competitiveness and growth, and obstacles to entrepreneurship. Many of these persist, but the crisis has also been a catalyst for deep change and restructuring... The Europe 2020 Strategy responded by setting out the foundations for future growth and competitiveness that will be smart, sustainable and inclusive, and which would address our principal societal challenges... To bring Europe back to growth and higher levels of employment, Europe needs more entrepreneurs¹³. The ongoing economic crisis brought about an understanding that entrepreneurship should be made one of the spearheads for making European economy more competitive and innovative. This goal should be achieved by helping the establishment of new companies that represent the most important source for new employment, by encouraging people in self-employment and by recruiting women, seniors, migrants, and the unemployed young people¹⁴.

The data available suggested that these groups are underrepresented within the entrepreneurial population. Therefore, "Europe has to open up for them paths into entrepreneurship to create for them jobs, empower them economically and socially and leverage their creative and innovative capacities. These paths should be sensitive to the needs of different groups, their expectations and their norms with regards to how advice and information is delivered and received. Actions should be based on an integrated support scheme that promotes human capital, as well as providing financial support. Besides specific activities adapted to the needs of each of these groups, they should all be included into entrepreneurship training programmes that are designed and offered in partnership with education and training providers, youth organisations, mainstream business advisers and financial institutions"¹⁵.

More specifically women, since they constitute the 52% of the total European population but only one-third of the self-employed or of all business starters

the commission to the european parliament, the council, the european economic and social committee and the committee of the regions entrepreneurship 2020 action plan: Reigniting the entrepreneurial spirit in Europe.

¹³ European Commission, Brussels, 9.1.2013, COM(2012) 795 final, Reigniting the entrepreneurial spirit in Europe, pg. 1-3.

¹⁴ European Commission, Brussels, 9.1.2013, COM(2012) 795 final, Reigniting the entrepreneurial spirit in Europe.

¹⁵ European Commission, Brussels, 9.1.2013, COM(2012) 795 final, Reigniting the entrepreneurial spirit in Europe, pg. 20-22.

in the EU¹⁶, represent a large pool of entrepreneurial potential in Europe¹⁷ and a gender balance approach should be adopted. Also, it was commented that the effective implementation of existing gender equality legislation, in particular Directive 2010/41/EC should further stimulate female entrepreneurship. As a result, "Member States are invited to: Design and implement national strategies for women's entrepreneurship that aim at increasing the share of women-led companies. Collect gender-disaggregated data and produce annual updates on the state of women entrepreneurs nationally. Continue and expand the existing networks of Female Entrepreneurship Ambassadors and Mentors for Women Entrepreneurs. Implement policies enabling women to achieve an adequate work-life balance, by establishing appropriate and affordable care for children and elderly dependents, notably by taking full advantage of support options under the EAFRD, ERDF and ESF"¹⁸.

With respect to migrant entrepreneurs since "migrants are more entrepreneurial than natives and a foreign-born self-employed person who owns a small or medium firm creates between 1.4 and 2.1 additional jobs"¹⁹ it was stated that "they too represent an important pool of potential entrepreneurs in Europe"²⁰. However, as data suggest, "European migrant businesses are mainly micro-businesses with no or very few employees. They are also small in comparison with indigenous businesses as regards turnover and profit. Qualified migrants populations often face legal difficulties, limited labour markets and career opportunities that push them into self-employment. It should also be noted that some third countries have a migration policy particularly attractive to facilitate the arrival of entrepreneurs. The more vulnerable groups of less qualified migrants should also be addressed. Notwithstanding that migrants have higher business creation rates

¹⁶ Eurostat, 'Statistics in focus: the entrepreneurial gap between men and women' (30/2007).

¹⁷ See, European Commission, Brussels, 9.1.2013, COM(2012) 795 final, Reigniting the entrepreneurial spirit in Europe, references, O. Bekh, ETF Women's Entrepreneurship Development, Policy Brief (2012); A. Lesina, F. Lotti, 'Do Women Pay More for Credit? Evidence from Italy', NBER Working Paper (2008); 'women in business and decision-making', Eurochambres (2004).

¹⁸ European Commission, Brussels, 9.1.2013, COM(2012) 795 final, Reigniting the entrepreneurial spirit in Europe, pg. 23.

¹⁹ As cited, OECD(2010), Open for Business; Migrant Entrepreneurship in OECD Countries, OECD Publishing, <http://dx.doi.org/10.1787/9789264095830-en>.

²⁰ European Commission, Brussels, 9.1.2013, COM(2012) 795 final, Reigniting the entrepreneurial spirit in Europe, pg. 23.

than the rest of the population they fail more due to a lack of information, knowledge and language skills"²¹.

Nevertheless the EU has publicly recognized the key contribution that migrant entrepreneurs can make to sustainable growth and employment: The European Agenda for the Integration of Third-Country Nationals²² stresses the important role of migrants as entrepreneurs and also insists on that their creativity and innovation capacity should also be reinforced. Therefore it was considered important that policies encouraging entrepreneurship in Europe should take full account of the entrepreneurship potential represented by this group.

After all, from 2012 already, the contribution of migrant entrepreneurial activities in Europe had been earmarked at the Commission²³. As stated, "they contribute to economic growth and employment, often by rejuvenating neglected crafts and trades, and increasingly participate in the provision of value-added goods and services. They also form an important bridge to global markets and are important for the integration of migrants into employment, creating employment for themselves but also increasingly for immigrants and the native population"²⁴. As it had been also recognised, "migrant entrepreneurs also enhance social opportunities for migrants, create more social leadership, are role models in society, especially for young people, increase self confidence and promote social cohesion by revitalising streets and neighbourhoods"²⁵.

With respect to youth unemployment, it was stressed that few business development support schemes target unemployed youth specifically²⁶. All business development support should include signposting information and providing links to support services, advice and counselling, and business coaching and mentorship. The goal is to help the unemployed make an effective transition into self-employ-

²¹ As cited, J. Rath, Eurofound (2011), *Promoting ethnic entrepreneurship in European cities*, Publications Office of the European Union, Luxembourg. Europe, available at: <http://www.eurofound.europa.eu/pubdocs/2011/38/en/2/EF1138EN.pdf>.

²² COM(2011) 455 final and SEC (2011) 957 final.

²³ King: SOC/449, The contribution of migrant entrepreneurs to the economy, Brussels, 18.9.2012, OPINION of the European Economic and Social Committee on the contribution of migrant entrepreneurs to the EU economy, (own-initiative opinion).

²⁴ Cited in King, *ibid.*, pg. 2, J. Rath, Eurofound (2011), "Promoting ethnic entrepreneurship in European cities", Publications Office of the European Union, Luxembourg.

²⁵ King: SOC/449, *ibid.*, pg. 2.

²⁶ Cited: "Moving Youth into employment", COM(2012) 727. In particular, the European Commission-OECD Policy Brief on Youth Entrepreneurship in Europe, available at: http://ec.europa.eu/youth/news/20120504-youth-entrepreneurship-employment_en.htm.

ment, increase the sustainability of their businesses, and to tailor support to groups who may require additional resources such as young people or those who may not be best reached through traditional channels of business support²⁷.

The EC 2020 Action Plan has concluded, that “in the current economic crisis, new and young enterprises represent a key ingredient in creating a job-rich recovery in Europe... To reinvigorate Europe’s entrepreneurs and push its entrepreneurial activity, the Commission and Member States must work simultaneously on restoring confidence, creating the best possible environment for entrepreneurs by putting them at the heart of business policy and practice, and revolutionising the culture of entrepreneurship. Successful examples from all over Europe show that there are good practices that can make entrepreneurs flourish and grow... Therefore a radical change of the European culture towards new notions about entrepreneurship is needed, one that publicly celebrates success, brings the contributions of entrepreneurs to European prosperity to the fore and showcases the rewards of an entrepreneurial career. ... Bringing about an entrepreneurial revolution is a joint task of the Commission and the Member States on which they have to embark for the long term”²⁸.

3. Background Information: Official Sources and Data

The rationale behind the connection of the issue of gender equality and / or discrimination in education, employment and entrepreneurship may be also depicted in recent OECD attempts to underline the importance of these issues for economic growth especially in the aftermath of the Great Recession.

For OECD, “gender equality is not just about economic empowerment. It is a moral imperative, it is about fairness and equity, and includes many political, social and cultural dimensions. Gender equality, however, is also a key factor in self-reported well-being and happiness across the world”²⁹. It was thought, that

²⁷ European Commission, Brussels, 9.1.2013, COM(2012) 795 final, Reigniting the entrepreneurial spirit in Europe, pg. 26.

²⁸ European Commission, Brussels, 9.1.2013, COM(2012) 795 final, Reigniting the entrepreneurial spirit in Europe, pg. 27-8.

²⁹ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 2. As outlined in the report, “the OECD Gender Initiative was developed as an integral part of the wider policy quest for new sources of economic growth; greater gender equality and a more efficient use of everyone’s skills are an important part of the answer... Building on its expertise, in 2010 the OECD launched a Gender Initiative to examine existing barriers to gender equality in Education, Employment and

“leaving women behind means not only forsaking the important contributions women make to the economy but also wasting years of investment in education of girls and young women. Making the most of the talent pool ensures that men and women have an equal chance to contribute both at home and in the workplace, thereby enhancing the well being of both men and women, and more generally to society. Mainstreaming the gender perspective at all levels of policy is one aspect of efficiently enhancing gender equality. Public gender agencies that are visible with a sufficiently strong mandate, appropriate analytical tools, reliable evidence and resources are needed to combat discrimination and enhance gender equality”³⁰.

This general commitment becomes more imperative tackling the above issues in cases of vulnerable populations (as for example is the case of ROMA or Muslim immigrant women). As explicitly stated in the report, “greater educational equality does not guarantee equality in labour market outcomes... If high childcare costs mean that it is economically not worthwhile for women to work full-time, if workplace culture penalises women for taking a break to have a child or provide for elderly relatives and as long as women continue to bear the main brunt of unpaid household tasks, childcare and caring for ageing parents, it will be difficult for them to realise their full potential in paid work... If discriminatory social norms enhance early marriages or limit access to credit for women, the significant gains made in educational attainment for girls may not lead to increased formal employment and entrepreneurship”³¹. As also stated, “change of general economic, labour market and entrepreneurship policy may be required, but in the case of gender, one important challenge for policy makers is to overcome a lack of comprehensive and reliable information in some key areas”³².

However, OECD available data are indicating that the economic empowerment of women is a prerequisite for sustainable development and pro-poor growth while gender equality and empowered women are catalysts for multiplying development efforts. On the other hand, investments in gender equality have proven

Entrepreneurship (the “three Es”) with the aim to improve policies and to promote gender equality in the economy in both OECD and non-OECD countries alike”, pg. 2.

³⁰ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 2.

³¹ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 3.

³² Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 3.

to yield the highest returns on all development investments³³. To these ends the parameter of education holds a key role³⁴. It has also been acknowledged that the transition from education to paid work is critical establishing in a way the grounds for many of the inequalities encountered in the labour market throughout women's working lives. Although more women have been included in the workforce in recent years, they often experience more difficulty in finding a first job, earn less than men and are more likely to work part-time. Furthermore, gender segregation is perpetuated in the labour markets, with women underrepresented in the business sector and concentrated in health, welfare, and educational and administrative areas of work. Despite women's "exodus" to the labour market, they still bear the brunt of the unpaid but unavoidable domestic tasks of daily life, such as childcare and housework. In less developed countries, women are more likely confined to the most vulnerable jobs, frequently in the informal sector. Yet, irrespective of family commitments, many female professionals find it difficult to climb the career ladder. In fact, inequalities increase the higher up the pay scale you go which suggests the presence of a so-called "glass ceiling". Women are also disadvantaged when it comes to decision-making responsibilities and senior management positions³⁵.

In the area of entrepreneurship the OECD report underlines the fact that despite women's increased participation in the labour market they remain substantially underrepresented as entrepreneurs. When asked, fewer women than men say they would prefer to be self-employed and when they do start businesses, they do it on a smaller scale than men and in a limited range of sectors, often at low capital intensity. Self-employed men have employees to a greater percentage than the self-employed women (1/3 to 1/5 respectively). Overall, women earn far less. Even in the case of enterprises of the same size class and industry, the women-owned businesses have other features that are associated with lower sales, profits and labour productivity. These low returns may be attributed to two key differences between male and female entrepreneurs: women start their enterprises with limited management experience, and they devote much less time to their business than men. The proportion of women-owned businesses is currently stuck at around 30% of the total in OECD countries, and seems to 'plateau'

³³ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 3-4.

³⁴ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 4.

³⁵ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 4-6.

at around the same level in developing countries, which have started from low levels. Almost a quarter of women starting businesses in Europe gave as their reason for returning to work that their children were old enough for them to work again³⁶. In short, “women are less keen than men on starting their own business and women entrepreneurs continue to be a minority in all countries. Enterprises owned by women are significantly smaller and less represented in capital-intensive sectors, and these and other factors tend to penalise them in terms of sales, profits and labour productivity. Women entrepreneurs rely substantially less than men on loans, both for start-up and for financing their activities”³⁷. Crisis has affected women’s entrepreneurial spirit since “the births of women-owned enterprises declined during the crisis, but not as much as for men”³⁸.

However, monitoring trends in women entrepreneurship are a challenging task, given the lack of reliable and up-to-date information. This data gap is one of the main obstacles to understanding the challenges specific to female entrepreneurs and their effect on economic growth. Statistics on self-employment are commonly used to measure changes in entrepreneurial activity. However, self-employment embraces a wide range of work statuses and activities. It is thus important to assess the type of self-employed women and men are entering, and in particular, distinguish between self-employed women who have employees working for them (employers), and those self-employed who work on their own (own-account workers)³⁹.

Nevertheless the data available suggest that across OECD countries there are considerable gender differences in self-employment, particularly when focusing on the “employers” among the self-employed. The low share of women has only marginally increased over the last decade in the EU-27, Canada and United States. Eurobarometer surveys (2009, 2010) indicate that men continue to express stronger preferences than women for self-employment. The Eurobarometer also has shown that women may have lower preferences for self-employment because they continue to perceive such a career as too risky. The proportion of

³⁶ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 6-7.

³⁷ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 8-9.

³⁸ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 130.

³⁹ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 131.

entrepreneurs who are women has not significantly increased in most countries over the past decade⁴⁰.

Average productivity, profits and employment growth are significantly lower for women-owned enterprises than for those owned by men. Analyses have shown that the lower capital intensity of women-owned enterprises is the most relevant factor determining their lower productivity (value added per employee), explaining 37% of the gap. Also, the fact that women select different industries compared with men explains a substantial fraction of the productivity gap (22%). The relatively small size of women-owned enterprises is the main factor associated with their lower profits and their slightly lower probability to increase the number of their employees between 2005 and 2010. However, a relevant fraction of the measured gap in performance of women-owned enterprises cannot be explained by characteristics of their business. Other factors (such as differences in experience, approach to management, and access to relevant resources and networks) play a role⁴¹.

Women are a major untapped entrepreneurship resource. Women entrepreneurs lag behind men not only in numbers, but also in terms of average turnover, productivity and profits of their businesses. A fraction of this gap may be attributed to different targets that women pursue as entrepreneurs⁴². Acknowledging these differences in preferences, policies should be based on a systematic analysis of the factors that prevent or discourage entry of women entrepreneurs into the market, and limit growth of female-owned enterprises. Such an analysis demands reliable and timely information, from both quantitative and qualitative data sources, which is hardly the case. Also, a lack of comparability of the existing data complicates international benchmarking, which is essential to identify achievable targets and to learn about effects of policy reforms. More investment is needed in the harmonisation of data on enterprise-owners and their businesses, using as much as possible existing data to minimize the burden on statistical offices and curtail associated costs. Policies for women entrepreneurship are often included under the umbrella of programmes for small enterprises. Such policies may have a relatively large effect on women, since this is the form of entrepreneurship where women are more concentrated. However, they may also serve in reinforcing ex-

⁴⁰ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 131-133.

⁴¹ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 134-5.

⁴² S. Kanazawa (2005), "Is discrimination necessary to explain the sex gap in earnings?", *Journal of economic psychology*, Vol. 26, No. 2, pp. 269-87.

isting stereotypes about women-owned businesses. Women's entrepreneurship policies should not be conceived simply as a subset of policies for start-ups and very small firms. The assumption that female business owners want to stay small is misleading for policy. There is a substantial pool of women who are eagerly pursuing growth strategies for their companies⁴³. A stronger focus should be dedicated to instruments that can help female businesses realise their aspirations for growth⁴⁴.

As for the characteristics and growth dynamics of women enterprises it has been commented that the proportion of individually owned enterprises with a female owner varies between 20 and 40% across OECD countries. Women-owned enterprises with employees are significantly smaller than men-owned enterprises. The data confirm the general finding that women tend to choose different sectors than men, being relatively more represented in retail trade and in industries with lower capital intensity. On the other hand, the number of women-owned enterprises is growing faster than the number of men-owned ones as a result of new creations. The birth rate of female-owned enterprises is higher than for male-owned enterprises. Births of women-owned enterprises have decreased in 2009, but relatively less than for men. This might be partly explained by the lower propensity of women to enter into sectors, such as manufacturing, that were more heavily affected by the crisis. Births of female-owned enterprises declined less than for men during the crisis. Women often have different reasons for starting a business than men. More women than men become business owners out of necessity. Women tend also to give more importance to the working time-flexibility afforded by self-employment. On average, women business owners have higher levels of educational attainment but less experience managing a business. The gender gap in earnings is higher for self-employment than for wage employment. The fact that women work significantly less hours on their businesses is an important explanation for this gap⁴⁵.

The most remarkable differences between female and male-owned enterprises relate to the size of their business operations, as measured by sales or value-added. A key issue for policy is whether the relatively low levels of turnover

⁴³ E.J. Gatewood, C.G. Brush, N.M. Carter, P.G. Greene and M.M. Hart, (2009), "Diana: A Symbol of Women Entrepreneurs' Hunt for Knowledge, Money, and the Rewards of Entrepreneurship", *Small Business Economics*, Vol. 32, pp. 129-44.

⁴⁴ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 135.

⁴⁵ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 137.

of women-owned businesses are only due to preferences of women for particular sectors (and, possibly, for small-sized businesses), or rather a consequence of the specific constraints women face when starting and growing their companies. There is no definite answer to this question in the literature. While most studies find that female-controlled enterprises fare worse in terms of profits and other performance measures⁴⁶, several analysts argue that these differences vanish once sectors of activities and key characteristics of the business owners other than gender are controlled for⁴⁷. Data results confirm that the policy debate should focus not only on how to increase the number of women enterprises, but also on how to tackle the possible market or institutional failures inhibiting those women enterprises already in the market from growing their firms into “large” enterprises.

Women entrepreneurs are a very heterogeneous group, driven to start a business by different motivations. These motives are a mix of “push” and “pull” factors, and the mix for women entrepreneurs seems to be different from that for men. For example, *‘realising an idea for a new product or service’* is a more important motive for men than for women in Europe. Proportionally, more women than men start a business out of ‘necessity’, i.e. they become entrepreneurs because they do not see other, more attractive, options (including salaried employment) to enter the labour market. Family obligations may also play a role. In fact, opening a small business can be the easier (re-) entry point to labour market participation for women who want to reconcile work and care commitments. Evidence also suggests that women entrepreneurs tend to attribute more importance to the time flexibility that comes with being one’s own boss, and this holds in particular for women in small businesses. Indeed, survey evidence from the United States shows that “achieving better work-life balance” was an important motivation to more than 40% of the female entrepreneurs in the smallest revenue class, but to only

⁴⁶ A. Robb and J. Watson, (2009), “Comparing the Performance of Female -and Male-Controlled SMEs: Evidence from Australia and the US”, mimeo.

⁴⁷ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 134. See indicatevely, R. W. Fairlie and A. M. Robb, (2009), “Gender Differences in Business Performance: Evidence from the Characteristics of Business Owners Survey”, *Small Business Economics*, Vol. 33, pp. 375-95. E. J. Gatewood, C. G. Brush, N. M. Carter, P. G. Greene, and M. M. Hart, (2009), “Diana: A Symbol of Women Entrepreneurs’ Hunt for Knowledge, Money, and the Rewards of Entrepreneurship”, *Small Business Economics*, Vol. 32, pp. 129-44. S. Gottschalk and M. Niefert, (2011), “Gender Differences in Business Success of German Start-up Firms”, ZEW Discussion Paper, No. 11-019.

12% of those in the largest revenue class⁴⁸. However, more women than men value work-life balance as a motivation for starting their business.

No significant correlation exists across OECD countries between the education attainment of women and their entrepreneurial activity, as measured by the share of self-employed women in total self-employment. This suggests that it is not the level but rather the type of education investment of women that matters for entrepreneurship. Gender differences in degree choices can affect preferences for entrepreneurship. Indeed, as argued, those who obtained a business degree rate themselves as more entrepreneurial than those who obtained a similar degree in 'non-business' studies and are more likely to have seriously considered starting their own business. Entrepreneurship education in primary and secondary schools is increasingly recognised as key to shaping entrepreneurial attitudes of young women and men in OECD countries⁴⁹.

However, experience in the industry and previous training is critical for business success⁵⁰. A simple explanation of why less women than men own a business might be that entrepreneurship does not pay-off for women, i.e. earnings from business ownership are too low or uncertain to motivate this career option. Self-employed women earn significantly less than men⁵¹.

One reason for the lower earnings of female business owners might be that women are less willing to take risks. Higher risk aversion naturally leads to a lower polarisation of earnings, meaning less probability to incur losses, and fewer chances to reap high returns. Women may take a different approach to business, being more cautious in terms of the resources they commit to their ventures and preferring a slow and steady expansion for their businesses. A careful management of risks can be explained by a greater concern around consequences of failure.

⁴⁸ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 137. RSM McGladrey (2008), *2007 Survey of Women Business Owners*, <http://mcgladrey.com/Knowledge-Center/Downloads/WBOSurvey2007-1/wbo-survey2007.pdf> [accessed 30 January 2012].

⁴⁹ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 139. R. Shinnar, M. Pruetz, and B. Toney (2009), "Entrepreneurship education: attitudes across campus", *Journal of Education for Business*, Vol. 84, No. 3, pp. 151-58.

⁵⁰ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 139.

⁵¹ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 141.

Indeed, the Small Business Service (2005) in UK⁵² found that women with family responsibilities were “particularly wary of extending commitments” and that any business venture they embarked upon “would need to be independent of family finances and self-sufficient”. However, there is no conclusive evidence that women entrepreneurs are systematically less willing to take risks than men⁵³.

The profiling of male and female entrepreneurs and their earnings suggests three main issues that are relevant for policies: 1) the lower preferences and perceived attitudes of women for business ownership, 2) the lower experience of women as entrepreneurs, 3) the difficulty faced by women wishing to work full time on their business. Men report higher perceived capabilities as entrepreneurs and are also more optimistic about the profitability of their enterprise⁵⁴. Women entrepreneur networks are major sources of knowledge about opportunities for successful entrepreneurship. As for the issue of access to credit, women entrepreneurs rely substantially less than men on loans, both for start-up and for financing their activities. More analysis is needed to better understand why women are less inclined to use external finance and if they are discouraged by discriminatory treatment in capital markets. There is evidence that conditions of access to finance significantly deteriorated for both women and men during the recent economic and financial crisis. In developing and emerging economies, returns on capital have been high in the micro-enterprise sector, in which women are over-represented.

Access to credit is critical for the creation, and subsequent performance, of firms⁵⁵. It is often argued that access to credit is more problematic for women than for men entrepreneurs. The evidence shows that relatively more men than women entrepreneurs make use of bank loans, with and without collateral, for starting their enterprises although important differences exist in the use of bank loans across countries. There are two very different reasons why women entrepreneurs might be treated differently in financial markets: 1) they lack significant assets (experience, capacity/cash flows, collateral) that are valued by credit providers, 2)

⁵² Small Business Service (2005), *Myths Surrounding Starting and Running a Business*, London: DTI Small Business Service.

⁵³ R. Croson and U. Gneezy, (2009), “Gender Differences in Preferences”, *Journal of Economic Literature*, Vol. 47, pp. 448-74.

⁵⁴ C. G. Brush, P. G. Greene, D. J. Kelley and Y. Litovsky, (2011), *2010 Women’s Report*, Global Entrepreneurship Monitor Executive Report, 2011. Eurostat, (2008) “Statistics Explained: Factors of Business Success Survey”, http://epp.eurostat.ec.europa.eu/statistics_explained/index.php/Factors_of_business_success, [accessed 27 January 2012].

⁵⁵ M. P. Taylor, (2001), “Self-employment and windfall gains in Britain: Evidence from panel data”, *Economica* Vol. 68, No. 272, pp. 539-65.

there is cultural bias reflecting a lack of confidence in the ability of women as business owners. Interview-based studies repeatedly report that women feel more reluctant to apply for credit, and have difficulties in dealing with bank officials. There are justified concerns that the economic crisis has made it even harder for women to use debt financing to support the growth of their enterprises. Problems of access faced by women in the credit market are likely to be exacerbated by the tightening of banks' credit conditions. Public interventions to strengthen banks' balance sheets and extend credit guarantees have generally led to improvements in the financing prospects of small and medium-sized enterprises, where female ownership is more widespread. However, data monitoring the financing of enterprises in Europe show that at the end of 2010 access to finance was the most pressing problem for more than 16% of women owned enterprises, and rejection rates were significantly higher for women (4.3%) than for men (2.3%). Conditions for men-owned enterprises seem to have improved more and in a more sustained way than conditions for women-owned firms⁵⁶. However, many women entrepreneurs might not perceive financing as a major problem simply because they start small and have a limited demand for credit⁵⁷.

Women and men-owned enterprise have similar capacities to meet their debt obligations⁵⁸. Both male and female micro-enterprise owners tend not to use external loans for starting⁵⁹. There is ample evidence, however, that women tend to rely less than men on external credit. The limited use and size of the loans are clearly linked to demand-side differences between women and men entrepreneurs. However, credit providers might also discriminate against women entrepreneurs.

Enterprises founded by women have different innovation outcomes than those founded by men. Lower levels of product and process innovation in enterprises founded by women can be explained by characteristics of these enterprises (sector, start-up capital and size) and by less entrepreneurial experience of women before start-up. The venture and angel capital industries, which are instrumental in financing certain types of innovative enterprises, are still male-dominated. This,

⁵⁶ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 145-7.

⁵⁷ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 147-8.

⁵⁸ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 149.

⁵⁹ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 150.

in turn, can have a negative effect on the ability of high growth women entrepreneurs in securing equity capital⁶⁰.

The share of women among owners of micro and small enterprises is much higher in the informal sector of emerging and developing economies. Many female business owners in the informal sector have no formal education, and start their business out of economic necessity. The majority of female micro and small entrepreneurs in developing countries face problems in accessing markets, building scale and raising their profitability. There is little mobility out of the informal sector⁶¹.

On the other hand analyses of the activity of Young, Women, Ethnic Minority Entrepreneurs and Co-Entrepreneurs in EU have focused on the following key issues⁶².

“The typical age for setting up and running a business is over 30 and in many cases over 40 years. However, increasing focus is being placed on the position of the younger entrepreneur. High levels of unemployment among some groups of young people have partly fuelled this interest, with entrepreneurship being seen as one way out of the trap of social exclusion. It is also being suggested in some quarters that entrepreneurship might provide an outlet for the talents of many highly educated young people, such as university graduates, in areas such as information technology, biotechnology and other modern industries. While the potential contribution of young entrepreneurs towards the alleviation of unemployment and the promotion of economic growth and innovation is being increasingly recognised, there is a feeling that this group of people face a series of specific problems related to their youth. Lack of capital, underdeveloped skills in business management, limited market contacts and outdated attitudes on the part of support or finance providers, may act as a brake on the development of young entrepreneurs”⁶³.

As it has been concluded, start-up finance was one of the most commonly mentioned problems facing young entrepreneurs (together with difficulties in dealing

⁶⁰ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 152.

⁶¹ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD, pg. 157.

⁶² Young entrepreneurs, women entrepreneurs, ethnic minority entrepreneurs and co-entrepreneurs in the European Union and central and eastern Europe: *Final report to the European Commission, DG Enterprise*, July 2000, Centre for Enterprise and Economic Development Research, (CEEDR), Middlesex University Business School, UK.

⁶³ Young entrepreneurs... *ibid.*, pg. 15.

with administrative regulatory requirements). Marketing/sales skills and the availability of finance for growth were considered equally important. Management skills and the capacity for access to markets received also significant attention, while discrimination by finance providers, the intellectual property protection and awareness as well as access to business support were considered as important constraints to starting up and/or to developing business / enterprises⁶⁴.

In the case of women entrepreneurs, it was commented that "in most countries, regions and sectors, the majority of business owner/managers are male (from 65% to 75%). However, there is increasing evidence that more and more women are becoming interested in small business ownership and/or actually starting up in business. In addition, rates of self-employment among women are increasing in several EU countries. Although there are no official statistics relating businesses to the gender of their owner/manager, there is a good deal of evidence to suggest a significant increase in female entrepreneurship. One consequence of this is that women are a relatively new group of entrepreneurs compared with men, which means that they are more likely to run younger businesses. This in turn has some implications for the problems they face and their ability to deal with them"⁶⁵.

A key issue, therefore, is whether women entrepreneurs face specific problems in setting up in business that are different from those faced by male-owned businesses.

Like young entrepreneurs, women may have particular problems with raising finance and may have had less chance than most men to accumulate the confidence, skills and contacts necessary to start and run a successful business. In addition, gender discrimination by finance and support providers; customers or employees may be an issue. Some previous research has suggested that it is more difficult for women to raise start-up and recurrent business finance than men and that women are more likely to encounter credibility problems when dealing with bankers⁶⁶. Thus, in the case of women entrepreneurs it was noted that apart from their major problems in securing starting up finance and finance for growth, discrimination by finance providers plays a significant role, greater even from the variable of marketing/sales skills⁶⁷. Other issues mentioned were the lack of availability of childcare, society's attitude towards women entrepreneurs, the unequal

⁶⁴ Young entrepreneurs... *ibid.*, pg. 24.

⁶⁵ Young entrepreneurs... *ibid.*, pg. 46.

⁶⁶ Young entrepreneurs... *ibid.*, pg. 46.

⁶⁷ Young entrepreneurs... *ibid.*, pg. 54.

opportunities between men and women and the lack of confidence on the part of women⁶⁸.

Turning to the discussion of ethnic minority entrepreneurs previous research has shown entrepreneurship in ethnic minority communities can also contribute to reducing social exclusion and contributing to raising living standards in groups that can be often among the more disadvantaged in society. "Moreover, because of a tendency for ethnic minorities to concentrate in particular localities, the development of some local economies, and the standard of living within them, may be heavily influenced by the nature and extent of ethnic minority business development. At the same time... there are variations in the levels of entrepreneurship between ethnic groups, suggesting that there may be unfulfilled potential for business ownership when viewed at the macro level... The extent to which a firm demonstrates distinctive behavioural attitudes and experiences distinctive 'support needs' is likely to vary according to the length of time a particular ethnic group has been resident in the host country, the circumstances in which their migration occurred and the degree of ethnic solidarity or assimilation into mainstream society. It is also likely to be affected by the generation (in migrant terms) of the business owner, since other things being equal, one would expect a second or third generation migrant to have been influenced more by the social, economic and cultural environment in the host country than a first generation migrant. As a consequence, it might be expected that the distinctiveness of EMBs (ethnic minority businesses), and the support issues that stem from this, might be sharpest in the case of firms owned by first generation migrants"⁶⁹.

The EMBs as small firms, they share many of the characteristics and problems faced by small firms more generally. These include problems in raising finance to start a business and/or expand and deficiencies in core management competencies, such as marketing and financial management skills. Evidence suggests that ethnic minority entrepreneurs typically perceive finance as the greatest single problem at the start-up stage while discriminatory practices are equally important. As also stated, "the EMBs can often be associated with family ownership. Some previous research has also drawn attention to the tendency of EMBs to focus, initially at least, on co-ethnic customers and markets, either because of the intrinsically ethnic nature of the product or service being offered for sale, or because of a reliance on informal sales and 'marketing' methods based largely on word of mouth. Finally, the informality that is commonly found in the recruitment practices of

⁶⁸ Young entrepreneurs... *ibid.*, pg. 64.

⁶⁹ Young entrepreneurs... *ibid.*, pg. 91-2.

small, and particularly very small enterprises, can be associated with a reliance on co-ethnic labour in small EMBs. At the same time, it is important to recognise the diversity of EMBs, between different minority groups and in some cases between generations within the same ethnic group, which can affect the distinctiveness of this type of enterprise compared with other small firms. ... Cultural factors can also affect the value placed on entrepreneurship and the motives for starting a business, although it is important to also recognise the role of 'opportunity structures' presented by the social and economic context, as a contributory factor, as well as cultural influences. ... It is also important to stress the diversity that exists between ethnic groups that affects their orientation towards business and their opportunities for mobilising resources to start and run a business. Clearly, there are many interrelationships between ethnicity, culture and enterprise, which means that EMBs are a heterogeneous group whilst sharing many of the underlying characteristics of the small business population more generally⁷⁰.

On the other hand, data and information on migrant entrepreneurs on their characteristics across Europe indicate the following:

Migrants are more entrepreneurial: "The EU Labour Force survey⁷¹ shows that the trend of migrant entrepreneurship varies across the EU, with the share of migrant entrepreneurs in total employment being 1.5 to 2.9 percentage points higher than natives in the United Kingdom, France, Belgium, Denmark and Sweden. However there is a lower share of migrant entrepreneurs when compared with natives in Portugal, Spain, Italy, Greece, Ireland, Germany and Austria⁷². There is also regionally a higher overall rate of self-employment (native and migrant). Data on the number of new entrepreneurs in a given year also suggest that migrants tend to be more entrepreneurial than natives. Migrant businesses possess sustainability. Their activity includes also high value sectors. "In Europe, although a high proportion of foreign-born entrepreneurs work in sectors more traditionally associated with migrant businesses (i.e. wholesale and retail trade), many work outside the traditional ethnic business sectors, with almost 18% of migrant entrepreneurs in the construction sector; around 8% in the professional, scientific and technical sector; around 6% in manufacturing and another 6% in human health and social work⁷³. The general profile of migrant and native entrepreneurs is similar in that they tend to be *skilled* and *male*, with more than three out of four being *over the*

⁷⁰ Young entrepreneurs... *ibid.*, pg. 92.

⁷¹ http://epp.eurostat.ec.europa.eu/portal/page/portal/employment_unemployment_lfs/data/database.

⁷² King, *ibid.*, pg. 5.

⁷³ King, *ibid.*, pg. 6.

age of 35. Migrant and native entrepreneurs are on average older than wage and salary workers. This result has been attributed to the need to accumulate enough social and physical capital, as well as experience, before being able to start a business. They possess a *higher average educational level* than their native counterparts with around 30%-40% of migrant entrepreneurs having a tertiary education. Migrants from different regions of origin have different propensities to become entrepreneurs. Differences in education and wealth may explain an important part of the differences in entrepreneurship behaviour between migrant groups. Some origin countries traditionally have a higher share of entrepreneurs in their economies, and individuals that migrate from such countries are more likely to establish a business in the recipient country. The migrant experience by region of origin isn't homogeneous⁷⁴.

The EU Labour Force Survey (1998-2008) highlights the positive contribution of migrant entrepreneurs to employment, even though most entrepreneurs (native and migrant) employ only themselves. They create on average between 1.4 and 2.1 additional jobs. However, migrant entrepreneurs' contributions are not limited to job creation. They also contribute to the overall economic growth of the receiving country. It is officially stated that the EU contribution could be higher if migrant entrepreneurs working in the informal economy could be given the support needed to make the transition to the formal economy⁷⁵. There is also evidence that migrant entrepreneurs help create trade opportunities for the receiving country by lowering trade-related transaction costs with their countries of origin, using their contact networks and knowledge about the markets in their countries of origin⁷⁶.

On the other hand, as it has been pointed out, "the ethnic and sociocultural make-up of many advanced economies has significantly changed as flows of long-distance migration from ever more locations increased in the second half of the twentieth century. Immigrants from both, developed and less-developed countries, moved to advanced economies, embodying the complex process of globalisation in a very palpable sense. These two highly visible aspects of globalisation – the international mobility of capital and labour – are often directly related as immigrants themselves introduce their products and services to far-off places. They start businesses in their countries of settlement and become 'self-employed',

⁷⁴ King, *ibid.*, pg. 7-8.

⁷⁵ EESC Permanent Study Group on Immigration and Integration hearing on migrant entrepreneurs' contribution to the EU economy on 24 November 2011. <http://www.eesc.europa.eu/?i=portal.en.events-and-activities-migrant-entrepreneurs-contribution-present>.

⁷⁶ King, *ibid.*, pg. 9-10.

'new entrepreneurs', 'immigrant entrepreneurs' or 'ethnic entrepreneurs'⁷⁷. While the numbers of ethnic entrepreneurs are gradually increasing they have not attracted – until quite recently – proper attention by governments and experts. As stated, "in socioeconomic terms, for a long time these immigrants were largely viewed as *workers*. Immigrants were predominantly depicted as suppliers of cheap, low-skilled labour in advanced economies. Only more recently has attention shifted towards immigrants who start their own businesses"⁷⁸. However, the self-employment of immigrants is (or can be) important as they play a different role from immigrant workers. Ethnic entrepreneurs create their own jobs, and can create jobs for others. In this way they are enabled to circumvent barriers and insufficient access to host labour markets or even overcome various types of discrimination. Ethnic entrepreneurs show that immigrants from less-developed countries are not necessarily restricted to filling vacancies on the job market. They can be active agents by setting up their own businesses. They not only differ from immigrant workers, but can also be different from indigenous entrepreneurs in providing goods and services that indigenous entrepreneurs are less likely to offer and by using their expert knowledge on specific demands relating to foreign products.

From a geographical perspective, ethnic entrepreneurship, as already stated, is an urban phenomenon. It can add vitality to particular streets or neighbourhoods in cities neglected or even abandoned. Ethnic entrepreneurs can be also instrumental in giving certain sectors a new lease of life. In some industries, because of their specific skills, knowledge or social capital, ethnic businesses can be at a comparative advantage⁷⁹. "The entrepreneurial process, however, is too complex to envisage entrepreneurship as a simple, one-dimensional phenomenon... Promoting entrepreneurship is not a simple matter... Entrepreneurial success and its effects is the product of countless social, political and economic conditions. Various components of the urban economy interact to produce a complex but also dynamic ecological system, affecting the political economy of cities and entrepreneurial opportunities. Some groups are more likely than others to successfully start up their own business, contribute to economic development, and find the route to economic incorporation. This is contingent on the characteristics of

⁷⁷ J. Rath, Eurofound (2011), *Promoting ethnic entrepreneurship in European cities*, Publications Office of the European Union, Luxembourg. SOC/449–CESE 638-2012_ 00_00_TRA_AC, pg. 1.

⁷⁸ J. Rath, Eurofound (2011), *ibid.*, pg. 1.

⁷⁹ J. Rath, Eurofound (2011), *ibid.*, pg. 4.

immigrants, the receiving society, and the immigrants' migratory and economic incorporation trajectories"⁸⁰.

The mapping of ethnic entrepreneurs in a number of European cities resulted to the following: The number of ethnic entrepreneurs is rapidly growing, albeit there is tremendous variation: recent first-generation immigrants are more entrepreneurial than others, males are more so than females, and some ethnic groups are more so than other ethnic groups. There is, moreover, immense variation between countries and within countries, between cities and within cities, between neighbourhoods, and also between sectors. Female immigrants tend to be less entrepreneurial than male immigrants. Ethnic entrepreneurs are strong in classic vacancy-chain sectors such as retail, restaurant and catering, but they increasingly venture out to growth sectors such as personal and business services. Furthermore, ethnic entrepreneurs are increasingly to be found outside working-class ethnic neighbourhoods, in the central business districts and suburbs. This enables them to service a larger and more affluent clientele. This especially holds for recent first-generation entrepreneurs and second-generation entrepreneurs with better educational qualifications. Ethnic entrepreneurs tend to have lower educational qualifications than their native counterparts, although this seems to be rapidly changing with the emergence of second and third generation ethnic entrepreneurs. Language barriers and lacking access to financial capital forces many ethnic entrepreneurs to the lower end of the market. In these markets, production is mainly small in scale, low in added value, and usually very labour intensive; earnings are typically low, and days are long and hard. Second generation ethnic entrepreneurs have better chances of moving forward. In general, ethnic entrepreneurs are – in principle – treated on a par with native entrepreneurs. Bureaucratic rules and regulations may nonetheless constitute barriers for entrepreneurs starting out, especially for those with language problems and poor educational qualifications. Ethnic entrepreneurs find it hard to obtain credit loans or other forms of financial capital. Banks and other financial institutions tend to be reluctant to give credit loans to small start-ups. They point to the applicants' poor bookkeeping, poor bank record, substandard business plans, low educational qualifications, high involvement in high-risk and low-profit sectors, and inability to provide collateral. Whatever is the case, ethnic entrepreneurs are funnelled towards lower-end markets and resort to informal credit systems. Ethnic entrepreneurs often rely on their relatives, who constitute a convenient, flexible and cheap pool of labour. Little information is available about the implications of this

⁸⁰ J. Rath, Eurofound (2011), *ibid.*, pg. 84-5.

for labour relations. Many ethnic entrepreneurs seem reluctant to ask for support or apply for outside help, or are not aware of the availability of support schemes. At the same time, governmental and non-governmental agencies that offer a variety of support services find it hard to reach out to them. This discrepancy points to a serious lack of communication and raises questions as to the efficiency of the support services⁸¹.

In the report of the conclusions of the “International Conference of Entrepreneurial Diversity in a Unified Europe – Ethnic Minority Entrepreneurship / Migrant Entrepreneurship” that took place on 5th March 2008 in Brussels, it is also stated that ethnic groups and migrants have special business opportunities; that their business enrich and diversify European economies; that entrepreneurship often has a better reputation among these groups and conveys a higher status than is the case among the native population. In this ethnic and migrant entrepreneurs act as *role models* and provide inspiration to society as a whole. However, most ethnic minority and migrant businesses are still rather small though there are more and more growth enterprises among them. Nevertheless, the need for a thorough analysis of individual needs of ethnic business was considered crucial to success. As was clearly pointed out ethnic minority and migrant businesses might be facing some special challenges (e.g. language problems) but that does not mean that they can all be aided with identical instruments. As it was also underlined efficient support provision to ethnic minority and migrant entrepreneurs is to a large degree a matter of trust.

At the same time, social cohesion, especially in the advent of the present economic crisis, set also the target for improving the conditions for the social inclusion of all the diversified populations in every aspect of social life. In this context special care was devoted to the integration of minority populations especially those most vulnerable. Travelling populations (i.e. Roma, Gypsies etc.) received specific attention. As specifically noted, the discrimination endured by the traveller’s communities is deeply embedded. Starting point of discussions is always the assumption that travellers are a problem and that the problem is best solved by rehabilitation and assimilation into the majority population, while prejudice, hostility and harassment are always acknowledged as important hindrances. Indeed, more than once it has been argued that forms of prejudice and discrimination experienced by the traveller community equate with racism. However, this recognition of racial discrimination against the travelling community has not been embedded in policy applications. While some progress has been made in recent

⁸¹ J. Rath, Eurofound (2011), *ibid.*, pg. 90-95.

years towards the recognition of the traveller community as a distinct ethnic minority through the application of equality status by official agencies, the majority population still attach a number of offensive and incorrect labels to travellers. As it has often been highlighted all travellers do not chose to live on the side of the road. Travellers do want to be part of society, they are frequently blamed incorrectly for crime and anti-social behaviour, they are condemned for halting sites being badly maintained, they are regularly labelled as "cheats" who do not pay taxes and do not pay for the services that they receive on halting sites, they are often associated with violent behaviour, and they are labelled as being work shy. These discriminatory perceptions continue to thrive and ensure that the traveller community remains marginalized in society⁸².

However, as well as possessing its own cultural identity, language and oral customs, the traveller community has a longstanding tradition of craftsmanship and self-sufficiency, culture and way of life which values enterprise. In the face of discrimination in accessing the waged labour market, many travellers have turned to self-employment as a solution to achieving an income that will sustain themselves and their families. Trading, and market trading in particular, has always been an important economic activity within the traveller economy⁸³.

Others content that there are a number of key features to the traveller economy that distinguishes it from general economic activity and these include: nomadism – where mobility makes marginal activity viable; a focus on income generation rather than job creation; the extended family as the basic economic unit; home base and work base is one and the same; flexibility – often in response to market demands⁸⁴. Further arguments point out that "the barriers and challenges facing the traveller economy stem from a lack of recognition of the skills acquired through this way of working and its contribution to the mainstream economy. However, the lack of acknowledgement of the traveller culture within public policy has resulted in both direct and indirect discrimination, with changes in the

⁸² See indicatively Thomas Cooney: "Developing Entrepreneurship Programmes for Female Members of the Irish Traveller Community", *Dublin Institute of Technology*, thomas.cooney@dit.ie, *International Journal of Gender and Entrepreneurship*, Vol. 1 No. 2, 2009, pp. 134-147, Emerald Group Publishing Limited, 1756-6266, DOI 10.1108/17566260910969689 full text available at www.emeraldinsight.com/1756-6266.htm, IJGE 116006–6/5/2009–RAGHAVAN–337400, IJGE, 1,2.

⁸³ D. McCarthy and P. McCarthy, (1998), *Market Economies: Trading in the Traveller Economy*, Pavee Point, Dublin.

⁸⁴ Pavee Point, (2008b), *Factsheets – Travellers and Work*, Pavee Point, Dublin, as ref. in Thomas Cooney (2009), *ibid.*, pg. 135.

law on street trading having a particularly adverse effect on the economic life of travellers in comparison with other groups. The designation by local authorities of specific trading areas made transient and door-to-door trading illegal, and reductions in the size of the trading pitches within designated markets meant that some products traditionally sold by travellers (e.g. carpets) could no longer be offered from the market stall⁸⁵. Competition for a smaller number of trading pitches in fewer markets had a negative impact on travellers who were not resourced or organised to compete. High license fees also reduced the opportunity for travellers who had no start-up capital or access to legitimate credit facilities⁸⁶.

On the issue of female travellers and entrepreneurship it has been pointed out that the traveller community is recognised generally as being a strong patriarchal society, and so the role of women is heavily orientated towards motherhood and homemaker. Traveller women, as mothers, home-makers and carers, have to make do with low incomes, in poor living circumstances, without basic facilities such as running water and sanitation⁸⁷. In addition to the gender-specific difficulties that women experience within the traveller community, it has been argued that there is also a clear gender dimension to the traveller experience of racism⁸⁸. Pavee Point further argued that like women from other minority ethnic groups, traveller women experience an intersection of a number of oppressions through racism and sexism. Daly additionally found that the prospect of being ridiculed for stepping outside of their usual role was a significant barrier to traveller women participating on a pre-enterprise programme⁸⁹.

As stated above the reasons for the lower levels of entrepreneurial activity by women against men have been the subject of much international research over the past decade, and a body of work now exists on this topic⁹⁰. By now a num-

⁸⁵ Thomas Cooney, (2009), *ibid.*, pg. 135.

⁸⁶ D. McCarthy and P. McCarthy, (1998), as ref. in Thomas Cooney (2009), *ibid.*, pg. 135.

⁸⁷ R. McDonagh, (1994), *Travellers with a Disability: A Submission to the Commission on the Status of People with Disabilities*, Pavee Point, Dublin.

⁸⁸ A. Crickley, (1992), *Feminism and Ethnicity*, DTEDG File, Dublin.

⁸⁹ M. Daly, (2007), *Traveller Women's Pre-Enterprise Pilot Programme: Evaluation Report of Phase 2*. Ref. in Thomas Cooney (2009).

⁹⁰ S.L. Fielden and M.J. Davidson (Eds), (2005), *International Handbook of Women and Small Business Entrepreneurship*, Edward Elgar Publishing, Cheltenham. C.G. Brush, N.M. Carter, E.J. Gatewood, P.G. Greene and M.M. Hart (Eds), (2006a), *Growth-orientated Women Entrepreneurs and Their Businesses*, Edward Elgar Publishing, Cheltenham. C.G. Brush, N.M. Carter, E.J. Gatewood, P.G. Greene and M.M. Hart, (Eds), (2006b), *Women and Entrepreneurship: Contemporary Classics*, Edward Elgar Publishing, Cheltenham. N.M. Carter,

ber of constraints faced by women motivated into starting their own business has been identified and these include: gaining the necessary confidence to start the business, finding adequate sources of assistance and advice, gaining access to capital, lack of mentors and advisors to sole traders, sense of isolation/adaptation problems in moving from organisational employment to self-employment, gaining acceptance from suppliers and clients, difficulties in managing a home and a business, issues of self-management, low levels of entrepreneurial spirit, risk aversion, lack of skills and access to business networks. However the principal reasons for lower levels of female participation in entrepreneurship may as well include social conditioning, perceptions of demands on the entrepreneur, glass ceilings, lack of female role models, lack of self-confidence and difficulties in reconciling work and family life⁹¹. "For female travellers who are poorly educated and suffering from a multitude of other challenges because of their background, these challenges must appear mountainous"⁹².

One of the most representative travelling populations in Europe is the population of Roma (or Gypsies). Since the end of the Cold War, Gypsies have received a privileged place on the European political agenda, as minority integration policies have become central tenants of European social cohesion and human rights agendas⁹³. In order to promote Gypsy rights in Central and Eastern Europe, the EU sponsored projects aimed at social and political integration initiatives among others (i.e. PHARE, EQUAL, PROGRESS etc.). These programs include a wide-range of spheres within civil society, such as education, employment issues, cultural manifestations, job training, political organization, legal aid, women's rights, and the sensitisation of the mass media. The Council of Europe has targeted Gypsy issues since 1994. In 1995, the Specialist Group on Roma/Gypsies (MG-S-ROM) officially began its activities. In addition, the European Commission, the European Union Monitoring Centre on Racism, the European Commission against Racism and Intolerance (ECRI), and the Organization for Cooperation and Security in Europe (OCSC)

C. Henry, B. O'Connell and K. Johnston, (Eds), (2007), *Female Entrepreneurship: Implications for Education, Training and Policy*, Routledge, Abingdon. L.V. Still, (2005), "The constraints facing women entering small business ownership", in L.F. Sandra, Marilyn, J.D. (Eds), *International Handbook of Women and Small Business Entrepreneurship*, Edward Elgar, Cheltenham, pp. 55-65.

⁹¹ Thomas Cooney, (2009), *ibid.*

⁹² Thomas Cooney, (2009), *ibid.*, pg. 139.

⁹³ Harlan Koff: "Creating exclusion through integration strategies: Gypsy policies in Western Europe", in *Educazione Essere rom in Italia e in Europa*, *Rivista di pedagogia politica*, ISSN 2038-579X, 4/ Giugno 2012 Edizioni del Rosone, DEMOC., pg. 19.

have dealt with the issue. In 2012 the work of the Council falls under the guidelines of the «Project of Roma/Gypsies in Europe». The objectives of this project were: 1) to help the member states to establish good relations between Roma/Gypsy communities and the majority population, 2) to foster the integration of the Roma/Gypsy populations on the basis of equality, rights and opportunities, and respect for their identities, and 3) to make an international contribution to projects concerning Roma/Gypsies under way in the member states⁹⁴.

The European Commission and Council have mostly focused on education because it is, in many ways, an important question within the overall framework of Gypsy integration. Gypsy children are often unfairly prevented from enrolling in European schools. In other cases, Gypsy children leave school at a young age in order to care for younger siblings, or beg for a living. A specific problem is related to Gypsy girls who often are forced to leave school when they become old enough to marry (around 13 years old). Without sufficient training, Gypsy children find it difficult to procure employment when they become older. This often contributes to heightened participation in criminal activities. Since the EU has begun to pay more attention to human rights efforts, it has included Gypsies in programs generally aimed at eradicating racism within the member states (i.e. Directive 2000/43/EC «implementing the principle of equal treatment between persons irrespective of racial or ethnic origin» European Commission 2004/11). The European Union Monitoring Centre on Racism in Vienna has singled out Gypsies as one of the groups most susceptible to racism and xenophobia.

Further, research has shown that the Roma more than anyone else lost out in the transition to the market economy in the countries of Central and South Eastern Europe. Their unemployment rate is 100 per cent in some rural areas and the Roma's dependence on government benefits is widespread. Lack of formal education cannot provide a full explanation of the relatively high unemployment rates faced by Roma and that at least part of the problem arises from discrimination in

⁹⁴ Harlan Koff, *ibid.*, In fact, in its Conclusions on the Inclusion of the Roma of 8 June 2009, the Council of the European Union reiterated the EU's commitment to full inclusion of the Roma through implementing policies to defend fundamental rights, uphold gender equality, combat discrimination, poverty and social exclusion and ensure access to education, housing, health, employment, social services, justice, sports and culture. The European Commission commissioned the European Roma Rights Centre (ERRC) and the Roma Education Fund (REF) to prepare a comparative study to consider measures addressing the situation of Roma and other ethnic groups known as or associated with Roma living in 18 EU Member States with sizeable Romani populations amongst which and Greece.

employment. Roma are also disproportionately employed in low-quality jobs in the informal sector. Many scholars agree on the argument that programmes aimed at combating labour market and income disadvantages of the Roma must be based on the development of opportunities for autonomous income generation rather than the public works temporary employment programmes currently prevalent⁹⁵.

Research has also shown that for Roma employment is a desirable – but often inaccessible – source of income. Thus, the real policy challenge is how to increase opportunities for the Roma to earn income and lower their dependency on social assistance. One way is to increase the employability of the Roma labour force. Cooperation with businesses – the major employers in a market economy – is a must. Another way to increase the share of labour-related income in household budgets is through self-employment. The Roma often view traditional forms of employment (e.g., smiths, spindle makers, horse traders or other traditional occupations) as promising opportunities for income generation and self-employment. Some of them may be profitable on the market. If demand for such skills exists, then they are ‘viable’ from an economic perspective; if not they are simply cultural heritage. A clear distinction between the two is an important precondition for successful labour market and income-generation policies⁹⁶.

According to the EU Framework for National Roma Integration Strategies up to 2020, “it is now crucial to step up a gear and ensure that national, regional and local integration policies focus on Roma in a clear and specific way”⁹⁷. On May 19, 2011 in Brussels, the ministers responsible for employment, social policy and social inclusion held an exchange of views on the above-mentioned document and adopted a Council Conclusion⁹⁸. As stated therein, the common Basic Principles on Roma Inclusion are:

1. Constructive, pragmatic and non-discriminatory policies.

⁹⁵ Niall O’Higgins & Andrey Ivanov: “Education and Employment Opportunities for the Roma”, 2006 ACES. Comparative Economic Studies, 2006, 48, (6-19), 0888-7233/06, www.palgrave-journals.com/ces.

⁹⁶ Niall O’Higgins & Andrey Ivanov: “Education and Employment Opportunities for the Roma”, 2006 ACES. Comparative Economic Studies, 2006, 48, (6-19), 0888-7233/06, www.palgrave-journals.com/ces.

⁹⁷ EU Framework for National Roma Integration Strategies up to 2020, pg. 4. as cited in Márta ankucsi, Kinga Szabó-Tóth: “Pan-European Roma strategy”, University of Miskolc, Faculty of Arts and Sciences, May 2011.

⁹⁸ An EU Framework for National Roma Integration Strategies up to 2020. Council conclusions. Brussels, 24.05.2011.

2. Explicit but not exclusive targeting.
3. Inter-cultural approach.
4. Aiming for the mainstream.
5. Awareness of the gender dimension.
6. Transfer of evidence-based policies.
7. Use of community instruments.
8. Involvement of regional and local authorities.
9. Involvement of civil society.
10. Active participation of the Roma.

Based on these principles the aims and tools of the Strategy highlighted foremost the need to “improve the current situation of the Roma and to prevent and/or solve tensions and conflicts arising between the Roma and non-Roma namely by:

1. Improving the competitiveness of Europe, increasing the rate of employment, improving the quality of life and strengthening social cohesion through the inclusion of Roma.

2. To have the Roma included in the division of labour at the same rate as non-Roma inhabitants. As far as possible, the employment of Roma is to be achieved in a way that their proportion at all levels of social hierarchy reflects that of the other social groups. The conditions of this are to be guaranteed in all social spheres, namely education, culture, health care, social issues and housing.

3. Ensuring that Roma people and groups have a positive ethnic identity, which they may claim without having to face discrimination⁹⁹.

Accordingly, the main strategic tasks were viewed in the Strategy, as follows: Assisting Roma in agricultural activities by providing the required necessities and skills. Promoting Roma craftsmanship and traditional trades. Assisting, encouraging and strengthening the transformation from community and public work to work for the market¹⁰⁰. As clearly stated, Roma are facing labour market discrimination to a higher extent, lack of sufficient education prevents or restricts Roma from entering the labour market and it is especially hard for Roma women and Roma living in segregation to enter the labour market. Therefore what is needed might be the operation of programs applying active labour market policies, namely training, which targets populations with temporary unemployment, with severe lack of sufficient education or with unmarketable profession. Micro finance programs providing small loans for individuals who cannot meet even the most minimal qualification to have access to credit provided by commercial banks. Business incubators:

⁹⁹ “Pan-European Roma strategy”, pg. 9.

¹⁰⁰ “Pan-European Roma strategy”, pg. 15-7.

programs that are designed to accelerate the development of entrepreneurs and micro-scale companies. These programs deliver services from the start-up to the fully developed company¹⁰¹.

Such programs are more suitable since work opportunities offered by the industrial society have proven to be unattractive to the Roma. Traditionally, in terms of the division of labour, Roma were employed by the service sector. Thus, it was thought that culturally embedded and inherited skills and competencies of the Roma might prove to be applied successfully. "In order to do so we need to find those forms of activities and entrepreneurs that fit into the local community and provide goods or services for which there is or there could be a solvent market demand. Crafts, commerce, cultural and other services could open new doors. Training oriented toward these activities could be realized through new channels. As a substitute for education and training which has been unsuccessful for various reasons, digitalized knowledge should be made available for everyone... *Inclusion of the Roma in the labour market of the network economy results in a significant economic surplus.* Similar to traditional societies, kinship is regarded with high importance among the Roma. Kinship relations are strong, based on trust, and oriented toward support and co-ordination. The Roma are the most populous transnational minority of Europe. The reinforcement of networks between Roma communities living in several European countries and the strengthening of such networks means may effectively aid the improvement of economic competitiveness. Roma communities spread all around Europe could establish a network of buyers, suppliers, producers and sellers... Relations based on trust are the most important signifiers of today's economy. Trust existing between Roma communities is therefore to be capitalized on with regards to economy... Community relations form social capital. ... Our task is to develop mechanisms of capital conversion that continuously ensure the conversion of social and cultural capital into material capital. Thus, *improvement of economic competitiveness can be achieved by investing in human capital*"¹⁰².

As it is also evident from the EU official documentation, the Council of the European Union reiterated the EU's commitment to full inclusion of the Roma through implementing policies to defend fundamental rights, uphold gender equality, combat discrimination, poverty and social exclusion and ensure access to education, housing, health, employment, social services, justice, sports and culture

¹⁰¹ "Pan-European Roma strategy", pg. 30.

¹⁰² "Pan-European Roma strategy", pg. 30.

even in its Conclusions on the Inclusion of the Roma of 8 June 2009¹⁰³. Ever since the European Roma Rights Centre (ERRC) and the Roma Education Fund (REF) have prepared a number of studies and documents considering measures addressing the situation of Roma and other ethnic groups known as or associated with Roma living in 18 EU Member States with sizeable Romani populations, Greece included. Further, and at a policy level, the Lisbon Strategy of 2000 and the Social Agenda 2005-2010 had already aimed at achieving sustainable economic growth and the harmonious operation of the single market, while respecting fundamental rights and promoting the social dimension of economic growth. Subsequently, in 2006, the European Parliament and Council adopted the Community Programme for Employment and Social Solidarity –PROGRESS–¹⁰⁴. Particular attention was paid to the most vulnerable groups, those suffering from multiple discrimination and those at high risk of exclusion. Among these are many Romani communities. By 2010, the EU's overarching strategy for Roma was described as "Mainstreaming Roma Inclusion in All Policies of the European Union." This approach was defined as "explicit but not exclusive" since "it does not separate Roma-focused interventions from broader policy initiatives"¹⁰⁵. Under various policy initiatives undertaken by European and international bodies, the original focus on training and employment has been widened to include the field of entrepreneurship. A holistic approach has gradually been adopted in order to provide sustainable employment through self-employment, vocational training and temporary employment while the issue of gender mainstreaming with respect to the Roma communities was given equal attention to the issue of discrimination¹⁰⁶.

4. Implications for the present study

In view of the preceding information with respect to the EU and Member States' policy agenda certain priority issues for more empirical research may be identified.

¹⁰³ "Improving the tools for the social inclusion and non-discrimination of Roma in the EU Report", European Commission Directorate-General for Employment, Social Affairs and Equal Opportunities, Unit G4, June 2010, ISBN 978-92-79-17713-2, doi:10.2767/98810, European Union, 2010, pg. 7-8.

¹⁰⁴ "Improving the tools for the social inclusion and non-discrimination of Roma in the EU Report", 2010, *ibid.*, pg. 22.

¹⁰⁵ "Improving the tools for the social inclusion and non-discrimination of Roma in the EU Report", 2010, *ibid.*, pg. 24. Also, <http://www.euromanet.eu/about/index.html>, <http://ec.europa.eu/social/main.jsp?catId=88&langId=en&eventId=105>.

¹⁰⁶ "Improving the tools for the social inclusion and non-discrimination of Roma in the EU Report", 2010, *ibid.*

These involve: i) Worries about the so-called “entrepreneurial gap” in Europe vis a vis the rest of the World which should deserve more attention in view of the current economic crisis. ii) Questions about the female entrepreneurship and more particularly the rare female ethnic entrepreneurship. iii) The barriers faced by migrant and ethnic minority entrepreneurs especially their female and youth populations. iv) The proportion of Roma entrepreneurial activity, or to put it differently, how to get gypsies involved in formal entrepreneurial activities, especially their female and youth populations. v) The importance of multi-faced discrimination experienced by those mostly vulnerable with respect to their inclusion in contemporary labour markets as in the case of Women and Youth Roma and Muslim Immigrants to Europe, Greece included.

In terms of new research endeavours, all these queries are addressing two major challenges: a) Issues of definitions and terminology in a comparative perspective and b) Issues of more data accumulation and comparative analyses.

As officially recognised, there is no clear definition of ethnic minority entrepreneurship and migrant entrepreneurship¹⁰⁷. As it has been pointed out, earlier studies focussed on businesses, which mostly functioned in closed economies, restricted to certain immigrant communities, and highlighted the role of ethnic resources in the definition of immigrants’ entrepreneurial strategies. Later research argued that group characteristics should be considered in relation to their interaction with a surrounding opportunity structure, including the market conditions. Empirical research has shown that even immigrants embedded in their ethnic group can experience different processes of economic integration, refraining from repeating group strategies in the receiving society. “Ethnic entrepreneurship” has been mainly referred as businesses connected to a certain immigrant group, functioning on a closed basis and dependant on a certain community (including workers, suppliers and clients). Therefore, “immigrant entrepreneurship” is seen as a broader concept that also includes businesses that target non-ethnic clients and that function in the open economy (as opposed to the closed market defined by the immigrant community). For practical purposes ethnic/migrant entrepreneurship is often defined by the nationality of the business owner or main owners¹⁰⁸.

¹⁰⁷ European Commission Brussels, ENTR.E.1./TJ D(2008), Supporting Entrepreneurial Diversity in Europe – Ethnic Minority Entrepreneurship/ Migrant Entrepreneurship, Conclusions and Recommendations of the European Commission’s Network “Ethnic Minority Businesses”, May 2008. http://ec.europa.eu/enterprise/entrepreneurship/support_measures/index.htm.

¹⁰⁸ European Commission Brussels, ENTR.E.1./TJ D(2008), *ibid.*, pg. 5.

Empirical research has also raised considerable doubt as to whether existing stereotypes might not be misleading. Migrant and ethnic minority entrepreneurship are highly heterogeneous topics. Even within a single country there are large differences between ethnic groups and there are also important differences within ethnic groups, especially between entrepreneurs from the first and the second generation of migrants. The problems of description and definition multiply when migrant and ethnic minority entrepreneurship is analysed for different countries. As clearly stated, inside the EU there are for example considerable differences between former colonial powers like the UK, guest workers in Germany and Russians in Estonia. The various characteristics of the host contexts impinge different entrepreneurial opportunities or constrains for immigrants (which is for example suggested by different levels and types of entrepreneurship of people with the same foreign nationality in different countries) and moreover, different migrant groups react to these differences in different ways¹⁰⁹.

The problems of analysing migrant and ethnic minority entrepreneurship are further aggravated by the fact that statistical information is scarce and not fully comparable between countries. There are some key figures for some countries (e.g. self-employment rates) and estimates but there are no comprehensive official statistics let alone statistics that could be compared internationally. In some cases data are not available because an ethnic differentiation is legally not allowed in the data collection or, more often, the phenomenon of ethnic entrepreneurship it is confused with questions of nationality (e.g. naturalised persons cannot be identified)¹¹⁰.

On the other hand, OECD reports that in producing international statistics on “women and men-owned enterprises” certain substantive and methodological problems arise. As clearly stated, comparable international data on the number of businesses owned and controlled by women across countries, their size, industrial specialisation and basic measures of performance are still lacking. This is mainly due to difficulties in retrieving information on the owners from standard business demography statistics, and due to the absence of international definitions of men and women-owned enterprises. The OECD has proposed to address this gap by developing a framework of indicators that can orient policy interventions, and proposing definitions and methodologies for data harmonisation and development. The framework of indicators is based on the one developed for the OECD - EUROSTAT Entrepreneurship Indicators Programme (EIP). The indicators can be

¹⁰⁹ European Commission Brussels, ENTR.E.1./TJ D(2008), *ibid.*, pg. 8.

¹¹⁰ European Commission Brussels, ENTR.E.1./TJ D(2008), *ibid.*, pg. 8-9.

developed along three complementary axes: 1) indicators for male and female owned enterprises, 2) characteristics of women and men entrepreneurs, 3) social and policy determinants of women entrepreneurship. A first data collection managed by the EIP is assessing the feasibility of building comparable indicators of business demography for individual (sole proprietor) enterprises, using data from business registers and economic censuses. Statistics are being collected by gender of the sole-proprietor for the following indicators: 1) number; 2) number of persons employed; 3) turnover; 4) birth rates; 5) death rates; 6) three-year survival rates; 7) employment growth in surviving enterprises. The development of new international data on characteristics of entrepreneurs is mainly based on labour force survey data. The OECD-Eurostat Entrepreneurship Indicators Programme (EIP) has started to collect internationally comparable data on female entrepreneurship, which facilitates comparisons of the number, characteristics and performance of women and men enterprises across countries. An enterprise is defined by the EIP as woman-owned if women are majority owners of the enterprise, and thus control the key strategic decisions concerning the functioning and the development of the business¹¹¹.

Another issue, which should be considered, is the question of defining "co-entrepreneurs". As stated the term 'co-entrepreneur' is used to describe the situation of a spouse or other close partner of a business owner-manager, who plays an important role in running the business even though s/he may not be, strictly speaking, an owner-manager him or herself. Less is known about the nature, background, problems and support needs of this group of people, compared with entrepreneurs. However, the reliance of many micro enterprises on spouse teams it has been demonstrated by recent and past research. Yet, there is limited statistical data available, which enables reliable estimates on the extent of the phenomena. Indeed, the term 'co-entrepreneur' is not widely recognised, even by organisations concerned with representing or supporting small businesses. Interest in the concept of co-entrepreneurs is typically associated with the role of women as working spouses in small (and very small) family firms. Women co-entrepreneurs are more frequently involved in business than appears in official statistics. In some cases, their role involves participating in management functions whilst in others they perform auxiliary functions¹¹².

¹¹¹ Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012, C/MIN(2012) 5, OECD.

¹¹² Young entrepreneurs, women entrepreneurs, ethnic minority entrepreneurs and co-entrepreneurs in the European Union and central and eastern Europe: *Final report to*

On the issue of discrimination the definition of terms also poses serious problems. Officially it has been adopted an operational distinction between “direct” and “indirect” discrimination¹¹³. As stated: (1) Discrimination can be divided into direct discrimination, indirect discrimination, harassment, and wrongful sanction, including instigation of or incitement to discrimination. (2) Direct discrimination is treatment based on any of the reasons stipulated in EU and Member State’s anti-discriminatory legislation that is less favourable than it is, was, or would have been in a comparable situation with another physical or legal entity. (3) Indirect discrimination is a seemingly neutral regulation, criterion, or habit on the basis of which any of the reasons stipulated in EU and Member State’s legal documents in disadvantage a physical or legal entity. This does not hold true if such a regulation, criterion or habit can be justified by the pursuit of a legitimate goal, and if the means of achieving this goal are appropriate and necessary¹¹⁴.

Keeping these notices in mind the research team of the present study proceeded in designing and conducting research – whose outputs are shown in the next chapters – on the quantity and quality of entrepreneurial activity and prospects of female and youth Roma and Muslim immigrants in Greece.

the European Commission, DG Enterprise, July 2000, Centre for Enterprise and Economic Development Research, (CEEDR), Middlesex University Business School, UK., pg. 76.

¹¹³ D. Balourdos, M. Chrysakis, (2012), “Combating Discrimination in Greece”, (in Greek), Athens, EKKE, PAPAISIS.

¹¹⁴ A Global Report on Roma in Slovakia, 2003, ID: 40003951; Project Code: B9008, ID: 40004699; Project Code: B9008.

CHAPTER TWO

The subject matter of research

JOANNA TSIGANO¹¹⁵

1. The State of the Art in Greece

As already stated, the main objectives of the present study were to capture the current situation, the current attitudes and behaviour (e.g. discrimination) with regard to the position of women and young Roma and Muslim immigrants in the labour market and the formulation of initiatives to facilitate their access into employment and more particularly entrepreneurship within the Greek economic environment¹¹⁶. Reviewing the existing relevant knowledge we conclude the following:

*a) The case of Roma**

Empirical research on Roma populations in Greece has shown that the vast majority of Roma believes that they are subject to discrimination in the labour market to a greater extent compared to natives as well as other vulnerable groups. Qualitative results indicate that there is strong labour market discrimination for the group of Roma, while systematic and comprehensive State initiatives to combat discrimination with a view to integrate them into the labour market are missing. As a result, the situation of the Roma people in the labour market remains unchanged during the last 20 years, with the majority of them located outside the formal labour market. The economic crisis has deteriorated the situation. The failure of the

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* This part of the literature review was originally drafted by Natalia Spyropoulou, Researcher at EKKE.

¹¹⁶ See Annex 1 of the Programme, "Project description and Implementation Form", page 12.

Roma population to enter into the formal labour market constitutes a major problem for their survival¹¹⁷.

According to a survey for the study of minorities and discrimination (-EU-MIDIS¹¹⁸), the Greek Roma case indicates that only the 34% of the Roma population in Greece were working in 2008 (self-employed workers and workers on partial or total employment). With regard to the level of education, 35% of the Roma in Greece are illiterate and only 4% has attended at least 10 years of school. In terms of discrimination, the 32% of the sample declared that they had experienced discrimination in the search for a job or in their work, while the 17% stated that they had experienced discrimination by the staff at schools.

In another study (Papaconstantinou C., et al., 2004, for school and social integration of Roma children)¹¹⁹ it was proven that the 69.7% of the sample did not attend school at all, 14.9% attended some classes of elementary school and only 10% had finished primary school. Less the 3% appeared to have finished high school. Most members of the sample entered very early in marriage. The 50.3% of the sample were self-employed mainly in the trade sector and only 1% owned a shop. The 10.53% were agricultural workers while the 12.53% declared unemployed. From those working, the majority (58.5%) stated that they had been stacked in their present job due to lack of alternatives, while the 9.2% had been working in the same job since childhood. Of those involved in the trade sector, the 64% did not hold a license and practiced trade illegally. The 44.9% were working in professions that non-Roma deny to enter (e.g. flower peddler, ragman, porter, etc.) and the 28.24% of them (labourers, peddlers and scavengers) needed to travel systematically in order to practice their job. The necessary economic profits from employment were hardly enough for living. The business was transferable from generation to generation. The major problems encountered were the housing conditions and the Roma participation in the formal labour market while intolerance towards them was set high in their problems list.

¹¹⁷ For more, see D. Balourdos et. al., (eds), *Combating Discrimination in the Greek Labour Market*, December 2012, pp. 7-67.

¹¹⁸ European Union Agency for Fundamental Rights, 2009, *EU-MIDIS-European Union Minorities and Discrimination Survey*, "Data in Focus Report 1: The Roma".

¹¹⁹ C. Papaconstantinou, M. Vasileiadou, M. Pavli-Korres, (2004), *Study in the framework of the educational programme for the school and social integration of Roma children*, University of Ioannina, Department of Philosophy, Education and Psychology, Educational sector, Ioannina, available online at the link: http://reader.ekt.gr/bookReader/show/index.php?lib=EDULLL&item=282&bitstream=282_01#page/23/mode/1up (in Greek).

According to research outputs of a study on Roma professional training and integration into the labour market¹²⁰ most young Roma face difficulties in their social integration and labour market inclusion due to their distinctive culture and the presence of discrimination, prejudice and stereotypical projections from both: the Roma community to the non-Roma community and vice versa. Research data also reveal that young Roma aged 15-25 years old had already been married and worked to earn money for their families. The majority of them were in the peddler trade, artistic professions, crafts and seasonal agricultural work. Only few possessed their own shops. Some were in the recycling business, worked in practical professions and only a very small percentage had made their way as scientists (doctors, lawyers etc). A large proportion was travelling population due to the seasonal nature of employment. As stated in the study, the majority of the young Roma people:

- Are socially isolated and excluded from absorbing social and public goods.
- Live in cities, settlements or camps and their standard of living is high, medium or low depending on their way of life (e.g. established, semi-established or nomads).
- Exhibit high rates of illiteracy and lack of good knowledge of the Greek language. They lack basic educational skills, professional skills and don't have equal access to social and employment services.
- Participate in the (informal) labour market at a very young age before finishing school and as a result they lack specific professional qualifications.
- Exhibit low rates in educational, training and professional processes, due to prejudice in their own society. Participation in education and in employment is –at a large extent– a choice made by the family.
- Are principally engaged in peddler trade, in artistic professions and in seasonal agricultural work.
- Often show a justified suspicion to the state bodies and an attitude of resignation from their rights.
- Face discrimination and prejudice from the employers, which makes it difficult for them to integrate into the labour market.

As regards the gender dimension, it seems that especially for women, Roma familial attitude impedes their professional and personal life. As indicatively stated

¹²⁰ The IEKEP of the Hellenic Pedagogical Institute in the framework of the programme "Study, Design and Development of SEP programmes in School Level Unit and SEP Centre for Persons with disabilities and Socially Excluded persons", EPEAEK, 2nd Community Support Framework (CSF) produced a study in 2000 titled: "Professional training and integration into the labour market of people at risk of social exclusion: the case of the Roma population".

“if for Roma men, the possibilities of personal evolution are limited, for the Roma women these don’ t exist”¹²¹. The Roma society proved to be very strict towards women, traditions and customs being connected with morality issues¹²².

The professional choices of the Roma population are determined by the opportunities and the possibilities available, taking into consideration their wider socio-economic situation, their limited educational qualifications and the lack of labour market opportunities as well as the negative stereotypes of the surrounding society. As a result, Roma are rarely met in scientific professions, in high skilled jobs, or in the service sector. The majority of Roma who participate in the Greek labour market are engaged to job positions, which are characterised, by self-employment and travelling, informal types of employment, low educational qualifications and vocational training requirements.

In the Nationwide Census Study, 2000¹²³, it was confirmed that the Roma population holds poor educational credentials and qualifications. However, it appears a positive correlation of educational achievements and the housing type (settlements or normal shelters). It was also confirmed that the overwhelming majority of Roma are employed in jobs that do not require special skills, mainly working in peddler trade and agriculture. Major problems faced included non-availability of jobs, difficulties in obtaining legal trade licences, prosecution by police, low income from work and racism. Most of the Roma population work in the informal economy without licences and job permits or valid documents and are characterised by great travel mobility. As far as the gender dimension is considered, it was stated that there is an almost complete absence of women in the labour market¹²⁴. It seems that the position of Roma in the labour market, has deteriorated. Their exclusion from the formal labour market drives them in marginalized activities which are characterized by instability, non-legitimacy, insecurity, low paid work, social insecurity, declining and relatively unskilled labour. Thus, the employment situation of Roma “has rather the character of a continuing fight for survival and sustainable recycling in inefficient working options, despite a stable working framework”¹²⁵.

¹²¹ IEKEP (2000), page 61.

¹²² Ibid., pp. 66-67.

¹²³ The Nationwide Census Study, was carried out in 2000 by the Pan-hellenic Inter-community network for the support of the Greek Roma (ROM NETWORK), within the framework of the Operational Program “MULTI ROMA ACTION HELLAS”, 2000.

¹²⁴ ROM-Network (2000), p. 46.

¹²⁵ Ibid., p. 67.

In an earlier study¹²⁶ aiming at the identification of the training needs of vulnerable population groups of Roma targeting at their “social inclusion” and ensuring the smooth integration, reintegration and preservation of Roma in quality jobs, the above conclusions were also present. As specifically stated, although there is a tendency towards the abandonment of the traditional occupations of Roma and a shift towards new professions, trade remains their main economic activity professioned mainly in urban areas and it is mostly carried out illegally, due to absence of licences required.

In the Report Recording the Current Situation of Roma in Greece¹²⁷ it was noted that although the traditional characteristics of the Greek Roma population were present, the levels of self-employment had somehow increased as well as the percentage of those working in family businesses. It was also pointed out that entrepreneurship for Roma is, in most cases, a survival strategy and less an economic choice aiming at starting up business. The Roma women, however, have less access to work and their unemployment levels run higher than those of men. The research confirmed that the majority of the Roma people are trapped in jobs in the informal labour market, without economically viable prospects. Most Roma are found to be in an intermediate state between employment and unemployment, while their employment status can be better described as survival workers. As to the ratio of the Roma women in the labour market, this is very weak to non-existent. It was also noticed that in the labour market there are some tasks (e.g. recycling, itinerant, scrap dealing), which are practiced almost exclusively by Roma, while in others (e.g. agricultural works) the percentage of Roma participation is also high. The employment status of Roma is characterized by constant fight for survival and an endless cycle of insufficient working options. Their low educational credentials have also a great bearing on their engagement on low waged / low-paid jobs and low-skilled employment patterns.

¹²⁶ Study for the identification of the educational needs of the Roma in Greece (2006), EQUAL Developmental Partnership “DIKADI ROM - Network for Combating Discriminations against Roma” in the framework of the project “Action for equal participation in employment – ROM DISYME”.

¹²⁷ Deliverable A.2.3.A., within the framework of the program “Study for the recording of the current situation of Roma in Greece, Assessment measures and draw up an action plan for the 4th Programming Period”, 2008. The Report is a deliverable within the framework of the programme “Study for the recording of the current situation of Roma in Greece, Assessment of actions and compilation of an Action Plan for the 4th Programming Period”, which was commissioned by the Ministry of Employment to “Eurodiastasi LTD” and NGO “Oikokoinonia”.

On the other hand, the pilot survey of FRA¹²⁸ showed that the socio-economic situation of the Roma in four key areas, namely employment, education, housing and health is not satisfactory. It is also worse than that of the non-Roma who live close to them. It was also noted that Roma continue to face discrimination and are not sufficiently aware of their rights. With regard to the analysis of the results by gender, in the field of education, Greece holds the first place among the 11 countries of the EU in the survey, with regard to the percentage of Roma aged 16 and over who are not attending school (49% of women and 38% of men). In the group of young people aged 16-24, the 30% of the young women never went to school (compared with 25% of men), 64% left school before becoming 16 years old (against 58% of men) and 6% left school after the age of 16 (compared with 17% of men). However, data indicate that there is an improvement in the educational status of both sexes. In particular, in Greece the percentage of Roma aged 16 years and over who can read and write amounts to 55% for men and 43% for women, while for young men and women aged 16-24 years old the percentages arrive at the 66% and 65% respectively. In general, women continue to have lower rates of participation in education than men.

The working conditions of Roma are different from the majority of the population because of their limited access to the formal labour market. This is mainly attributed to low educational and professional skills, to bad living conditions, but also to lack of access to free childcare services. In Greece, 25% of women and 37% of men are in paid employment, 48% of women and 43% of men are unemployed, 1% of women and 2% of men are in training, 6% of women and 5% of men are pensioners, while 47% of women and 0% of men are engaged in household activities. From the total Roma aged 20-64 in paid employment, 10% of women and 15% of men are working full time, while 5% of women and 7% of men are part-time workers. Occasionally employed is the 43% of women and the 33% of men, while the 43% of women and the 44% of men are self-employed.

With regard to the discrimination issue and the awareness of their rights, the Greek Roma stated that they experience discrimination because they belong to a national minority. Additionally, only the 23% of the Roma women and the 32% of the Roma men stated that they are aware of the existing anti-discriminatory laws in the labour market.

More recent studies¹²⁹ have singled out that both Roma and non Roma groups

¹²⁸ FRA (2012) "The situation of Roma in 11 EU Member States – Survey results at a glance" FRA (2013) "The situation of Roma women: Analysis of FRA Roma survey results by gender".

¹²⁹ The Limits of Inclusion – Exploring the views of Roma and non Roma in six European Union Member States: The report has been published in the framework of a two year

identified as dominant working activities for the Roma population the working in the markets, trading etc., but also engaged in other 'activities' such as 'begging' or the 'scrap' or 'junk' industry. As regards the conditions of work, the precarious nature of trading was discussed mainly due to the lack of legitimate 'papers/licenses' for most of Roma making thus employment difficult. In this respect, Roma would rather prefer to work in 'legitimate' employment, suggesting that municipalities ought to help them towards this direction. Non Roma believed that Roma, in order to survive economically, they practice several activities which cover anything, from taking objects from bins to 'stealing' metal and other items to be sold. It was also supported that Roma children were often 'used' by their parents in order to earn money. As to the impact of the economic crisis on the labour market situation of Roma, it has been recognised by both, Roma and non-Roma, that although access to employment was always difficult for Roma, the economic crisis has dramatically worsened their employment opportunities. As both Roma and non-Roma acknowledged that although the educational engagement is important for increasing opportunities in the labour market, the issues of discrimination were key to the difficulties Roma faced in entering or preserving a job in the labour market.

Considering the issue of entrepreneurship and discrimination in the labour market, in a study on the discrimination faced by Roma in the Greek labour market¹³⁰, it was pointed out that the vast majority of Roma are working in conditions of insecurity and instability. Their professional activity is characterized by seasonality, increased working hours, poor working conditions and frequent geographical mobility. The two main areas of Roma employment were the outdoor and itinerant trade (in bazaars, occasional trade etc.), and the collection and sale of various materials (mainly metals). It should also be mentioned that, until recently, the Roma were also employed as land workers and as workers in the building sector. Recently immigrants have outplaced Roma workers in these activities. Most women

(2011-2013) project co-funded by the European Union's Fundamental Rights and Citizenship Programme, titled "Roma source" (Sharing of Understanding Rights and Citizenship in Europe). See also, P. Brown, P. Dwyer and L. Scullion, (2013) *Roma source: The Limits of Inclusion? Exploring the views of Roma and non Roma in six European Union Member States*, Salford: University of Salford.

¹³⁰ Aegean University, (2006), "Study on the discrimination faced by Roma in the labour market", Mytilene. The Report titled "Study on the discrimination faced by Roma in the labour market" was completed in 2006 by Aegean University and it is part of the Project: "Filon Enosis-Integrated Support and Interventions for Strengthening Entrepreneurship in favour of Greek Roma", which was implemented in the framework of the Community Initiative EQUAL.

continue to be engaged in household care and children rearing although they are also participating in the family business or in their husbands' work. Contemporarily, the dominant stereotypical perception that there is a linkage between the types of Roma employment and their particular cultural characteristics seems to have become weak. Most Roma declare that they exercise their current job out of necessity and not of choice due to job unavailability owed to lack of opportunities and to lack of funding.

Thus, research has revealed that the integration of Roma in the formal labour market is extremely difficult due to the absence of official educational qualifications and skills, the lack of adequate resources and funding, and the employment characteristics of Roma, resulting to the establishment of a vicious circle. As a consequence, they experience entrapment in the informal sector of the economy. Further, the overwhelming majority of Roma seem not to be satisfied with the income they acquire from their employment.

According to the views of the Roma the main problems that they face with regard to the labour market are the following:

- Lack of stability in employment and continuous search for work, constant risk of becoming unemployed or underemployed, high degree of seasonality.
- Bad working conditions, in terms of long working hours and low earnings.
- Bad health and safety conditions (external activities affected by weather conditions, difficult, dirty, dangerous jobs).
- Lack of knowledge and resources for the acquisition of the necessary supporting documentation for legitimising their work activity, resulting to police controls and impeding their work.
- Lack of proper communication with the authorities and public services at central and local level.
- Facing discrimination and racist behaviour, not only by employers, but by the wider society, as well.

With regard to entrepreneurship, most Roma are not engaged in business activity, as this is understood by the official labour market, but rather refer to various forms of informal self-employment, in which they are working. Although there is an interest on behalf of the Roma for starting up of small businesses (e.g. small shops, traders), the main factors that hinder any relevant initiative include the low level of education, the lack of funds and adequate income, and the lack of customers due to prejudice and mistrust towards the Roma population. Consequently, the main problems faced by the Roma professional and business activities are the following:

- Racist behaviour and treatment by some potential customers, but mostly by the local society.
- Problems with the inspections of police authorities.
- Problems with the municipalities in relation to licenses and professional loans.
- Non-compliance by the government of promises to improve the living conditions of the Roma.

Studying the employability and enterprise initiatives of Roma women in Greece¹³¹, it was concluded that certain impediments hinder the progress of Roma women entrepreneurship: With regard to the education of the Roma women, 16.1% have not attended school at all, 25.9% have finished primary school and only 1.81% has completed high school. It should also be noted that a large proportion of women are functionally illiterate. As to their marital status, the vast majority of women, (more than 63%), have been married under the age of 20 years, while at the same time the vast majority of them (77%) would prefer that they were married at an older age, (over 20 years old). With regard to the skills that Roma women possess and are relevant for a job position, only 12% of Roma women can drive, among which only 8% has a driving license, only 13% of them have some knowledge of foreign languages, while less than 1% has any certificate to prove it, and 18% has some knowledge of computers, of whom none has an official certification. Finally, only 20% of the women have participated in a training programme. As to the employment situation of Roma women, almost half of them (49%) are housewives, and thus economically inactive, while another 22% are unemployed. Only 16% of the women are engaged in self-employment and an even smaller percentage of 6% is working in salaried employment. It is worth noting that almost half of the Roma women (46%) expressed their interest to participate in employment as salaried employees. It seems that the statement that Roma don't opt for this type of employment (salaried employees) has not been confirmed.

In relation to entrepreneurship, most Roma women (76%) do not express an interest in launching a business initiative. Yet, the Roma women who are self-employed and who undertake business initiatives are closer to the model of the nuclear family, where women do not undertake the responsibility for the care of other than their children.

¹³¹ "Roma women: employment and entrepreneurship" produced by Ourania Xylouri from "Ergon – Centre for Vocational Training" in the framework of a project titled "Roma – Action for equal participation in Employment" which was implemented by the Developmental Partnership "Network for combating discrimination against Roma – DIKADI – ROMA", under the Community Initiative EQUAL, 2005-2007.

b) The case of Muslim immigrants*

Entering now to the discussion of immigrant employment and entrepreneurship, one should note that the number of academic studies that focus specifically on Muslim immigrants is very low, as Islam is usually, yet still rarely, researched in reference to the Greek Muslim minority in the region of Thrace. The issue of religious tolerance and diversity has only come up recently with the larger inflows of Muslim Asian populations, displaying a shortage of academic research on the subject. Nonetheless, many of these studies, although not exclusively concentrating on Muslims, do include certain cases such as in the case of the study of the Pakistani entrepreneurs in Athens¹³². An overview of the studies available suggests that the issues attracting most attention include:

- The problems that Muslim immigrants face within the Greek society as well as the standpoint and narratives of Greek actors on the matter.
- The place that immigrants have in the Greek labour market as well as the discrimination they may face.
- Immigrant entrepreneurship: nature, challenges and motives.

The study of tolerance towards the 'other' or otherwise "nationalist intolerance towards Muslim immigrants" in Greece¹³³, has revealed that exclusion, inequality or even racist violence is a matter of a "principled intolerance", based on the pre-existing national identity notions rather than on political viewpoints that amplified during the crisis. Broaden the context to a European level, it is assumed that the generalized nature of the discourse on all sides appears as a "logical" reply to the multicultural threats, with arguments that had not been expressed due to political correctness, until recently. The xenophobic approaches nowadays no longer need to be substantiated as political options, but are being presented as objective and natural arguments, aiming to return the situation to a previous "normality", which had been altered by the integrating policies towards minorities. Regarding liberal intolerance in Western Europe, a similar to the Greek nationalistic view hierarchy, separating "us" and "them", the Muslims, defends the Western liberal

* This part of the literature review was originally drafted by Mania Moysidou, scientific collaborator in the present project.

¹³² D. Halkias, N. Harkiolakis, S. Arrifen et. Al., (2009), "Business and Social Profiles of Immigrant-Owned Small Firms: The Case of Pakistani Immigrant Entrepreneurs in Greece", Oxford Business and Economics Program.

¹³³ A. Triantafyllidou, H. Kouki, (2013), Muslim immigrants and the Greek nation: The emergence of nationalist intolerance, Ethnicities published online 22 April 2013, Sage publications.

culture while at the same time constructing an exclusive European identity and a European nationalism.

Reports on racism and related discriminatory practices in Greece¹³⁴ pinpoint the discrimination against immigrants in a variety of subjects, including employment, education, housing, health, media etc. Islamophobia is a crucial issue.

As there are no official data regarding the number of Muslims in Greece, only assessments that have been made by NGOs can be used as a reference, estimating their number between 300,000 and 500,000 in total. This lack of statistical information makes a comparison between them and other minority groups not possible. They mainly come from Albania, Afghanistan, Pakistan, North Africa and South Asia and while their religious rights are covered by the Greek Constitution, the lack of a Mosque in the capital, Athens, is heavily criticized. They are only able to practice their religion in informal mosques that exist in the city, hence if they need to perform official ceremonies such as marriages and funerals they have to travel to the region of Thrace, where mosques do exist for the Greek Muslim minority residing there. Only Orthodox Christians are allowed to take leaves of absence during religious holidays, thus the Muslims cannot miss work during their own. Moreover, a large number of racist attacks have been reported to NGOs and immigrant communities; however there is no official data on these instances.

With respect to immigrant employment, it is reported that the unemployment rate of foreigners in Greece is much higher than the rate of nationals. The uninsured workers is a general issue but it mostly concerns immigrants. They tend to work in unskilled or low-skilled jobs, seasonal work and receive wages lower than the statutory minimum. Furthermore, since the residents permits are linked to employers and social security stamps, which some employers refuse to pay, immigrant employees may easily fall from regular to irregular status, with no power over the situation.

Analyses of existing data¹³⁵ indicate that considering the employment situation of immigrants in the country in the year 2008, 391,607 foreigners in Greece were in the productive ages above 15 (potential working age), 35.4% of which, female. In total, immigrants comprised the 6.32% of the workforce but the 8% of employment, a divergence that can be explained by immigrants lower unemployment rates. The actual number of immigrants employed was 366,799 with 244,136 of them being male and 122,663 female. The most populous age bracket of the

¹³⁴ European Network against Racism (ENAR), (2013), *Racism and related discriminatory practices in Greece*, Brussels.

¹³⁵ A. Moysidis, D. Papadopoulou (Ed.), (2011), *"Social Integration of Immigrants in Greece: Employment, Education, Identity"*, Kritiki, Athens.

working migrants was the one between the ages of 15 and 44 (75%), which was more multitudinous than the domestic one (65%). More specifically the highest participation rates can be observed in the following sectors: 31.2% in the construction industry, 10.9% in hotels/restaurants, 10.1% in manufacturing and 72% in domestic services.

As for the percentage allocation of employment among the migrant population, the above mentioned sectors are also the highest ranking ones with 34% of the total foreign workforce being employed in construction, 14% in manufacturing, 9.7% in hotels/restaurants, 14.4% in domestic services while a relatively large proportion (10.2%) is occupied with wholesale and retail trade. The rest of the work niches the foreigners were engaged in, are expanded in various fields, such as agriculture, transportation, technical work, social care etc., each comprising a share lower than 5% in the population. Concerning their unemployment, migrants exhibited a lower rate than the native workforce in total, mostly observable between the ages of 20 and 49. The only age brackets they demonstrated a higher level are those of 50-54 and 60-64. In 2008 unemployment in the entire workforce was 7.3% for Greeks and 6.3% for foreigners with the female laborers, regardless of their ethnicity presenting a significantly higher level.

Considering the issues of ethnic discrimination in the Greek labour market, the occupational access, insurance coverage and wage offers¹³⁶, it has been observed that the obvious discrimination against the immigrant worker is present in all three instances, callback, salary and insurance coverage, which was based merely on their ethnicity and disregarding their qualifications for the job.

As for the motivations of migrant entrepreneurship in Greece¹³⁷ various determinants have been searched including the following:

- (1) Family financial needs.
- (2) Knowledge of immigrant needs.
- (3) Need for independence ("to be the boss of myself").
- (4) Job positions for family.
- (5) Existence of many immigrant compatriots in the area.
- (6) Need for achievement.
- (7) Level of unemployment.

¹³⁶ N. Drydakis, M. Vlassis, (2010), "Ethnic discrimination in the Greek labour market: Occupational access, insurance coverage and wage offers", *The Manchester School*, Vol. 78 No. 3, 201-218.

¹³⁷ P. Liargovas, K. Skandalis, (2012), "Motivations of migrant entrepreneurship in Greece: a factor analysis approach", *Journal of Small Business and Enterprise Development*, Vol. 19 Iss: 4 pp. 627-639.

- (8) Close relations among immigrant compatriots' community.
- (9) Opportunity identification.
- (10) Enhancement of family/personal social status.
- (11) Ethnic products.
- (12) Risk propensity.
- (13) Greek state policies (i.e. founding programs, immigration laws).
- (14) Technology, level of economic development, institutions.

Expectations have been also examined as to the following determinants:

- (1) Income.
- (2) Social status.
- (3) Attraction of fellow nation customers.
- (4) Bureaucracy consequences.
- (5) Racism consequences.
- (6) Competition consequences.

Research has shown that even though all of the proposed motives were characterized significant by the target group of immigrants, according to means, the most important ones were risk propensity, the empty market segment and opportunity identification. It was also found that in the variables of "income", "immigrant customers' attraction" and "consequences from racist behaviors" the outcome exceeded the expectations of the immigrant entrepreneurs. On the other hand, in the subjects of bureaucracy and competition the actual situation was not as good as the entrepreneurs had estimated, while regarding social status, outcomes were very close to the initial expectations. As concluded governmental policies could help boost immigrant entrepreneurship in Greece, as long as they are aimed to decrease the barriers that the businessmen of ethnic origin are facing. The examples provided include financial aid, tax and employment incentives, training programs for entrepreneurs and education.

As already stated the entrepreneurship of immigrant populations is an urban phenomenon. Studying ethnic entrepreneurship and its spatial arrangement in Greece¹³⁸ it has been pointed out that immigrant entrepreneurs seem to be mostly men (68%), younger than 45 years (64.4%) and married (78%). Most are married to fellow nationals (87%), with a small percentage of them being married to a Greek national (11%) and only 2% to a person of another ethnicity. Regarding their education, all of them had completed at least primary education, 90% continued their

¹³⁸ L. Labrianidis, P. Chatziprokopiou, (2008), Migration and Social change in Thessaloniki, in G. Kavkalas, L. Labrianidis, N. Papamixos (Ed.) "Thessaloniki on the Verge: the city as a process of change", Kritiki, Athens, pp. 222.

studies after high school, while 44% had studied in a University, some of which had even completed a master's or doctorate degree. Nonetheless, a percentage of 66% out of them did not have their diplomas recognized officially.

The majority (86.4%) named economic reasons as their main motivation to create their own business. Furthermore, although the 80% stated that they had no specialization on the subject of their business the 49% had work experience in a similar job, such as construction and cleaning. One third had a previous business before opening the one they were operating, the 61% of them in the same sector. The 51% of those previous businesses were set in Greece. Their targeted customers differ among various ethnicities but the 37.3% of immigrant entrepreneurs are active in sectors that are addressed mainly to their co-ethnics. An estimated 51% of their customers belong to the latter group. The 18.6% import their products from their home country and the 45.8% from a third country, while a 28.8% cooperates with other businesses owned by individuals of the same nationality. Lastly, the 78.1% of the employees of their business is from the same nationality with the 18.8% being family members. Ethnic entrepreneurs believe that this is due to trust and convenience in communication because of the same language, rather than cheap labor.

For a number of the ethnic entrepreneurs, turning to entrepreneurship was out from necessity, depicted in the small, family-oriented businesses they opened, the small profit they made, the employment of family members and co-ethnics and the reduced prospect of growth and expansion. Their main objectives were survival, escape from labour exploitation and uncertainty as well as improvement of life conditions through independency that comes from self-employment. However, unlike the rest of the groups who initially come to Greece to find employment and later resort to entrepreneurship, there is one group that stands out; the Chinese. Their migration is characterized by the scholars an "entrepreneurial migration". Chinese move to Greece with the goal of setting up a business, often arriving with the people that will work for them who are usually family members. This trend is characterized as an effect of both, globalization, that has increased the outward movement from China, and recession, which makes the consumers turn towards the cheaper products that the Chinese people supply.

Regarding the financing of their firms, almost two thirds of the immigrant entrepreneurs (62.7%) set up their business utilizing their own savings, or a combination of their savings with some financial aid from a family member (83.1%). Only a percentage of 10.2% turned to bank loans or subsidies from the Greek Employment Agency (OAED), as sole sources for the necessary capital.

Research on minority-owned businesses in Greece has also revealed the following:

In the case of the Albanian Immigrant Entrepreneurs in Greece¹³⁹, research notes a low representation of ethnic Albanian businesses assumed to be based on the recent communist history of the country. Data suggested that the greater part of the undertakings was run by men (77 per cent) and involved in retail/wholesale or manufacturing/construction and food and support services. Concerning their future plans even though the plurality wished to grow and expand their enterprises (57 per cent), a surprising 14 per cent planned to shut down. As for the ethnicity of their employees, for the 68 per cent of the cases they were solely of Albanian origin. Suppliers are predominantly Greek (90 per cent), and the relationship to them was described as friendly. Similarly, the clientele of the undertakings did not show a significantly ethnically homogeneous tendency. Regarding their capital, the results were relatively balanced; half of them utilized solely their savings to support their enterprise and half relied on loans supplemented by their savings or public funding.

In the case of African Immigrant Entrepreneurs in Greece¹⁴⁰, the majority seem to be young (60 per cent were up to the age of forty) educated West Africans who initially entered the country as students and later on they became businessmen. Out of the total respondents in the research, 36 per cent were female, depicting a fairly high level of women's involvement in business, compared to Albanians as well as the Greeks. The sectors varied from private medical practice to trade, without showing significant tendencies towards specific industries like the Albanians. The undertakings by Africans seem to be more ethnically oriented than by the Albanian ones. Not only were the employees of the firms solely fellow Africans but they stated also that their customers base was coming primarily from the same ethnicity. Their problems with the Greek authorities caused a 20 per cent of them to express their aspiration to leave Greece and set up business in a different country whereas the financing of their undertakings came from their own savings or loans from friends and compatriots. The African business owners, according to the study, appeared to be a more closed community and demonstrated lower aspirations for integration to the local market and society in general.

¹³⁹ D. Halkias, N. Harkiolakis, S. Abadir et. al., (2007), "Characteristics and Business Profiles of Immigrant-Owned Small Firms: The Case of Albanian Immigrant Entrepreneurs in Greece", Oxford Business and Economics Conference Program.

¹⁴⁰ D. Halkias, C. Nwajiuba, N. Harkiolakis et al., (2008), "Characteristics and Business Profiles of Immigrant-Owned Small Firms: The Case of African Immigrant Entrepreneurs in Greece", Oxford Business and Economics Conference Program.

In the case of Pakistani Immigrant Entrepreneurs in Greece¹⁴¹ they are exclusively male aged between 30 and 40, living from 5 to 15 years in Greece displaying a level of gender bias regarding entrepreneurship related to cultural and religious constraints on Pakistani women. The 31% however, seem to believe in gender equality in employment. The business sectors they are involved in differs from the two previous groups, as the 31% operates call centers for Pakistani and Bangladeshi migrants, illustrating the strong ties preserved with their home countries. The 38% owned mini markets and the remaining 31% are involved in various activities. The 62% of the Pakistani entrepreneurs employed workers of the same ethnic background in their businesses and the majority also claimed that their customers were primarily members of their community. Almost half of the participants responded they would be interested in expanding their ventures. Their initial funding was completely based on personal savings or loans from their community and they were the only group that did not use bank loans or, even limited government assistance as a means for financing.

In short, with respect to the issue of Muslim migrant and Roma entrepreneurship in this country, it becomes evident from the above that the relevant bibliography remains limited¹⁴². It seems that European community incentives had a great impact on domestic research productivity. As it is also evidenced, the characteristics of minority and ethnic entrepreneurs are common in many socio-cultural circumstances. The aspects of discrimination attitudes and practices are ever-present and almost identifiable. The same holds true for the characteristics of the populations under investigation, their conditions of life and the motives or hindrances for their entrepreneurial activity or involvement. Therefore there is fruitful ground for common policy initiatives in pan-European level.

It is evidenced further that most research experience is designed to inform and share policy experiences and good practices and help governments promote gender equality in education, employment and entrepreneurship. It looks at the state of play from a gender perspective across all three issues: whether inequalities exist, how and why they have been developed, and which obstacles need to be overcome to move towards greater equality. It offers policy advice to governments as to how they can create a more level playing field. Much of this advice is

¹⁴¹ D. Halkias, N. Harkiolakis, S. Arrifen et. al., (2009), "Business and Social Profiles of Immigrant-Owned Small Firms: The Case of Pakistani Immigrant Entrepreneurs in Greece", Oxford Business and Economics Program.

¹⁴² Th. Lianos, A. Psiridou, (2007), «Migrant Entrepreneurship in Greece», Conference Paper, Institute of Migration Policy, Athens (in Greek).

aimed at alleviating concerns around the experience of women and removing the obstacles to equal participation in the economy. Gender equality, however, is not just about the empowerment of women. A greater sharing of paid and unpaid work is also about changing norms, culture and attitudes. Such changes take time, but policy has a role to play in raising public awareness of gender biases in society and promoting change.

2. Theorizing entrepreneurship

a) Competitiveness and social cohesion

In the present volume one of the main theoretical lines of argument involves the relationship between the contribution of immigrant and minority populations to economic development and growth as well as the issue of competitiveness and social cohesion¹⁴³.

Considering the conceptualization of competitiveness it seems that operational definitions and the corresponding concrete empirical evidence need further elaboration in order to provide generalized conclusions. Therefore, the assumption that competitiveness is an “idea” rather than a suitable sociological analytic category seems valid. Commonly enough the term is used to determine exclusively the economic achievements of a country or to constitute the basis of calculating growth¹⁴⁴. Unquestionably the term includes certain important dimensions determining economic development like the ability of local communities to trade in international markets (“commerce”), the valued price of products and the efficiency of production mechanisms (“productivity”), the investment of –and in– local assets, manpower and capital (“employment”). Such a conceptualization, however, leaves behind certain undetected aspects of social life, which are important in determining the outcome of competitiveness, efficiency or productivity, like, innovation, investments, abilities, infrastructures, and institutions. It also transcends with ease certain qualitative aspects of social life like various forms of insecurity, insurance or risk. A restrictive use of the term ‘competitiveness’ may shadow important fluctuations between the competitive positions of the different branches of regional economic activity (diversity), or the diversified economic achievement

¹⁴³ G. Kandylis, et al., (2007), “Immigration and ‘Competitiveness – Social Cohesion in Athens”, in *Geografies*, vol. 13, pg. 35-54 (in Greek).

¹⁴⁴ I. Turok, (2004), “Cities, Regions and Competitiveness”, *Regional Studies* vol., 38(9), pg. 1069-83, here, pg. 1070.

through time (volatility), as well as the unequal distribution of competitive achievements or advantages to different social groups or territories (inequality)¹⁴⁵.

On the other hand, the concept of “social cohesion” creates equal problems of definition and substance. The strict epistemological conceptualization of the term, which is fruitful for empirical operationalisation, is hindered by a number of vague notions and descriptive definitions. As stated, the major problems to the analytic usage of the term remain still a) the conceptualization of the political content of social cohesion b) the conceptualization of the different consequences the policies of social cohesion and integration are having on diversified socio-economic environments and c) the conceptualization of the spatial aspects of social cohesion¹⁴⁶.

b) Thinking about ethnic entrepreneurship

Further, at the centre of the theoretical considerations lie the conceptualizations and definitions of entrepreneurship and more specifically of ethnic entrepreneurship. As stated, ethnic entrepreneurship has been at the center of relevant discussions for more than 30 years¹⁴⁷. As also stated ethnic entrepreneurship may be typified on the basis of its structure and characteristics as follows:¹⁴⁸

The term “ethnic economies” refers to the employment surplus as a result of the activity of ethnic populations. It describes forms of ethnic economic structures, which include businesses, and employees of the same ethnic group¹⁴⁹. In

¹⁴⁵ I. Turok, (2004), *ibid.*

¹⁴⁶ Th. Maloutas & M. Pantelidou, (2004), “The Glass Menagerie of Urban Governance and Social Cohesion: Concepts and Stakes”, *International Journal of Urban and Regional Research*, vol. 28(2), pg. 449-465, here, pg. 451-2.

¹⁴⁷ G. Mavromatis, (2007), “Forms of Ethnic Entrepreneurship in Athens” Conference Paper, Institute of Migration Policy, Athens (in Greek). Also, I. Light, (1972): “Ethnic Enterprise in America: Business and Welfare among Chinese, Japanese and Blacks”, Berkeley, University of California Press, E. Bonacich (1973): “A theory of middleman minorities”, *American Sociological Review*, no 38, 583-594, I. Light & E. Bonacich (1988): “Immigrant Entrepreneurs: Koreans in Los Angeles 1965-82”, Berkeley and Los Angeles, University of California, J. Rath & R. Kloosterman, (2000): “Outsider’s Business: A Critical Review of Research on Immigrant Entrepreneurship”, *International Migration Review*, no 34(3): 656-680, R. Kloosterman & J. Rath, (2001): “Immigrant Entrepreneurs in Advanced Economies: mixed embeddedness further explored”, *Journal of Ethnic and Migration Studies*, no. 27(2): 189-202.

¹⁴⁸ Mavromatis, (2007), *ibid.*, pg. 1.

¹⁴⁹ I. Light and S.J. Gold, (2000), “Ethnic Economies”, Academic Press, San Diego.

the case of “migrant economy” immigrant businessmen infiltrate in branches of the economy previously held by native entrepreneurs and the surplus labour created includes migrant and native employees alike¹⁵⁰. On the other hand the main characteristic of ethnic entrepreneurship which functions as “a community of mediators / middleman minorities” is that it often tends to expand within the urban environment, develop economic relations with ethnic and natives alike but mainly recruit ethnic employees¹⁵¹. On the contrary, the case of “ethnic enclaves”, include businesses where all stakeholders are coming from the same ethnic group (owners, employees, customers, traders etc.). As an urban phenomenon this type of entrepreneurship is characterized by concentration to specific neighborhoods, which acquire the specific ethnic characteristic of the group¹⁵². Such businesses are in the service of the special consumer and cultural needs of the ethnic community and their closeness with the community creates a protected labour market which lives and thrives through com-patriots who at the same time provide the necessary but cheap employment personnel. In many cases, due to the ever-increasing migration waves to the west, this type of entrepreneurship has helped the creation of multi-cultural neighborhoods within urban city centers¹⁵³. In the case of the “mixed economy” further, it has been argued that both ethnic and native entrepreneurs by using ethnic and non-ethnic assets have equally infiltrated the local markets of consumers¹⁵⁴.

With respect to the explanations offered for the phenomenon of ethnic economies they are of multiple and diverse nature: The theory of “blocked mobility” supports the view that the development of ethnic entrepreneurship is mainly due to the fact that the members of ethnic groups are facing important impediments to their inclusion to the host labour market and especially to salaried work. More specifically, ethnic populations are facing on top of labour market discrimination, multiple discriminations due to lack of education and skills or employment credentials. As a result the members of ethnic minority groups are obliged to turn to business or self-employment as a strategy for survival¹⁵⁵. According to the “dispositional” theory ethnic entrepreneurship is attributed to the culture of the

¹⁵⁰ I. Light, R. Bernard, & R. Kim, (1999), “Immigrant Incorporation in the Garment Industry of Los Angeles”, *International Migration Review*, no 33(1), 5-25.

¹⁵¹ E. Bonacich, (1973), *ibid.*

¹⁵² As cited in Mavromatis, (2007), *ibid.*

¹⁵³ Mavromatis, (2007), *ibid.*, pg. 4.

¹⁵⁴ As cited in Mavromatis, (2007), *ibid.*

¹⁵⁵ I. Light, (1972), *ibid.*, A. Portes & R.L. Bach, (1985), “Latin Journey: Cubans and Mexican Immigrants in the United States”, Berkeley, University of California Press.

particular ethnic groups, which includes elements of trade and entrepreneurship (i.e. Jews, Chinese, Roma traders and businessmen etc.)¹⁵⁶. Others attribute the phenomenon to the existence and evolution of ethnic and class based assets. According to analyses in this tradition the development of ethnic economies may be explained from the point of view of ethnic entrepreneurship supply or through the existence and evolution of class-based assets and capital accumulation (i.e. wealth and property but also income, education, knowledge, skills, in-group trust, affiliations and solidarity)¹⁵⁷. Further, analysts who support a mixed theory (i.e. mixed embeddedness theory) assert that the opportunity structures of the host country are of vital importance for the development of ethnic entrepreneurship and the institutional framework of the host country should always to be taken in consideration and not being discarded¹⁵⁸.

c) Discriminating 'others'

The present study has also a strong import from theories of discrimination. This issue has been dealt with in detail in previous EKKE's research studies¹⁵⁹. For reasons of economy, only the important aspects of discrimination theories for the present study will be considered.

As mentioned ahead, the study focuses on the question of discrimination experienced by women and young Roma and Muslim immigrants entrepreneurs, *vis a vis* the general population and entrepreneurs in particular.

In fact, economic theories usually focus on discrimination in the labour market and, almost exclusively, on labour market demand. Under this perspective, the theoretical challenge lies in examining how workers receive unequal wages, even though they are equally productive but have different characteristics, such as race, gender, age, religious beliefs or education. Discrimination in the labour market could also take the form of excluding certain individuals from employment due to their social class, their participation in workers' unions, their political beliefs

¹⁵⁶ A. Pecoud, (2001), "The cultural dimension of entrepreneurship in Berlin's Turkish economy", *Revue Europeene des Migrations Internationales*, no 17: 153-168.

¹⁵⁷ As cited in Mavromatis, (2007), *ibid.*, pg. 5. Also, A. Portes, & M. Zhou, (1992): "Gaining the upper hand: Economic Mobility among Immigrants and Domestic Minorities", *Ethnic and Racial Studies*, no 15(4): 491-522, M. Zhou, (2004), "Revisiting Ethnic Entrepreneurship: Convergencies, Controversies and Conceptual Advancements", *International Migration Review*, no 38(3), 1040-74.

¹⁵⁸ J. Rath & R. Kloosterman *ibid.*

¹⁵⁹ See indicatively, D. Balourdos, A. Mouriki, (2012), *ibid.*, pg. 23-35.

etc. The most obvious form of discrimination concerns women who receive lower pay than men with similar qualifications and work content. Discrimination may also occur in circumstances where compensation is equal for all workers doing a particular job, irrespective of their actual qualifications¹⁶⁰. According to the most prominent neoclassical explanation of discrimination some employers do not want to work with or even come into contact with members of other social groups or women. As it is assumed there is a 'taste' or preference against people from disadvantaged groups and this taste can be treated in exactly the same way economists would analyze individual preferences regarding goods and services ('Taste' Model)¹⁶¹. Discrimination also occurs because employers fail to directly determine the productive potential of individuals and therefore relies on characteristics such as gender, age, ethnicity, etc.¹⁶².

In opposition to the neoclassical approach, the segmented labour market theories highlight growth and the impact of the institutional restraints and the determining factors in shaping employment rates and wages. Segmentation does not derive from the diversity of characteristics and skills, but from the inherent diversity of the structure of the labour market itself, which consists of a primary sector characterised by high salaries and internal labour markets and a secondary sector with low wages and workforce leasing from external labour markets. Thus, segmentation stems from breaking the market into sub-totals, divided on the basis of the different characteristics of jobs, different work ethics and working conditions. Therefore, each sub-market functions for distinctive labour force categories¹⁶³.

Since the early 1980s, successive changes and reforms in European labour markets have resulted into increasing wage inequalities and discrimination. Some attribute this trend to the weakening of the bargaining power of workers because of increased unemployment, institutional changes promoted by Governments and international organizations, as well as to changes in the composition of the workforce (high mean age, higher participation of women, immigrants, etc.). This widening inequality of pay raises concerns about the impact on the lives of workers who find themselves at the lower end of the wage distribution. The wages of an increasing proportion of workers are considerably low, thus affecting their ability to maintain an acceptable standard of living. Mainstream economists argue that

¹⁶⁰ D. Balourdos, A. Mouriki, (2012), *ibid.*

¹⁶¹ Becker, 1957, as cited in D. Balourdos, A. Mouriki, (2012), *ibid.*

¹⁶² Edmund S. Phelps, (1972), The statistical theory of racism and sexism. *American Economic Review* 62(4), 659-61., as cited in D. Balourdos, A. Mouriki, 2012, *ibid.*

¹⁶³ Balourdos, Yfantopoulos, (2001), Regional dimensions of income distribution and poverty in Greece, *Social Research Review*, vol. 104-105, p. 155-195.

low wages reflect differences in labour productivity. As reported, the most common factors that affect low remuneration include:

- the size of the enterprise (which is often related to the presence and power of unions),
- the sector/industry,
- the profession,
- the ownership of the company (public, private, “third” sector),
- marital status,
- sex,
- age,
- educational level and skills of the employee,
- type of contract and the nature of employment.

The incidence of low hourly wages tends to decrease with age and varies depending on gender. With regard to different sectors, low salaries are encountered frequently in the private sector where the workforce consists primarily of women, in local government and household labour (caring for children, the elderly and persons with disabilities, cleaning services, etc.). Low salaries mainly affect women, young people, unskilled workers and craftsmen, skilled people with fixed-term contracts of employment, apprentices, newcomers, pensioners, students, divorced or unmarried people and immigrants. Given the fact that there are many factors that affect remuneration inequality, the key question is whether disparities between the various groups are important and if there is no comparison and experience with regard to the discrimination suffered by vulnerable groups of the population¹⁶⁴.

d) Entrepreneurship and Discrimination

On the connection between discrimination and entrepreneurship it has been assumed that “the entrepreneur is the central mechanism through which discrimination is competed away”¹⁶⁵. As stated, the existing models of discrimination based on perfect competition overlook the important role of the entrepreneur. “Neglecting the importance of the entrepreneurial process limits our ability to understand why discrimination exists and the process through which the associated errors may be eliminated”¹⁶⁶.

¹⁶⁴ D. Balourdos, A. Mouriki, (2012), *ibid.* pg. 36-7.

¹⁶⁵ Ch.J. Coyne, J.P. Isaacs, J.T. Schwartz, (2010), “Entrepreneurship and the taste for discrimination”, *J. Evol. Econ* (2010) 20:609-627, DOI 10.1007/s00191-009-0164-6, pg. 611.

¹⁶⁶ Ch.J. Coyne, J.P. Isaacs, J.T. Schwartz, (2010), “Entrepreneurship and the taste for

As stated further, “there is a mechanism through which employer and co-worker discrimination is eroded. The standard assumption of perfect competition –free entry and exit, perfect information, a large number of firms– fails to provide insight into the mechanism and process through which existing discrimination is competed away. A consideration of the entrepreneur fills this existing gap ... The correction of the errors associated with discrimination should be seen as an ongoing process of discovery rather than a mechanical and automatic outcome of perfect competition. Viewed through the lens of real-world markets, where the assumptions of perfect competition rarely hold, it becomes clear why costly discrimination can occur and also how those errors can potentially be corrected over time”¹⁶⁷. By moving outside the structures of perfect competition and shifting focus to the market process, one might find that entrepreneurs can, in some instances, correct the inefficiencies associated with consumer discrimination by influencing the costs and benefits associated with it. However, the role of the entrepreneur in overcoming consumer discrimination has yet to be explored in detail. Considering the importance of a broader understanding of what exactly production entails, theorists assume that for many goods and services, production involves not only making a physical good or services, but also entails a symbolic element. Consumers may value symbolic aspects of the production including where inputs are produced (i.e., physical location), how it is produced (e.g., environmental and ethical implications), and by whom it is produced (e.g., the race, sex, nationality, etc. of the people involved as inputs). As a result, it may be deduced that “entrepreneurs can influence the symbolic aspects of the production process”¹⁶⁸.

e) Defining key concepts matters

In connection with the preceding discussion a matter of definitions becomes evident. The terms “entrepreneur” and “entrepreneurship” *per se* are not adequately or unanimously defined and accepted¹⁶⁹.

discrimination”, *J. Evol. Econ.*, (2010), 20:609-627, DOI 10.1007/s00191-009-0164-6, pg. 611.

¹⁶⁷ Ch. J. Coyne, J. P. Isaacs, J. T. Schwartz, (2010), “Entrepreneurship and the taste for discrimination”, *J. Evol. Econ.*, (2010), 20:609-627, DOI 10.1007/s00191-009-0164-6, pg. 611.

¹⁶⁸ Ch. J. Coyne, J. P. Isaacs, J. T. Schwartz, (2010), “Entrepreneurship and the taste for discrimination”, *J. Evol. Econ.*, (2010), 20:609-627, DOI 10.1007/s00191-009-0164-6, pg. 611.

¹⁶⁹ D. B. Audretsch, (2003), “Entrepreneurship: A survey of the literature”, *Enterprise Papers*, no 14, Enterprise Directorate General, European Commission, *ibid.*, Lianos-Psiridou (2005).

As stated, “entrepreneurs can be broadly understood as the catalysts of economic change and evolution”¹⁷⁰. Economists have emphasized different aspects of entrepreneurial activity. Some refer to the fact that entrepreneurship entails a fundamental alertness to profit opportunities that have yet to be exploited¹⁷¹. Others promote the idea of the entrepreneur as innovator. The term “creative destruction” has been coined further to describe the broader process of entrepreneurial innovation. Entrepreneurship has also been defined as the “carrying out of new combinations” as applied to five specific situations: (1) Introducing a new good or a new quality of an existing good, (2) introducing a new production method, (3) opening a new market, (4) obtaining a new source of raw materials, and (5) establishing a new organization of an industry¹⁷². Yet, the profit opportunities can result from reallocating existing resources (i.e., arbitrage) or through innovation or “carrying out new combinations” of inputs. Entrepreneurship entails betting on a conjecture of what is expected to happen in the future¹⁷³.

The term “entrepreneurship” is often used to refer to persons as units of reference (i.e. percentage of self-employed, percentage of businesses owners). In other cases the term is used to declare the number of businesses or to transplant demographic parameters to the terrain of economic activity (i.e. start-up businesses, ‘births’ and ‘deaths’ of businesses). As clearly stated, “there is no clear definition of ethnic minority entrepreneurship and migrant entrepreneurs. Earlier studies focussed on businesses that mainly functioned in closed economies, restricted to certain immigrant communities, and highlighted the role of ethnic resources in the definition of immigrants’ entrepreneurial strategies. Later research argued that group characteristics should be considered in relation to their interaction with a surrounding opportunity structure, including the market conditions. Immigrant entrepreneurship was explained within the relationship of what customers want to buy and what immigrants can provide. To explain the ethnic supply side, the predisposing factors that immigrants show towards entrepreneurship and the

¹⁷⁰ Ch. J. Coyne, J. P. Isaacs, J. T. Schwartz, (2010), “Entrepreneurship and the taste for discrimination”, *J. Evol. Econ.* (2010), 20:609-627, DOI 10.1007/s00191-009-0164-6, pg. 611.

¹⁷¹ I. Kirzner, (1973), “Competition and entrepreneurship”, the University of Chicago Press.

¹⁷² J.A. Schumpeter, (1934), *The theory of economic development*. Harvard University Press, Cambridge. Also J.A. Schumpeter, (1942), *Capitalism, socialism, and democracy*. Harper and Brothers, New York.

¹⁷³ Ch. J. Coyne, J. P. Isaacs, J. T. Schwartz, (2010), “Entrepreneurship and the taste for discrimination”, *J. Evol. Econ.* (2010) 20:609-627, DOI 10.1007/s00191-009-0164-6, pg. 611.

mobilisation of resources within ethnic networks were considered¹⁷⁴. Thus, research assumes that ethnic strategies emerge by interacting to opportunity structures and group characteristics. This way, the strategies adopted by various ethnic groups in capitalistic societies globally, are remarkably similar. But such an interactive model presents certain limitations. "In particular it could not explain how business initiatives among immigrants that belong to groups with no prior history of entrepreneurship could be explained. Empirical research has shown that even immigrants embedded in their ethnic group can experience different processes of economic integration, refraining from repeating group strategies in the receiving society"¹⁷⁵.

Further, ethnic/migrant entrepreneurship is often defined by the nationality of the business owner or main owners and projects the image of the small overnight family corner shop. However, such definitions may be stereotypical and misleading since, as evidenced, many companies owned by non-nationals are relatively big and deal in sophisticated products and services. Yet, migrant and ethnic minority entrepreneurship are highly heterogeneous topics. Even within a single country there are large differences between ethnic groups and there are also important differences within ethnic groups, especially between entrepreneurs from the first and the second generation of migrants¹⁷⁶. Yet, migrant and ethnic minority entrepreneurship may indicate some key figures for some countries (e.g. self-employment rates) or may be confused with questions of nationality (e.g. naturalised persons cannot be identified) in others.

In EC official documents certain working definitions and perceptions are provided: Such is the case of viewing entrepreneurs as "role models" which supports the idea of searching and promoting entrepreneurial businesses good practices. As stated, "Europe has a limited number of known entrepreneurial success stories. This is due to the fact that entrepreneurship has not been celebrated as a preferred career path. It is rare in Europe to find 'entrepreneur' ranked highly among desirable occupations. Despite the fact that entrepreneurs create jobs and power the economy their successes are not presented as role models in the media. For young people, this makes an entrepreneurial career rank rather low in the list of

¹⁷⁴ European Commission, Brussels, ENTR.E.1./TJ D(2008), Supporting Entrepreneurial Diversity in Europe – Ethnic Minority Entrepreneurship/ Migrant Entrepreneurship Conclusions and Recommendations of the European Commission's Network, "Ethnic Minority Businesses", May 2008 http://ec.europa.eu/enterprise/entrepreneurship/support_measures/index.htm, pg. 6-7.

¹⁷⁵ European Commission, Brussels, ENTR.E.1./TJ D(2008), *ibid.*, pg. 7.

¹⁷⁶ European Commission, Brussels, ENTR.E.1./TJ D(2008), *ibid.*, pg. 7.

attractive professions and it is a deterrent to those who might want to become entrepreneurs. An important element to change the entrepreneurial culture is thus a change in the perception of entrepreneurs through practical and positive communication about the achievements of entrepreneurs, their value to society and the opportunities of new business creation or acquisition as a career destination. To achieve this, their visibility, as role models must be stepped up, taking into account the diversity of entrepreneurial profiles and paths to success. Clear and engaging information on the challenges and rewards of an entrepreneurial career can counteract negative impressions. A corresponding broader discussion in public, especially in the media, is thus essential for an entrepreneurial revolution¹⁷⁷.

On the other hand, research has shown that in many cases women and young people do not act as sole entrepreneurs but as “co-entrepreneurs” in family business¹⁷⁸. The term ‘co-entrepreneur’ is mainly used to describe the situation of a spouse or other close partner of a business owner-manager, who plays an important role in running the business even though s/he may not be, strictly speaking, an owner-manager him or herself. The term ‘co-entrepreneur’ is not widely recognised, even by organisations concerned with representing or supporting small businesses. Some use the term ‘co-entrepreneur’ to refer to more than one independent entrepreneur working together in some form of joint venture or formal network. The concept of co-entrepreneurs is typically associated with the role of women as working spouses in small (and very small) family firms. Research has shown that women co-entrepreneurs are more frequently involved in businesses than appears in official statistics. In some cases, their role involves participating in management functions whilst in others they perform auxiliary functions. The vocational skills of the husband, the complementary competencies of women entrepreneurs in financial management, administration and management functions often proved an important asset for these businesses. Due to its ‘hidden’ nature co-entrepreneurship is impossible to be accurately calculated¹⁷⁹.

Turning now to the Roma case, it is difficult to pinpoint the true employment status of a given household. The unemployment registries usually do not maintain

¹⁷⁷ European Commission, Brussels, 9.1.2013, COM(2012) 795 final, Communication from the commission to the european parliament, the council, the european economic and social committee and the committee of the regions entrepreneurship 2020 action plan: Reigniting the entrepreneurial spirit in Europe.

¹⁷⁸ Young, Women, Ethnic Minority and Co-Entrepreneurs CEEDR, Middlesex University: Final Repor, pg. 75.

¹⁷⁹ Young, Women, Ethnic Minority and Co-Entrepreneurs CEEDR, Middlesex University: Final Repor, pg. 76.

disaggregated statistics that would show unemployment broken down by ethnic group. Therefore research often resorts to asking a number of questions reflecting objective conditions but also respondents' assessment of their own employment status and this way to projecting subjective unemployment rates. According to the standard International Labour Organisation (ILO) definition, an unemployed person is one who is willing, able and seeking work. Essentially the difference between the subjective and the objective definition of employment lies in the fact that the former is based on self-assessment including what constitutes being 'unemployed', while the latter identifies the unemployed on the basis of their (reported) behaviour. For example, in Labour Force Surveys, it is not usual for a person to report themselves as unemployed when they receive unemployment benefits and/or they do not have stable or regular employment. In this case, if the person worked (at all) in the reference period, they are not unemployed according to the ILO definition. Similarly it is possible for a person who does not see himself or herself as unemployed, because they are not actually looking for work and/or are not registered as unemployed, to be included among the unemployed according to the ILO definition if they would work if work were available. In general, one would expect the subjective definition to produce higher estimates; however, this is not necessarily the case¹⁸⁰.

Further, Roma often understand 'employment' to mean a 'steady job' rather than the broader notion of 'income generating activities'. Roma who are involved in non-wage income-generation activities, in the shadow economy or in subsistence agriculture, often describe themselves as unemployed. Yet, despite extensive involvement in the informal economy, Roma households are heavily dependent on welfare payments and other central government transfers (pensions, child support, etc.). This does not mean that Roma youth and female populations are particularly vulnerable to unemployment. They run the risk of being permanently excluded from mainstream society and falling into the underclass. Long-term unemployment has profound, negative effects on the social fabric of Roma communities.

Others consider the theoretical and operational definitions applicable as an outcome of the two highly visible aspects of globalisation – the international mobility of capital and labour which are often directly related as immigrants themselves introduce their products and services to far-off places. They start businesses in their countries of settlement and become 'self-employed', 'new entrepreneurs',

¹⁸⁰ N. O'Higgins & A. Ivanov, Roma: Education and Employment, *Comparative Economic Studies*, pg. 9, *ibid*.

'immigrant entrepreneurs' or 'ethnic entrepreneurs'¹⁸¹. As clearly stated, "in socio-economic terms, for a long time these immigrants were largely viewed as *workers*. Immigrants were predominantly depicted as suppliers of cheap, low-skilled labour in advanced economies. Only more recently has attention shifted towards immigrants who start their own businesses"¹⁸². In theory terms, in their transition from the status of the "worker" to that of an "ethnic entrepreneur", they can be active agents shaping their own destinies by setting up their own businesses. However, the very fact that large and diverse groups of people engage in entrepreneurship makes it improbable that entrepreneurship can be explained solely by reference to a characteristic of certain people independent of the situation in which they find themselves. There are important situational opportunity cues and a diversity of structural determinants may influence these cues.

A closer examination of this matter reveals that there is a large body of literature on what exactly entrepreneurs are and how they differ from other economically active individuals¹⁸³. Entrepreneurship might be used to indicate an approach to business characterised by identifying opportunities, building, innovating and risk-taking in pursuit of profit. Seen in this way, an entrepreneur is to be distinguished from the businessperson who is merely a shop manager. Further, it is not always clear to what extent small (ethnic) entrepreneurs, dependent as they are on other more powerful economic actors, are able to really exert effective control. This, of course, depends on their position in the value-added chain, a matter indicative of the interaction between the entrepreneur and the social, political and economic environment. Consequently, the study of entrepreneurship necessitates going beyond investigation in terms of who entrepreneurs are and what they do, but also exploring how opportunities come into existence, what their sources are, and how, when and why some people rather than others discover, exploit and optimise these opportunities, and how, when and why different strategies and actions are pursued to accomplish that¹⁸⁴.

Another important characteristic is the company size. A further distinction is that between the entrepreneur with personnel and the entrepreneur without personnel. Recently, a large number of people chose (or were forced) to quit their wage-labour jobs to become self-employed subcontractors. This category of

¹⁸¹ J. Rath, Eurofound, (2011), *Promoting ethnic entrepreneurship in European cities*, Publications Office of the European Union, Luxembourg, pg. 1.

¹⁸² J. Rath, Eurofound, (2011), *ibid.*, pg. 2.

¹⁸³ As cited in J. Rath, Eurofound, (2011), *ibid.*

¹⁸⁴ Cited in J. Rath, Eurofound, (2011), *Promoting ethnic entrepreneurship in European cities*, Publications Office of the European Union, Luxembourg.

self-employed without personnel – sometimes dubbed ‘fake self-employed people’ – has shown an explosive growth, especially in construction and care sectors. It demonstrates how the boundaries between wage labour and self-employment have been blurred. Other concepts that deserve attention include the immigrant or ethnic entrepreneur. Many authors use the terms as synonyms, which in some cases may confuse the issue. The unproblematic use of these two concepts may create further interpretative and analysis problems: The reason for using the adjective ‘ethnic’ is rarely made theoretically explicit. Does it refer to the ‘ethnic’ origins of the entrepreneurs, their ‘ethnic’ moral framework, or the capacity to mobilise ‘ethnic’ loyalties and access an ‘ethnic’ market? Or does it pertain to their management strategies, personnel, clientele, products or a combination of them? Or simply to the availability of empirical data, presented in ‘ethnic’ categories? Most authors assume that there are real ‘ethnic’ differences, and that these ‘ethnic’ differences pertain to the entire immigrant population and that these ‘ethnic’ differences never change¹⁸⁵.

Some influential approaches combine personal ‘agency’ factors and structural conditions. A more recent approach, the so-called “model of mixed embeddedness” explicitly includes beside personal factors the political and economic context. In this model, the political and economic institutions are crucial in understanding both the obstacles and opportunities for aspiring entrepreneurs to start their own business. As stated, urban economies are undergoing fundamental changes, and aspiring (ethnic) entrepreneurs are facing a continuously changing opportunity structure. The opportunity structure is key to understanding their performance. National or local differences in the opportunity structure may result from the rate of replacement in vacancy-chain businesses, which is related to general upward social mobility. They may also result from the creation or decline of ethnic markets in a process contingent on the rate and composition of immigration and the spatial distribution of groups of immigrants. Or they may result from the new opportunities that are concomitant to the post-industrial economy that cities in advanced economies are developing. Different markets offer different opportunities, put up different barriers, require different skills, competencies and resources (in terms of financial capital, social networking, educational requirements etc.), and lead to different forms and levels of success as well as to a different ethnic division of entrepreneurial labour¹⁸⁶.

¹⁸⁵ Cited in J. Rath, Eurofound, (2011), *ibid*.

¹⁸⁶ J. Rath, Eurofound, (2011), *Promoting ethnic entrepreneurship in European cities*, Publications Office of the European Union, Luxembourg.

3. Research Questions

On the basis of the above discussions, the research group refined the conceptual approach, which was then used to develop a standardised common research scheme. This scheme included a variety of questions concerning the key issues of entrepreneurship and discrimination. As stated in the first chapter of the present volume, the study aims at “Combating Discrimination in the Field of Entrepreneurship: Women and Young Roma and Muslim Immigrants”. The scope of the study has defined the content of the research questions.

Starting with the ‘mixed embeddedness’ logic (to be discussed later), this study posits that various components of the urban economy interact to produce a complex but also dynamic ecological system, dramatically affecting the political economy of cities and, in so doing, entrepreneurial opportunities. The study therefore focuses on the emergence of ethnic entrepreneurs in the sectors and cities involved and the role of governmental and non-governmental regulation. The objectives can be phrased as a number of basic research questions.

- What are the characteristics of Women and Young Roma and Muslim Immigrants’ entrepreneurship within the milieu of the urban economy? More specifically, what has been i) its spatial distribution, ii) the distribution over the various sectors of the urban economy, and iii) its gender and age composition?
- What kind of profiles of Women and Young Roma and Muslim Immigrants’ entrepreneurship can be identified? Which general and specific barriers do these particular categories of entrepreneurs encounter, and what are their competitive advantages? What are the structural determinants of the observed trends? How many and what quality of jobs have been generated on the local labour market?
- What state and non-state rules and regulations govern the specific entrepreneurial sector in general and how have they shaped immigrant ethnic minorities’ self-employment trajectories? How have policy debates, programmes and interventions influenced the emergence of entrepreneurial opportunities – real or discursive – and further development of businesses? What policies can be found supporting the access to employment for Women and Young Roma and Muslim Immigrants.

By addressing these generic questions from an interdisciplinary and international comparative perspective, the study aims at a much more thorough, theoretical and practical understanding of the structural dynamics of Women and Young Roma and Muslim Immigrants’ entrepreneurship as well as the impact of rules, regulations and policy interventions on the proliferation of the specific types of entrepreneurship.

Within the scope of the above generic questions certain core themes were addressed such as:

- The facets of discrimination experienced by Women and Young Roma and Muslim Immigrants' entrepreneurs.
- The strategies of their entrepreneurial activity employed which might lead to their consideration as "entrepreneurs of survival".
- In what aspects they might be considered as "value entrepreneurs": do they value independence, autonomy, self-determination, flexibility, etc. ? In what respect and to what extent?

Certain additional themes were also considered such as:

- Residence areas and shelter conditions.
- Poverty and social exclusion.
- Issues of integration, discrimination, rights awareness and political participation.
- Mobility and integration.

Issues of terminology were also addressed in the context of the present study since it was clearly interested in two clear-cut types of entrepreneurship. The one involves the Entrepreneurship of Women and Young Roma (Greek Roma) and the other the Entrepreneurship of Women and Young Muslim Immigrants. With respect to the latter category both first and second-generation immigrants were recruited in the sample. In both cases co-entrepreneurs were considered. The present study also draws attention to the concepts of regulation, and governance, formal and informal. Regulation refers to any institutional interference in market exchanges. A multitude of state and non-state agents play a role in the regulation processes, such as local, national or international governmental agents, unions, non-profit organisations, voluntary associations, and individuals and their social networks.

Regulation can either be imposed or enforced or can be a matter of voluntary action. These ideas make it clear that regulation is not just a matter of repression and constraining, but also of enabling. Suppressing illicit practices, such as dodging taxes and labour and immigration laws, by prosecuting the perpetrators is an important manifestation of regulation but so are decisions to tolerate these practices and not to prosecute practitioners. The business support programmes also constitute forms of regulation, as these are efforts to change the market landscape. These conceptualisations of regulation reaffirm that there is a difference between rules and the enforcement of rules. In general terms, regulation impacts entrepreneurial opportunities by regulating the access to market exchanges. Regulatory regimes, however, sometimes turn out to be obstacles for entrepreneurs,

in particular for lowly skilled vulnerable populations. Finally, it should be noted that regulation does not necessarily imply actions and interventions; regulation sometimes boils down to non-actions¹⁸⁷.

4. Methodology

As already stated, the present study was based on the use of combined research activities and tools. In employing methods and techniques of interdisciplinary social quantitative and qualitative research the study attempted to obtain new knowledge and grasp a deeper awareness of the issues under interrogation. More specifically, the research design included surveys conducted in the urban environments of the broader Athens area Athens and Patras – as literature has more than once underlined the evidence-based fact that entrepreneurship is an urban phenomenon – in areas selected on the basis of residence of both study's populations: Roma and Muslim immigrants. The sample (more details below) was selected on the basis of sex and age distributions of entrepreneurs. In the context of the present study entrepreneurship includes not only business owners but also self-employed and co-entrepreneurs. Based on previous research experience and the statistical data available it was assumed that the sample distribution would be as follows:

Athens area: Face to face interviews with about 150 Roma and 150 Muslim immigrants entrepreneurs, for the identification of women and young entrepreneurs among them.

Patras area: Face to face interviews with about 100 Roma and 100 Muslim immigrants entrepreneurs, with identical national to the above.

At a second stage, as originally designed, in-depth interviews were conducted with specific cases of Roma and 100 Muslim immigrants entrepreneurs (10 from each case, 20 in total). Since the study has a strong policy import these cases were selected from the most celebrated examples of successful entrepreneurial activity from representatives from both sampling populations.

At a third stage 4 focus groups were conducted in both areas with privileged key-informants from each group of the sampling populations.

The results from each tool separately and a combination of data and analyses are provided in the next chapters of the present volume. With respect to the methodological issues involved there are a number of parameters that deserve special attention.

¹⁸⁷ See also, J. Rath, Eurofound, (2011), *Promoting ethnic entrepreneurship in European cities*, Publications Office of the European Union, Luxembourg.

4.1 The sampling populations

The selection of the sampling populations of women and young Roma and Muslim immigrant entrepreneurs was based on a number of substantive and operational criteria:

- a) The criterion of vulnerability in general
- b) The criterion of the risk of multiple discrimination
- c) The EU priorities
- d) The priorities of the Greek National Action Plan

Literature reviews have well established that in recent years, research and policy initiatives have been developed regarding certain population groups, vulnerable to discrimination. The case of immigrants – Third Country Nationals (TCN) is indicative, for whom special programs and actions are being implemented by the European Integration Fund for Third Country Nationals (EIF) [in the framework of the Framework Program “Solidarity and management of migratory flows”, which was established in 2007 (Decision 2007/435/EC)]. Nevertheless, no relevant data exist on specific cases of immigrant groups, as is the case of Muslim immigrant entrepreneurs in this country save the case of women and young Muslim immigrant entrepreneurs.

Yet, the case of female and youth entrepreneurship presents specific interest since it consists of populations subject to multiple discrimination particularly on the grounds of:

- A) Racial or ethnic origin (immigrants).
- B) Religious beliefs (Muslims).
- C) Gender (female Muslim immigrants).
- D) Age characteristics (Youths).

On the other hand the population of Greek Roma presents also special research interest since the data available are extremely limited or non-existing. Due to the current economic crisis there is strong possibility their living conditions and economic state to have been deteriorated further. The data available from the Greek labour force surveys indicate further that under the current economic recession, unemployment rates among young people is higher in comparison with the remainder age groups while risk of poverty is also high for both young people and immigrant populations.

Additionally, the GO designated as national equality body has repeatedly reported its concern as regards the situation of discrimination in Greece and the impact of the economic crisis in this field. Taking into account the existing situation in Greece the GO is developing a strategic plan in order to combat under-reporting, attempting at the same time to familiarise the public agencies and organisations

involved in discrimination issues with the relevant legislation and the protection provided to victims of discrimination. The main aim is to gradually contribute to the creation of a more comprehensive culture against discrimination in the way administrative action is implemented but also in the beliefs of the wider public and the possible victims as well. So, the activities of the present study aiming at the sensitisation, monitoring and mediation for combating discrimination in the field are included and harmonised with the above strategic objective of the institution. The main aim is to challenge existing misconceptions and prejudices in public administration and public opinion, influencing the level of human rights protection and human rights ethics in the field of discrimination. Precisely, the main objectives are: a) to strengthen efforts in order to create an organisational culture where people belonging to different ethnic or racial groups feel confident about reporting discrimination, ensuring that the competent authorities respond without prejudices; b) to contribute to the promotion of good relations between different groups, defusing racial tensions and hostility, promoting the benefits of equal rights and opportunities for all, building understanding through interaction. This particular objective of the GO is expected to have results through concrete activities in specific areas of the country.

As regards the Roma population, the structural nature of the problem and the ineffectiveness of the existing legislation to deal with the problem effectively have been repentantly reported by the GO. The economic crisis and its effects are expected to make the situation even worse, as it is to be reasonably expected that prioritisation in this conjuncture will bring these issues further down on the list, at the very time that the vulnerable social groups are expected to be affected gravely by its consequences. At the same time, racism, xenophobia and discrimination are present and gradually alarming, in several cases. The most urgent discrimination issues that the institution is currently facing are xenophobia and anti-Roma attitudes. The inhuman and sub-standard living conditions of Roma unavoidably affect the living conditions of other citizens residing in the area where Roma settlements have been established for years. The continued lack of action on the part of the public administration to provide basic goods and services to the Roma Community and to improve their living conditions, leads local residents to demand their expulsion from the area, instead of reminding the state of its duty to take action to combat their exclusion and isolation.

Moreover, the presence of illegal immigrants has caused serious anti-foreigner sentiments that connects their presence with the under-development of the region, the rise of unemployment and the rise in criminality. A distinctive new feature of discriminatory cases is the rising number of complaints launched by

citizens who live close to people suffering from social exclusion of various degrees. This reveals a horizontal social tension creating fertile ground for manifestations of hatred fear and conditions that threaten social cohesion and give rise to racism and discrimination. Taking into account this alarming situation, the GO is planning focused activities in specific regions where Roma and immigrants are settled massively. These concrete activities are expected to contribute to the social appeasement in specific areas of the country where often social tension and hostility arise systematically.

As a result, the contribution of a study of women and young Roma and Muslim immigrant entrepreneurs seems unquestionable with respect to the improvement of current knowledge and the information of policy initiatives. This was the core rationale for selecting the above populations for the present study.

4.2 The sampling process

A central step which essentially determines valid and reliable research results is the question of how to gain access to the field under study which is more crucial when dealing with "traveling" populations. In both our cases the construction of a sampling frame for the design and implementation of typical samples (randomly selected and representative of the total population) poses certain threats and dilemmas as to the demands of quantitative research and the problem of access. If one considers that the populations in question are more difficult to be measured and accessed mainly due to the 'hidden' aspects of their magnitude, the question of sampling in strict quantitative criteria becomes even more perplexing. Yet, the study is devoted to deciphering specific cases of entrepreneurs with success stories behind them.

Therefore, the sampling decisions in the research process included the following.

- a) Since the structure of a concrete statistical sample was impossible in dealing with "moving sand" populations, initially an a priori determination of the sample structure was drafted. In this task the logic of statistical sampling was followed only to the extent in which the material was put together according to certain criteria (i.e. demographic). In our case the sample is homogeneous considering the age and sex variables and the criterion of social situation (i.e. women or youths with a certain profession at a specific biographical stage).
- b) As a result, sampling cases for data collection was oriented towards filling the cells of the sample structure as evenly as possible or towards filling all cells sufficiently. It is common in research designs to use a priori definitions of the sample

structure where sample decisions are taken with a view to selecting cases or groups of cases. Of course such a strategy restricts the developmental space of a theory. As stated however, this procedure is suitable for further analyzing, differentiating and testing assumptions about common features and differences between specific groups¹⁸⁸, as it is the case of the present study.

- c) Inside the groups (target groups of the research endeavor) theoretical sampling¹⁸⁹ was used in the decision as to what case to integrate next.

Considering now the definition of the sample structure in the research process by means of theoretical sampling the principles and the steps followed should be mentioned:

- a) Given the theoretically unlimited possibilities of integrating persons into the sampling process it was imperative to define the criteria for a well-founded limitation of the sampling. The criteria were defined in the present study in relation to the theory and the aims of the study. An example of such criteria is the how promising the next case and how relevant it might be for the study's theoretical and policy purposes.
- b) A second crucial issue was how to decide when to stop integrating further cases. As stated, "the criterion for judging when to stop sampling the different groups pertinent to a category is the category's theoretical saturation"¹⁹⁰, that is no additional data are being found whereby the researcher can develop properties of the category. As said, "nothing new emerges any more"¹⁹¹.
- c) According to the basic principle of theoretical sampling the issue here was to select cases according to concrete criteria concerning their content instead of using abstract methodological criteria. Thus, sampling proceeded according to the relevance of cases instead of their representativeness.
- d) Further, in order to conduct the 20 in-depth interviews (see above) with specific representative cases of respondents a gradual selection process was also employed. The aim was to include *particular or extreme cases* in order to study successful examples of entrepreneurial performance. Here, the field under study was disclosed from its extremities to arrive at an understanding of the field as a whole since each particular case represents a specific professionalization

¹⁸⁸ Flick Uwe, (2002), "An introduction to Qualitative Research", Sage, pg. 61-63.

¹⁸⁹ B.G. Glaser and A.L. Strauss, (1967), "The discovery of Grounded Theory. Strategies for Qualitative Research", Aldine, New York.

¹⁹⁰ B.G. Glaser and A.L. Strauss, (1967), "The discovery of Grounded Theory. Strategies for Qualitative Research", Aldine, New York, pg. 61.

¹⁹¹ Flick Uwe, (2002), "An introduction to Qualitative Research", Sage, pg. 65.

activity which has been attained by the actor and which represents ways and concepts of acting which differentiate rather than homogenizing practices and mentalities.

Further, fitting the method of focus groups interviews and discussions within the research process was guided by the usefulness of group discussions in that they may reveal how opinions and actions are created, changed, asserted or suppressed in social exchange. Collecting verbal data may be further contextualised in-group discussions and become the subject of a more or less dynamic process of discussion. Theoretical sampling was again of course employed in this stage of the research process, which focused on both: the characteristics of the groups under study and the features of the individual members-participants. The problem of generalization of the findings was resolved in that the group discussions were not used in order to sum up findings but rather to clarify the issues at stake.

4.3 The unit of analysis

As it is well known the unit is the basis element of analysis¹⁹². In many studies it is simply the 'individual person'. In some research the theory clearly entails a specific unit, which carries through to the empirical research, i.e. in our case entrepreneurship. In other studies the unit is not obvious from the theory and is defined only in the course of operationalisation. Often, to define the unit of analysis is a relatively simple aspect of the study. Some studies are a little more complex. One fact is that the sampling unit may be different from the unit of analysis (i.e. the cases of households as sampling units and the individuals as units of analysis). The unit of analysis may vary from one section of the study to another. Finally, the unit of interpretation may be different from the unit of analysis. This usually occurs where the interpretation hinges on the way the data are aggregated or where the focus of the study lies on.

In the present study, the unit of analysis is the individual person-entrepreneur and more specifically the individual woman or young person, Roma or Muslim immigrant. In the context of the present study entrepreneurship includes not only business owners but also self-employed and co-entrepreneurs. Therefore the unit of analysis is the individual person of the above categories included in the sub-categories of the self-employed or the owners and/or co-owners of a business.

As far as the unit of interpretation is concerned in certain sections of the study this is either identical to the unit of analysis or differs in that analyses are focusing

¹⁹² G. Rose, (1982), "Deciphering Sociological Research", MacMillan, U.K., pg. 55-6.

to the concept of the entrepreneurial process which, in turn, becomes the unit of interpretation.

Further, two other methodological points should be clarified. These involve the *general universe* and the *working universe* of the study. All analyses have proceeded within the sampling frame of the working universe of the research. However, certain analyses include valid deductions for the universe of the phenomena to which the theoretical assumptions of the study apply.

4.4 Research Instruments and Tools

Apart from the sampling process and instruments, another crucial step also determining success is the suitable design and address of tools. These included, pre-structured questionnaires, in-depth interviews and focus group discussions.

In the present research endeavor one of the basic tools used was the administration of face-to-face interviews by means of a pre-structured questionnaire (of a semi-structured nature leaving space for manoeuvre). Further, in entering the field, in selecting the cases –units of analysis– and in collecting the data mediators' participation became imperative. The questionnaires were addressed by means of the snowball technique. Pilot tests were also employed due to perceived comprehension difficulties met at the specific targeted groups. Detailed interviewers' training has also taken place. As soon as data liable to quantification were selected elaborate quantitative techniques were employed to their documentation, processing and analysis in order to arrive at conclusions compatible to OECD criteria and indices (chapter one).

The questionnaire construction was led by the principle to gaining an understanding of the viewpoint of the target groups' persons acting in the entrepreneurial field. Therefore the tool included questions helping the construction of subjective and objective reasons for activities and performances and thus to explaining human behavior related to the research themes referred above. It also concentrated on the relation between subjective interpretations and the structural features of the entrepreneurial activity's environments that can be described objectively. The key concepts for operationalisation included notions, ideas, practices, hindrances and facilitating policies to entrepreneurial activity performed by the target group's specific populations as well as aspects and facets of discriminatory practices experienced.

Despite the obvious limitations of a pre-structured tool in terms of mediation and steering of results by the individual researcher, this choice was dictated by the merits of the case including the following:

- The protective function of the interview guide for coping with the uncertainty due to the open and interminate conversational situation.
- The interviewers fear of being disloyal to the targets of the research (i.e. by skipping questions).
- The dilemma between pressure of time and the researcher's interest for information¹⁹³.

Yet, the advantage of this tool is that the consistent use of an interview guide increases the comparability of the data and that their structuration is increased as a result of the questions of the guide-tool.

Considering the instrument of the in-depth interviews, these were conducted on the basis of a pre-structured memoire of the research topics, with selected cases of respondents. The instrument's implementation proved a valuable tool in deriving explanations, mentalities, ideas, notions, meanings, experiences and practices. Data analyses proceeded by means of thematic coding of the verbal data collected.

Entering now to the implementation of focus groups interviews, it is noted that they were addressed to both specific target groups of the present study (Roma and Muslim immigrants) in both urban research areas (Athens and Patras)¹⁹⁴. The selection of participants (key-informants and particular stakeholders) it was important to ensure both uniformity as to the sharing of a common interest in relation to the issues under investigation, and variability as to the bodies or institutions represented. More specifically, participants were selected on the basis of particular characteristics or problems that linked them with the subject under investigation, without it being necessary to know one another although it was evidenced that they definitely had something in common to share.

¹⁹³ Flick Uwe, (2002), "An introduction to Qualitative Research", Sage, pg. 92.

¹⁹⁴ R.A. Krueger, (1988), "Focus Groups: A practical guide for applied research" Sage Newbury Park., D.W. Stewart and P.N. Shamdasani, "Focus Groups: Theory and practice", Sage Newbury Park. D.N. Bellenger, K.L. Bernhardt, and J. L. Goldstucker, (1976), "Qualitative research techniques: focus group interviews" In Bellrenger, K.L. Bernhardt and J. L. Goldstucker, (eds), "Qualitative research in marketing", American Marketing Association, Chicago and J.B. Higginbotham and K.K. Cox (eds), (1979), "Focus groups interviews: A reader" American Marketing Association, Chicago, (pp. 13-34). W.D. Wells, (1974), "Groups Interviewing" In R. Ferder (ed.), Handbook of marketing research, McGraw-Hill, New York in J.B. Higginbotham and K.K. Cox (eds), (1979), "Focus groups interviews: A reader" American Marketing Association, Chicago (pp. 2-12).

The data collected and properly processed are presented in the following chapters. The analyses included in the present edition are based on data collected in Athens area. Analyses of the data collected in Patras area have only been included when referring to specific differences, which have an additional value for the conclusions of the study.

CHAPTER THREE

**Women and young Muslim
immigrant entrepreneurs in Greece**

Survey results in Athens area

ANGELO TRAMOUNTANIS¹⁹⁵

1. Introduction

This chapter draws descriptive data statistics, interpretations and assumptions from the fieldwork research conducted in the population of Muslim immigrants in the broader Athens area, between November 2013 and January 2014, by means of snowballing and the use of mediators. The units of the study were identified among the Muslim population residing in the broader Athens area and, more specifically, in suburbs with a high population density of Muslim immigrants¹⁹⁶. The sample was initially designed to include Muslim immigrants in the productive age (18 to 65 years old), yet eventually it ended up including persons no older than 61 years of age. The final number of respondents reached 154 individuals. Nevertheless, despite the research team's efforts, women represented only a marginal percentage in the sample (3.2%), indicating their "exclusion" or "absence" as entrepreneurs in the Greek labour market. Thus, the homogeneity by sex within the sampling structure was not accomplished. The survey research, however, followed all the methodological pre-requisites of the research design. The mediators facilitated access to the trained interviewees, who by means of snowballing and the administration of face-to-face interviews arrived at the required saturation¹⁹⁷.

¹⁹⁵ Researcher at EKKE.

¹⁹⁶ The sampling details are referred to the Chapter Two of the present volume.

¹⁹⁷ Fieldwork was conducted by Olga Eleftheriou and Dora Hantzi, and was coordinated by Angelo Tramountanis.

As already stated, key issues of the research involved the examination of the labour market experiences among Muslim immigrants, based on the different ethnicities and age groups of the sampling population, the experiences of those Muslim immigrants who have established businesses in Greece, and the discrimination experienced by the respondents. Examples of good entrepreneurial practice, problems and regulatory impediments were also considered.

2. The socio-demographic characteristics

As evidenced by the socio-demographic characteristics of the specific target group in terms of age structure, the majority of the sampling population was aggregated in the age groups 30 to 34 years old (29.20%) and 25 to 29 years old (19.50%), while a considerable percentage (16.9%) belonged to the 'over 45 years old' category. These data confirm the arguments cited in almost all studies of ethnic or migrant entrepreneurship, that business activity does not begin at an early age, since aggregate statistics increase in the age cohorts between the ages of 30 to 40, or above.

Regarding the nationality distribution, the majority are nationals of Pakistan (26.6%), followed by those from Afghanistan (24.7%). The respondents from Bangladesh comprised 12.3% of the total, while those from Egypt 10.4%. Nearly one-fifth of the respondents were from other African countries (19.5%) and 6.5% originate from 'other' Asian or European countries, such as India, Jordan, Albania, and Palestine.

As far as the distribution of age groups by nationality is concerned, it is interesting to note that 50% of individuals from Afghanistan were less than 29 years old. Most of the Pakistanis (39%) were aged between 30-34 years old, while the majority of Bangladeshi were aged between 35-39 years old (36.8%). Individuals from Egypt were of an older age, since 75% of them were older than 40 years old.

Figure 3.1: Age Groups

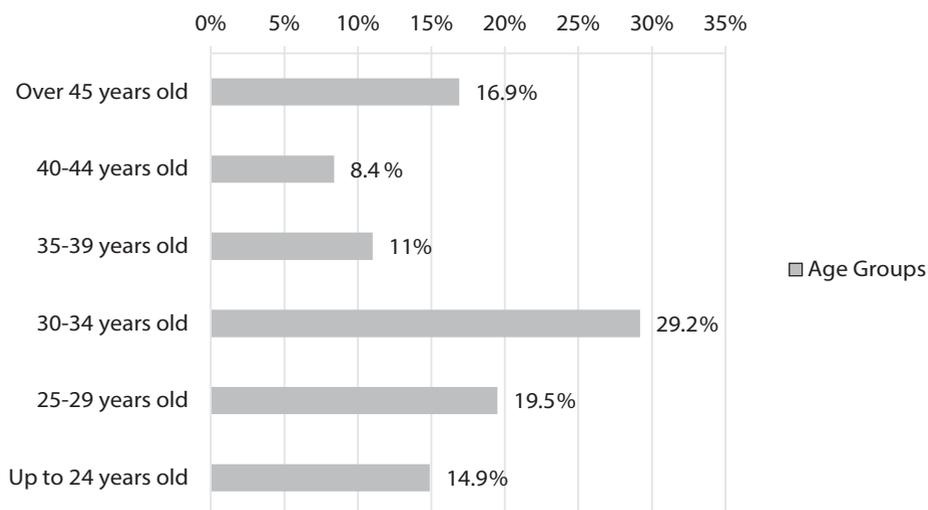


Figure 3.2: Nationality

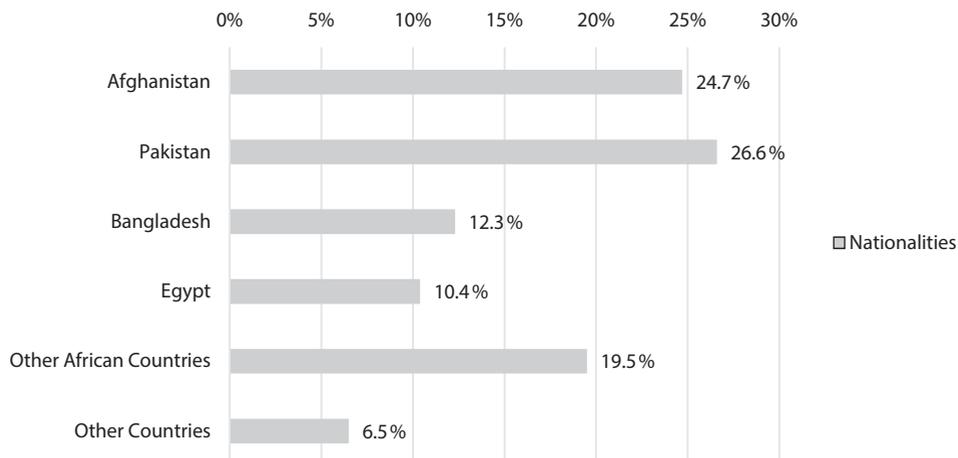


Table 3.1: Age Groups by Nationality

Nationalities	Up to 24 years old	25-29 years old	30-34 years old	35-39 years old	40-44 years old	Over 45 years old	Total
Afghanistan	21.1%	28.9%	36.8%	2.6%	5.3%	5.3%	100%
Pakistan	12.2%	12.2%	39%	14.6%	9.8%	12.2%	100%
Bangladesh	21.1%	5.3%	15.8%	36.8%	5.3%	15.8%	100%
Egypt	0	6.3%	18.8%	0	31.3%	43.8%	100%
Other African Countries	13.3%	26.7%	30%	3.3%	3.3%	23.3%	100%
Other Countries	20%	40%	0	20%	0	20%	100%
Total	14.9%	19.5%	29.2%	11%	8.4%	16.9%	100%

N = 154

An important variable of ethnic entrepreneurship with significant repercussions within the literature is the migration history of the actor involved (the generation factor, the years of stay in the host country, etc.). The 'years of stay' distribution of the sample in Greece indicates that the majority of the respondents have lived into the country from 5 to 10 years. More specifically, more than half of the respondents from Afghanistan and Pakistan have been in Greece from 6 to 10 years (51.4% and 51.2% respectively), which is also the case for the majority of respondents from other African countries (43.3%). Over 20 years of stay stated 50% of the interviewees from Egypt, as well as the majority of those from other countries (40%). Finally, 63.2% of the respondents from Bangladesh have been in Greece from 6 to 15 years. It is important to note that those younger than 24 years of age reside in Greece for the last 5 years (39.1%) or from 6 to 10 years (47.8%). The majority of those aged 25-29 years and those aged 30-34 years also state that they have been living in Greece from 6 to 10 years (63.3% and 59.1% respectively) while those older than 45 years old, have stated (69.2%) that they have been living in Greece for more than 20 years. Therefore, one could argue that the sample is constituted by first generation Muslim immigrants.

The vast majority of the Muslim immigrants' sample belongs to the Sunni Muslim dogma. Nevertheless, it should be noted that in the case of respondents from Afghanistan, the percentage for Sunni Muslims is lower (55.3%), since nearly half of them (44.7%) declared Shia Muslims.

Regarding marital status, the majority of the respondents from Afghanistan, Pakistan, other African countries and 'other countries' (55.3%, 51.2%, 53.3% and 60% respectively) were single, divorced or separated. On the other hand, the majority

of Muslim immigrants from Egypt stated that they were married (81.3%). The same holds true for those from Bangladesh (68.4%). Considering parental status, almost half of the sample did not have any children (as in the case of 40% of Afghans) or they had only one child (as in the case of 41.7% of Bangladeshis); at the same time, 20% of the Pakistanis have more than four children.

Language barriers became more than evident, since only one third of the sample up to 24 years old can fluently read Greek, while 40% of those aged 25-29 years and those aged 30-34 years cannot write Greek at all. Considering the distribution of our sample according to completed education levels, it is of interest to note that individuals from 'other countries' (60%), 'other African countries' (51.9%) and Egypt (50%) have completed higher education levels and are thus very well educated. Findings confirm that the vast majority of our sample has completed tertiary education in the country of origin. A smaller share of the sample has attained education in both the country of origin and in Greece (this is the case for 20% of Afghans and 28.6% of immigrants from 'other African countries'). Small percentages of immigrants have received education only in Greece (e.g. 5.6% of Bangladeshis and 3.2% of Pakistanis). At the same time, the dropout rate of our sample is significant. The main cause for leaving school involved financial constraints, i.e. the need to work in order to earn income. Such is the case for individuals from 'other countries' (100%), Bangladesh (70%) and 'other African countries' (66.7%), while in the case of Afghanistan, war had a paramount effect (66.7%). Important reasons also included migration *per se* and the individual decision not to pursue studies any further.

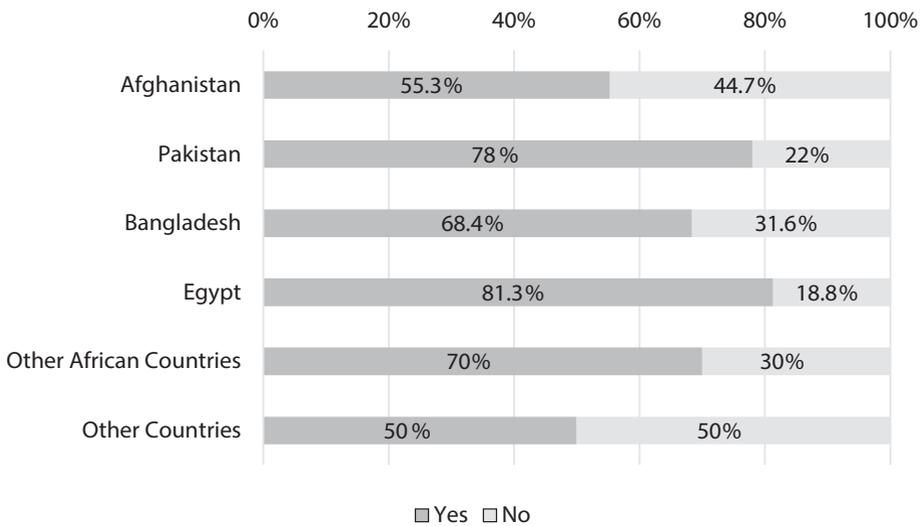
Digital literacy, however, runs high as the sample's majority (91.6%) states that they are familiar with computer use. The lowest percentages were recorded among immigrants from Pakistan (14.6%), Bangladesh (10.5%) and from 'other countries' (10%). With respect to the possession of driver's licence, which indicates the ability to travel and thus, support to start-up businesses, the more competent proved to be the Egyptians (62.5%), the individuals from 'other African countries' (76.7%) and the individuals from 'other countries' (90%). On the contrary, less than half of individuals from Afghanistan (47.4%), Pakistan (41.5%) and Bangladesh (42.1%) possess a driver's licence.

3. Labour market characteristics

3.1 Employment

The 68.2% of the sample stated that they were working at the time of the field-work. Analysing the relevant data by nationality, one may notice that the highest employment rates are recorded among Egyptians (81.3%), Pakistanis (78%) and individuals from "other African countries" (70%).

Figure 3.3: Are you currently employed?



The highest levels of employment are found among in those aged 40-44 (76.9%), followed by those aged 30-34 (71.1%) and those that are 25-29 years old (70%). The lowest level of employment is recorded for those under the 24th year of age (60.9%).

As far as occupational status is concerned, the majority of the sample is employed as salaried workers (57.1%), while 21.9% stated that they are self-employed without employees, 19% are employers / businessmen, and only 1.9% work in the family business. The analysis at data by nationality, shows that 65.6% of Pakistanis work as salaried employees, 38.5% of Egyptians are self-employed without employees, and 30.8% of Bangladeshi are employers / businessmen.

Figure 3.4: Are you currently employed?

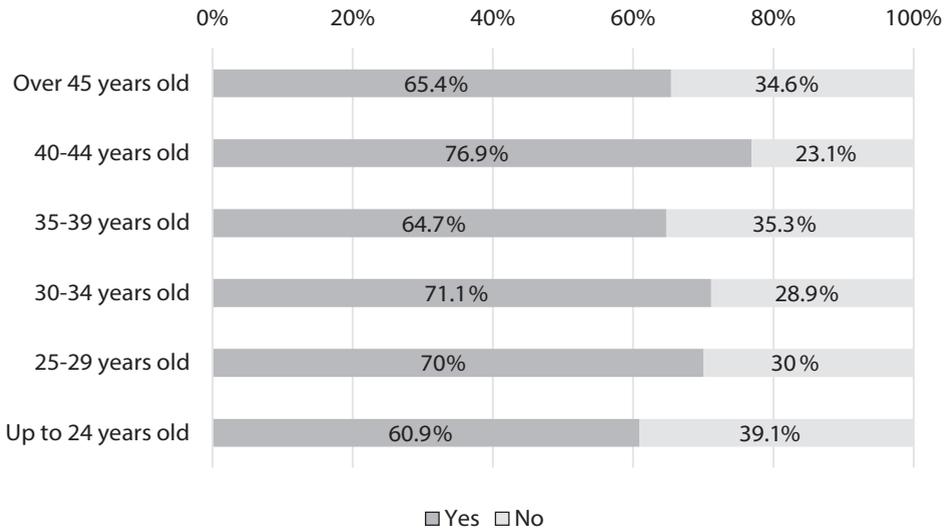
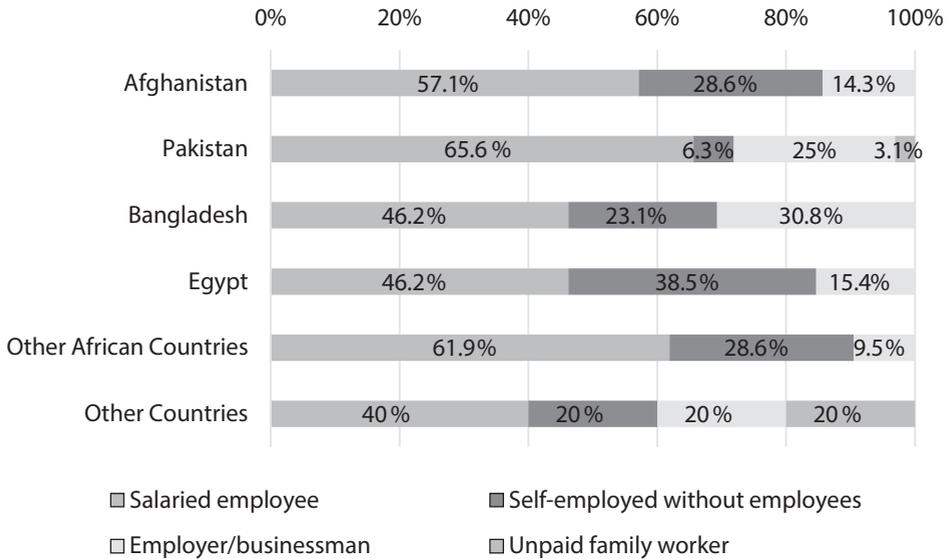
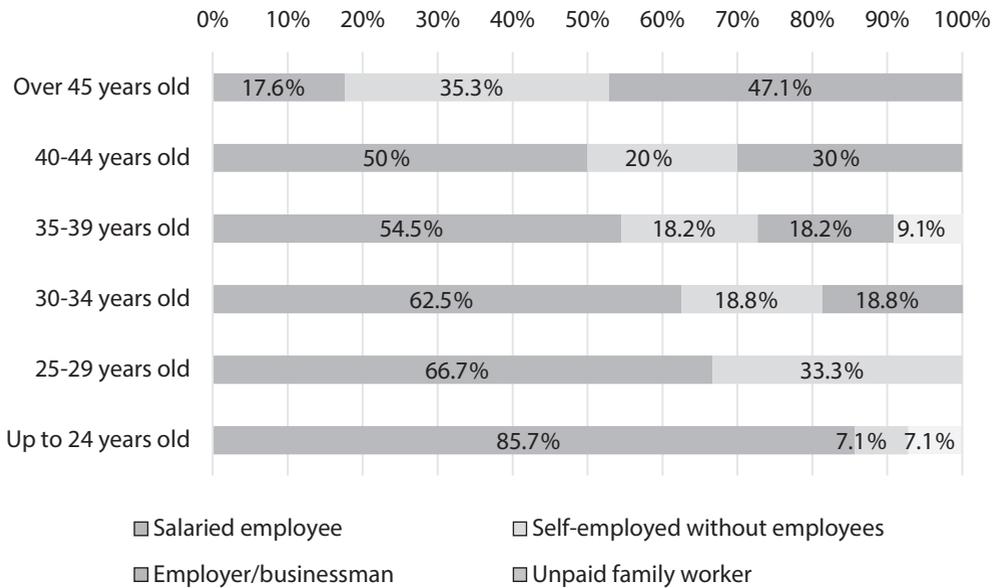


Figure 3.5: Occupational Status (Nationality)



The younger the age group, the higher the proportion of salaried workers, since in the 'up to the age of 24' category, 85.7% of the sample reported that they are salaried workers; among those above the age of 45, the percentage drops to 17.6%. The highest proportion of the self-employed without employees and the employers / businessmen is recorded among those aged over 45 (35.3% and 47.1% respectively).

Figure 3.6: Occupational Status (Age Groups)



Two thirds of Muslim immigrants (65.7%) report that they have a permanent job, with only 18.1% stating that they are seasonal workers and 16.2% that they work occasionally. In terms of nationality, all individuals from 'other countries' as well as 92.3% of Bangladeshi report that they have a permanent job. At the same time, 38.5% of the Egyptians report that they have worked as seasonal workers, while 23.1% that they have worked as occasional workers.

When analysing the data by age groups, we notice that over two thirds of those aged 35-39 years old and those over 45 years old report that they have permanent employment. Four out of five of those aged 40-44 years old also note the permanent base of their employment. Those younger than 24 years old (28.6%) and those aged between 35-39 (27.3%), record higher scores in seasonal employment.

Figure 3.7: Working Period (Nationality)

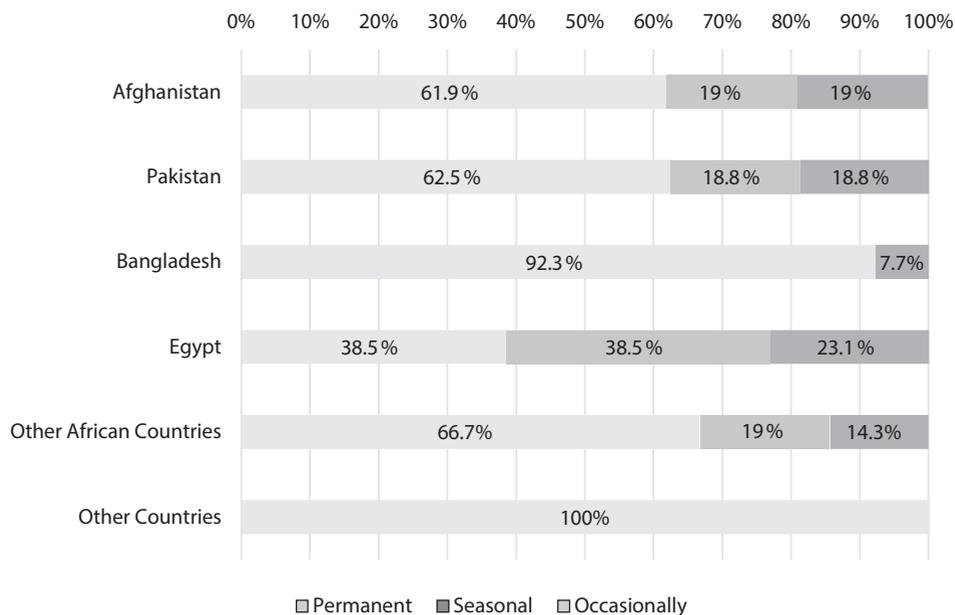
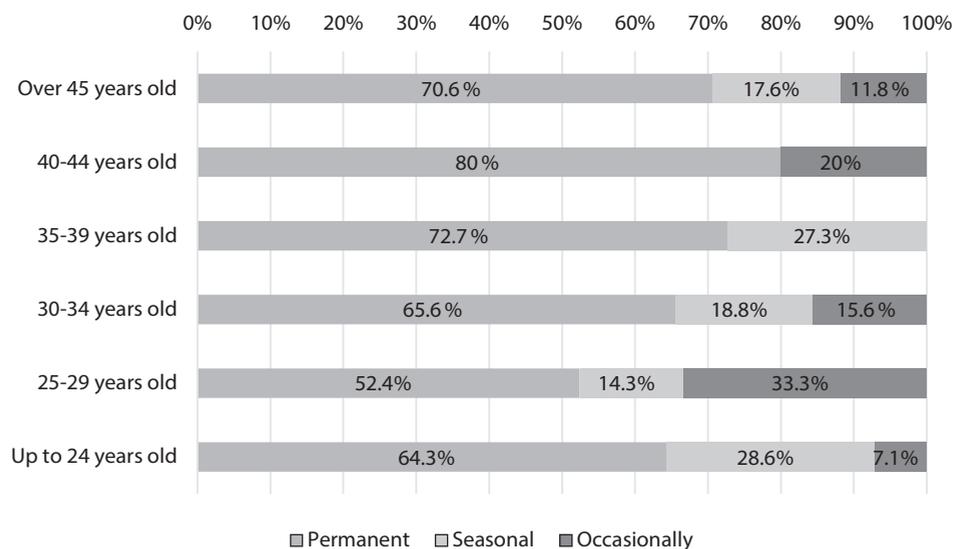


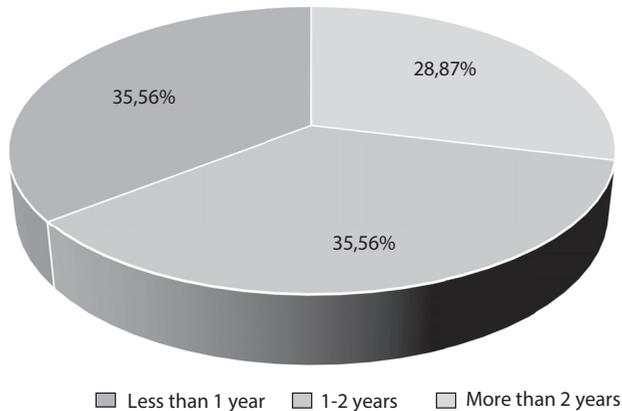
Figure 3.8: Working Period (Age Groups)



3.2 Unemployment

Almost 9 out of 10 of those that were unemployed at the time of the fieldwork reported that ‘they are seeking employment at the moment’ (88.2%). Analysing data by age groups, 33.3% of those aged 40-44 years and 22.2% of those aged 25-29 years ‘do not seek for employment at the moment’. Unemployment status seems a rather chronic situation in our sample. Among those unemployed, 35.56% were looking for employment during the last year, 35.56% for the last 1-2 years, while 28.87% of the unemployed have been looking for employment for over two years.

Figure 3.9: If you are unemployed, how long have you been seeking employment?



Analyzing the data according to the sample's age distribution, it is evident that vulnerability to exclusion from the labour market is strongly related to age cohorts, with the core of the productive age being the most vulnerable. The highest scores in the category ‘seeking employment for less than a year’ are recorded among those aged 35-39 and those aged 40-44, (66.7% and 50% respectively). The highest percentages of those ‘seeking employment in the last 1-2 years’ are aggregated in the categories of those aged 40-44 as well as those less than 24 years of age (50% for both categories). A considerable percentage of the sample are seeking employment for over two years: 50% of those aged over 45 years, but also 42.9% of those aged between 30-34 years.

Figure 3.10: If you are unemployed, how long have you been seeking employment?

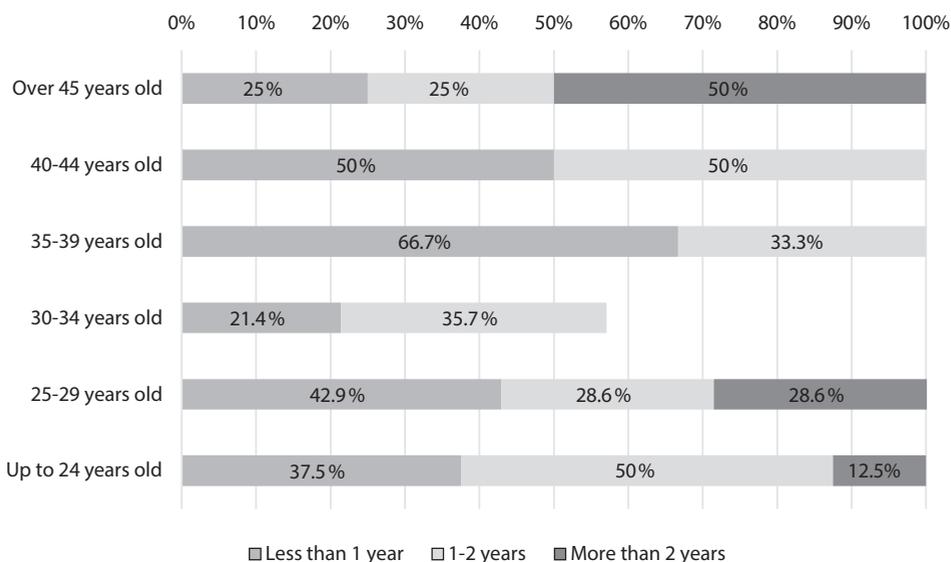
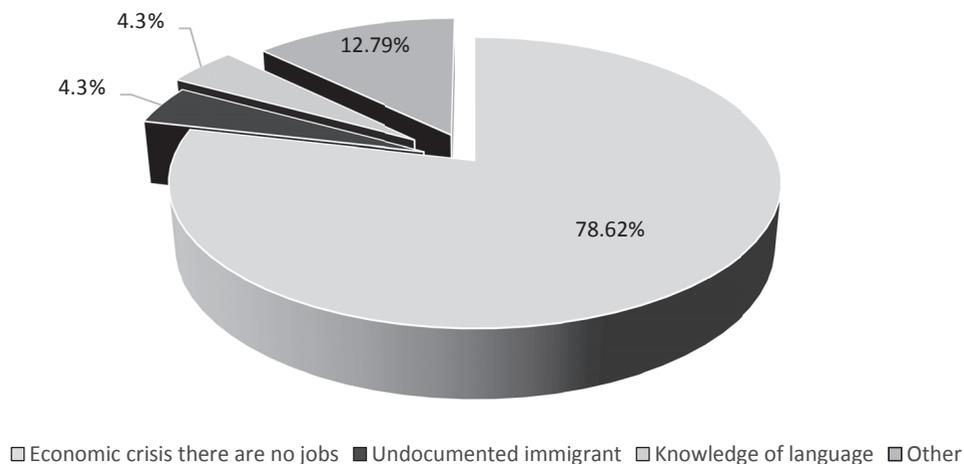


Figure 3.11: If you are unemployed, what is the main reason you are unemployed?



The employment status seems to have been gravely affected by the stagnation in labour market due to the current economic crisis. Almost four out of five respondents of the sample (78.62%) believe that they are unemployed at the moment due to the present economic crisis. Only 4.3% report that their unemployment status is owed either to language problems (i.e. their poor knowledge of the Greek language) or to lack of proper documentation, while 12.79% believe that a number of other reasons are involved.

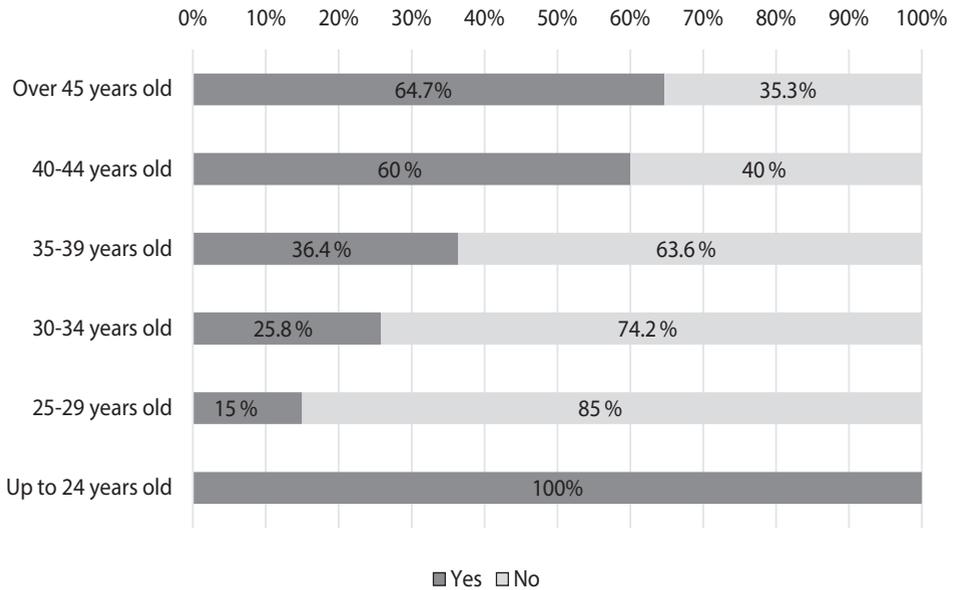
From those unemployed, only one fourth (25%) have been registered with the Greek Manpower Organization (OAED), in order to receive unemployment benefits or seek assistance to re-enter the labour market. Their age distribution indicates that those older than 40 years have been registered with OAED at a higher percentage, followed by those aged 40-44 who have been registered at a percentage of 66.7%.

3.3 Self-employment, Entrepreneurship, Business Activity

As far as self-employment or entrepreneurial activity is concerned, only one third of the Muslim immigrants that are currently employed report that they owned their own business or their own job (31.1%). Individuals from Egypt illustrate a high business activity (38.5%), followed by individuals from Pakistan (33.3%), and Afghanistan (28.6%), while most business-owners are found in the category 'other countries' at a percentage of 60%. Considering the age distribution of those self-employed or business owners, it seems that 'entrepreneurship' grows with age. One third of those older than 40 years reported owing a business, while 60% of those in the age group of 40-49 years, and 64.7% of those over 45 years old also reported owing a business. In younger ages the corresponding rate remains at lower rates, while no business activity is recorded for those younger than the 24th year of age.

As pointed out earlier, the majority of the sample reported that they did not own a business. However, it is to be noted that at least half of the sample reported that they plan to establish one and/or given the opportunity they were favourable in doing so. The age distribution indicates that the above preferences grows with age, as 66.7% of those aged between 35-39 years and 57.1% of those aged 40-44 years reported that they would consider establishing their own business. As far as nationality is concerned, for the majority of Afghans (71.4%) and for a significant percentage of the Bangladeshis (57.1%) the idea of starting up their own business is most appealing.

Figure 3.12: Do you have your own business / work?



Looking into the type of business owned by the sample’s representatives, we notice that all businessmen from Afghanistan own stores (retail trade) of mobile phones and/or internet services. Bangladeshis mostly own food stores (super markets/mini markets) at a percentage of 40%, while the Egyptians mostly own businesses in the construction sector (construction works, painting, etc.), at a percentage of 40%.

One of the main findings of the present research project is that 39.3% of the Muslim migrant businesses in Greece have been established within the last 2 years (Figure 3.14); that is, in the middle of the Greek economic crisis. Almost one third (39.1%) have been established 3-10 years ago, while 28.6% have been established more than 11 years ago. The types of businesses which started-up in the midst of crisis indicate that entrepreneurship for Muslim immigrants is a survival strategy (small self-owned shops with products addressed to cover needs of com-patriots) and their nature is related to the existing opportunities.

Figure 3.13: What type of business / work do you own?¹⁹⁸

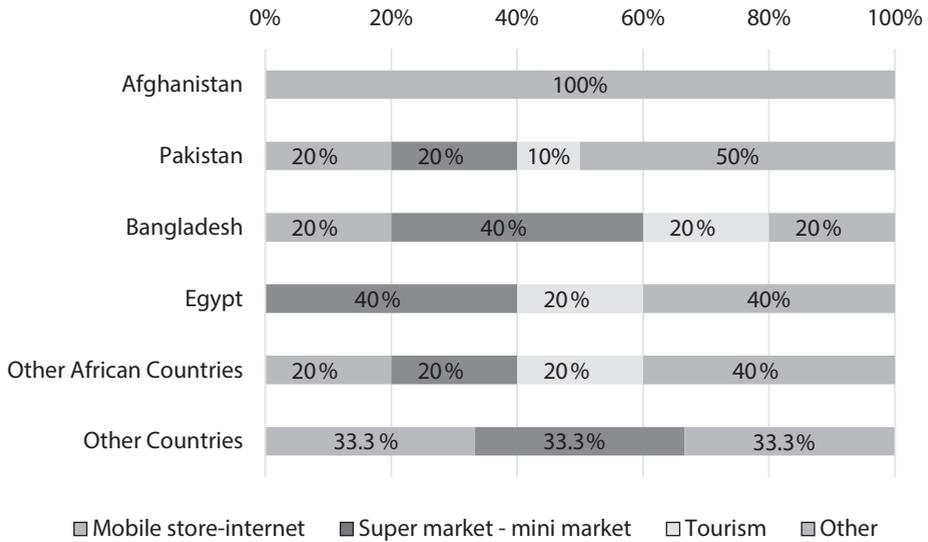
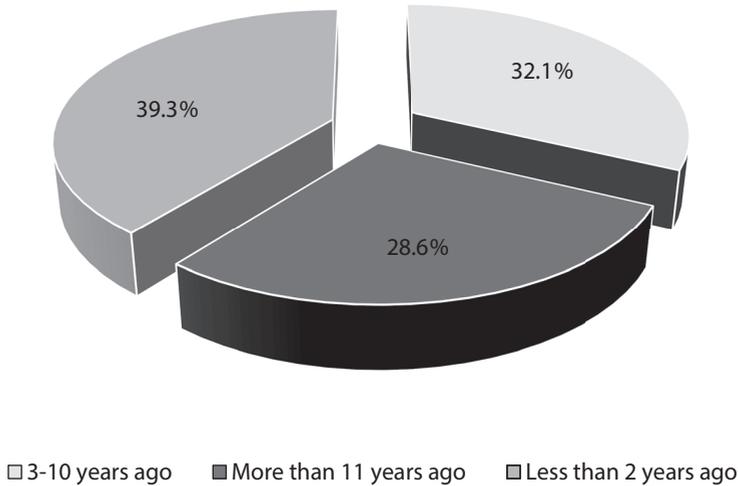


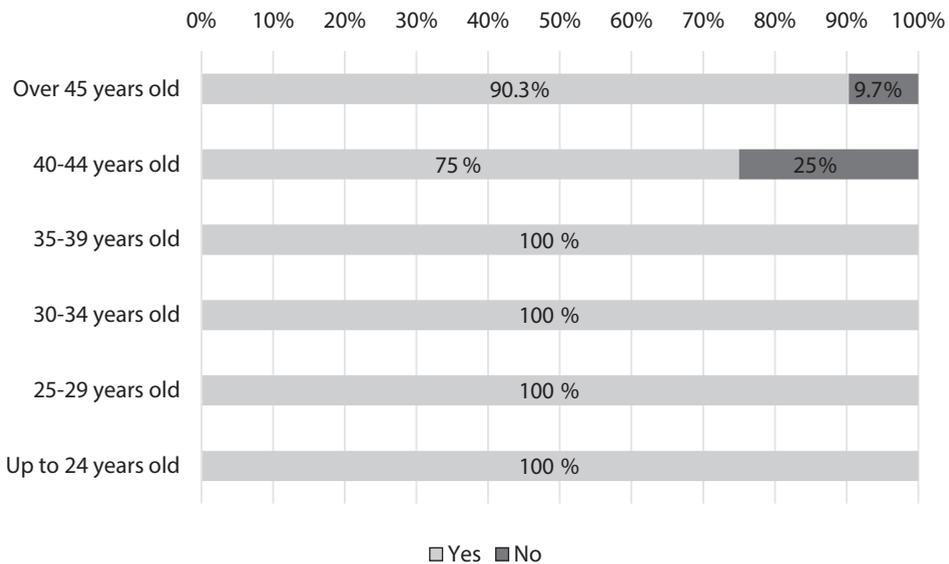
Figure 3.14: When did you establish your business / work?



¹⁹⁸ The 'other' category of the present graph includes businesses at the service sector such as restaurants, hairdressing commodities etc.

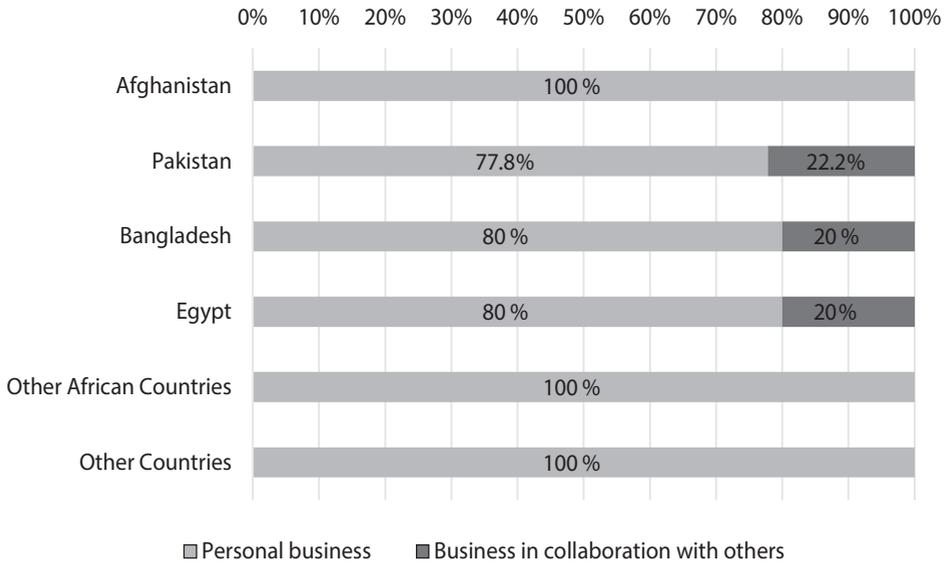
Analyzing findings in accordance to age groups, one may notice that starting up a migrant business comes with age, as all those aged between 25-29 years have established their business within the last 2 years, those aged between 30-34 and 35-39 years have established their business either in the last 2 years (42.9% and 50% respectively), or 3-10 years ago (57.1% and 50% respectively). Those aged 40-44 and those over the 45 have established their businesses more than 11 years ago (40% and 26.9% respectively). Muslim migrants from Afghanistan, 'other countries' and Pakistan have established their business in the last 2 years (60%, 50% and 44.4% respectively). Nevertheless, Muslim migrants from 'other African countries', 'other countries' and from Egypt have established their business more than 11 years ago (100%, 50% and 40% respectively). It becomes clear enough from these findings that they reflect the connection between migrant entrepreneurship and the migratory flows into the country. Yet, for the vast majority of the sample, their present business activity is their first business attempt. Only a few individuals aged over 40 had previous business experience. It seems that the assumptions about the connection between previous migrant entrepreneurial skills and present employment status, as well as the assertions about the presence of entrepreneurial culture, are not unquestionably verified with respect to the Greek case.

Figure 3.15: Is this your first business / work?



Similarly, co-entrepreneurship and businesses partnerships are scarce, since for the vast majority of the sample, businesses are privately owned. Only one in five Muslim immigrants from Pakistan, Bangladesh and Egypt reported that they owned their business in collaboration with others.

Figure 3.16: What is the ownership status of your business?



For most of those interviewed, there are no family members employed in their business. Individuals from Afghanistan (33.3%), Egypt (25%), ‘other African countries’ (25%) and to a lesser degree Pakistan (12.5%), reported that they employ (only) one family member, while half of those from Bangladesh, and one in four from Pakistan and Egypt stated that they employ two family members.

From family members, 60% of the Egyptian businessmen reported that apart they don’t have any other employees, while 50% of Pakistanis reported that they have only one other employee. One in three (33.3%) Muslim migrant entrepreneurs from ‘other countries’, 20% of the Egyptians and 12.5% of the Pakistani businessmen reported more than two employees, family members excluded. Therefore, the employability capacity of the Muslim migrant entrepreneurs in this country is quite limited. The findings also suggest that employability capacity is primarily connected to the type of the entrepreneurial activity of the Muslim migrant entrepreneurs, which is restricted to small shops and retail trade businesses of the tertiary (service) sector of the economy.

Figure 3.17: Are there family members employed in your business / work?

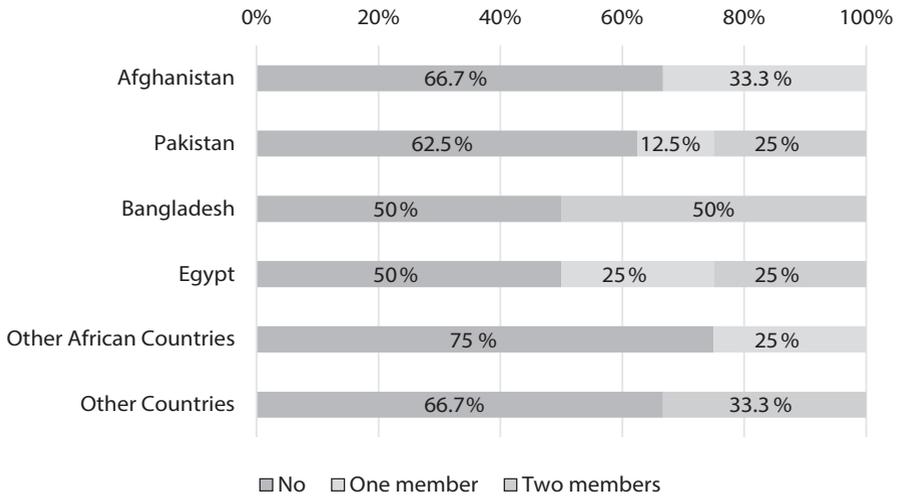
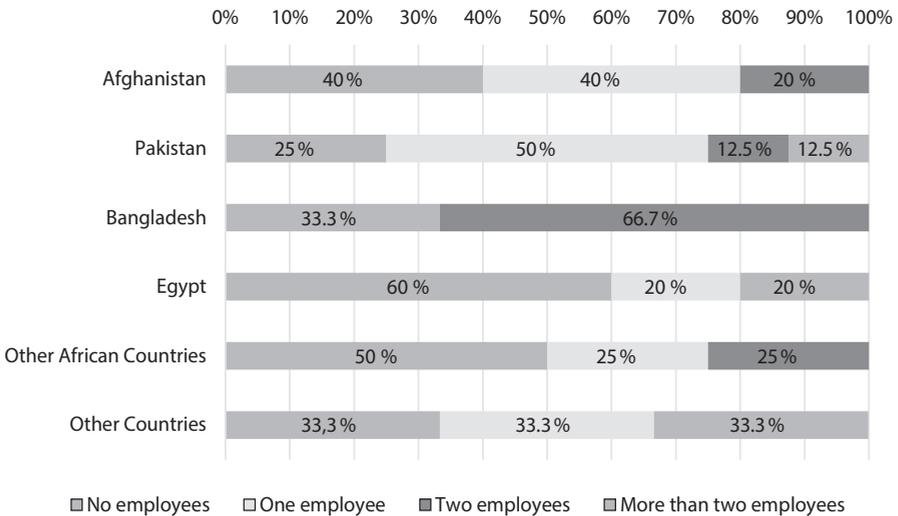
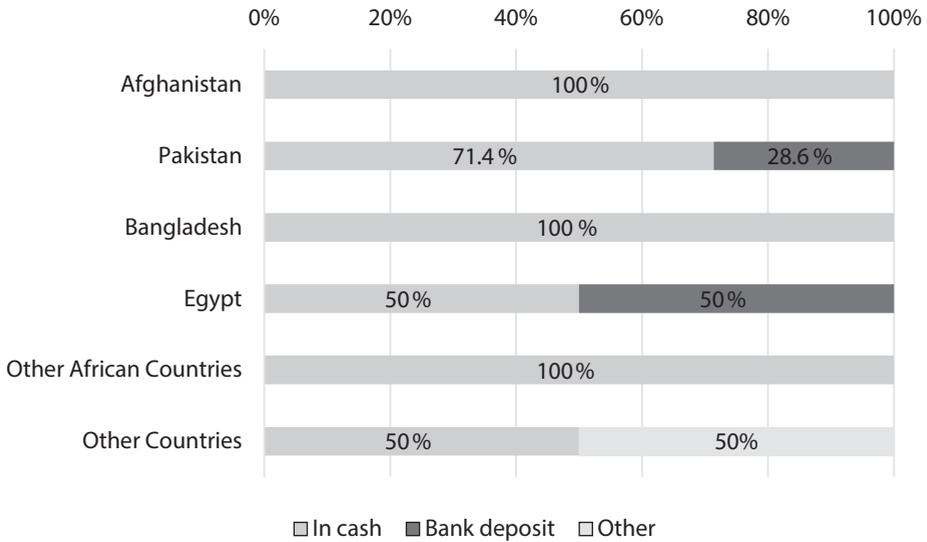


Figure 3.18: What is the number of employees in your business / work? (family members excluded)



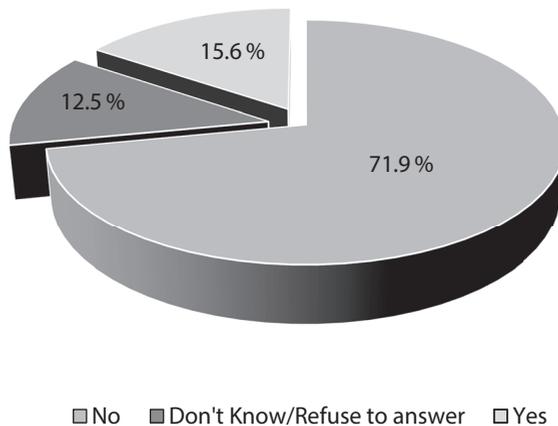
Forms of employee payment indicate that almost all business owners compensate their employees in cash, while 50% of the Egyptians and 28.6% of Pakistanis deposit their employees wages to their personal bank accounts.

Figure 3.19: How do you compensate your employees?



According to the Muslim migrant entrepreneurs of the sample, there is no direct preference for employees that belong to the same 'ethnic' group. Instead, what is more valued includes the skills relevant to the job, the character of the employee and punctuality. Here, one might deduce hints of integration and a probable cause of answering bias.

Figure 3.20: Do you prefer as employees in your business / work people like you (Muslim immigrants)?



For 2 in 3 of the respondents, there is no direct preference for male or female employees (Figures 3.21 & 3.22). However, 35% would prefer younger than older employees. It is also important to note that the religion of the employee does not seem to count on employability as all entrepreneurs of the sample (100%) reported that they have no such preference. Here, again, one might deduce hints of integration and a probable cause of answering bias.

Figure 3.21: Would you prefer as employees in your business / work men or women?

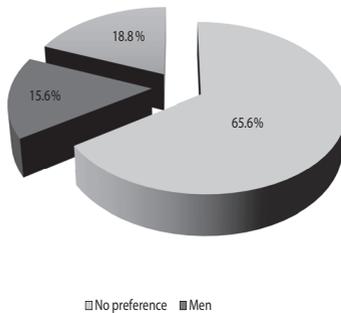
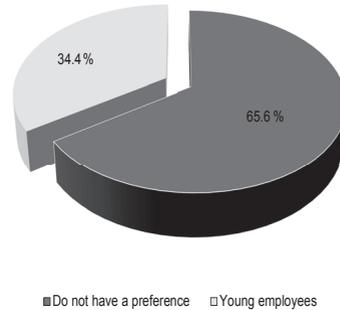


Figure 3.22: Would you prefer as employees in your business / work younger or older individuals?



Considering the credit and finance issues in starting up a business, the majority of the Muslim migrant entrepreneurs reported that the initial capital came from their personal savings (52.17%) while 26.09% admitted family members' and/or relatives' assistance. Other options such as loans from friends, banks etc., recorded low scores (less than the 10% of the total answers). Therefore, the assumptions about credit and/or finance difficulties faced by ethnic entrepreneurs elsewhere, are also present in the case of Muslim immigrant entrepreneurs in Greece. The issue of trust also emerges as an important variable of capital raising and funding attitudes, amongst relatives or friends in the present case.

As far as the consumers of Muslim migrant business are concerned, the majority (46.9%) stated that they are a combination of Greeks, Muslim immigrants and immigrants from other ethnic groups. 18.8% of Muslim immigrant businessmen reported that their customers / consumers of their goods were exclusively Greek, 15.6% reported that they were only Muslim immigrants (of the same ethnic group) and 18.8% stated that their clientele included immigrants from other migrant groups. In the present case, a distinction may be drawn from relevant cases elsewhere within the literature, since the Greek case indicates a rather embedded business activity in terms of consumers goods and culture in the Greek labour market.

Figure 3.23: Where did you find the money to start your business / work?

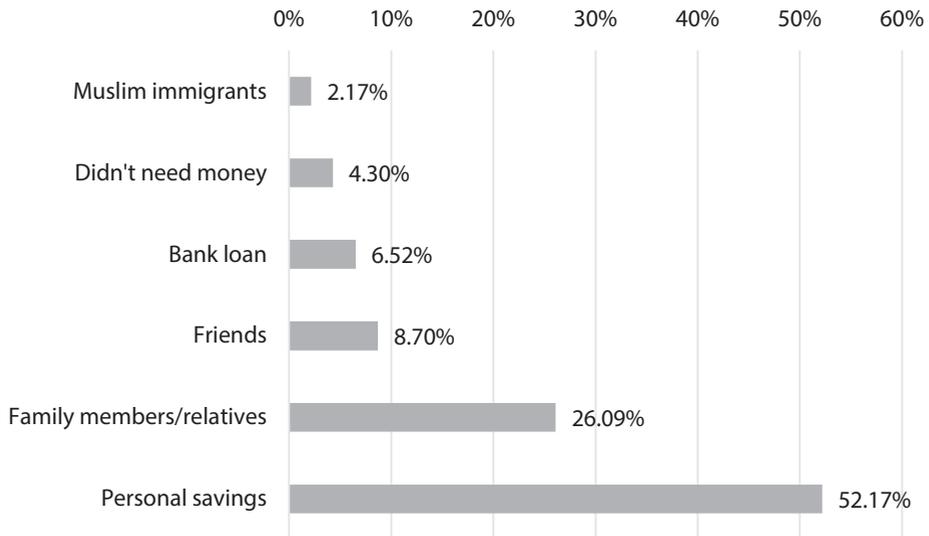
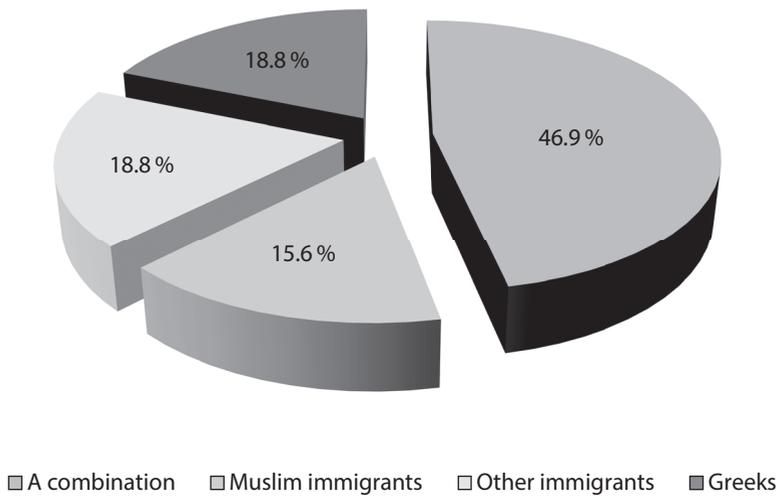


Figure 3.24: Most of your customers are:

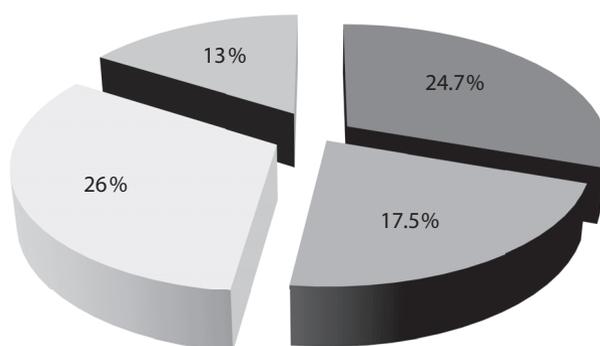


4. Discrimination in the labour market and entrepreneurship

4.1 Discrimination in the labour market against Muslim immigrants

The Muslim migrants of the sample feel that there are socially vulnerable groups that face discrimination in the Greek labour market, such as people with disabilities (52.3%) the elderly (46.4%) and the Roma (41.5%) which are experiencing discrimination to a very high degree. They also pointed out that immigrants face an equally high degree of discrimination (52.6% of the positive responses). To the Muslim immigrants' views, women as well as young persons also experience discrimination, but to a lower degree than the above categories (41.6%, 39.2% respectively). Nearly a quarter of the respondents (24.7%) reported that Muslim immigrants are experiencing a high degree of discrimination in the Greek labour market, while 17.5% reported that discrimination does not exist.

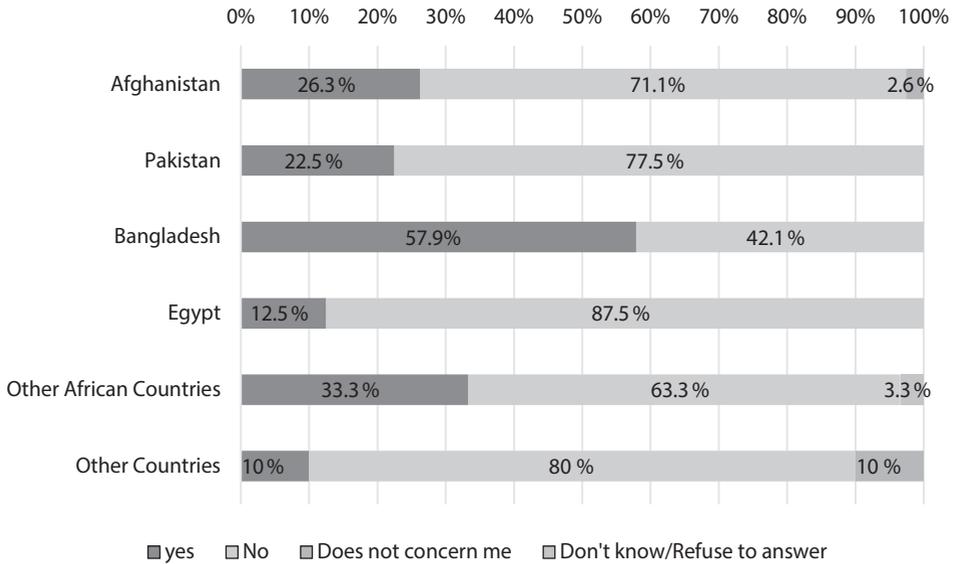
Figure 3.25: To what extent do you believe that there is discrimination in the Greek labour market today against Muslim immigrants:



■ To a high extent ■ Not at all □ To a moderate extent ■ To a small extent

As to whether Muslim immigrants in Greece feel that they have not been hired for a job, even though they had the qualifications, due to the fact that they were Muslim immigrants, almost 70% of the total believes that this is not the case while 57.9% of the respondents from Bangladesh feel otherwise, as well as 33.3% of those from 'other African countries', 26.3% of those from Afghanistan (26.3%) and 22.5% of those from Pakistan. It seems that ethnicity plays an important role in experiences of discrimination.

Figure 3.26: Have you not been hired for a job, even though you had the qualifications, due to the fact that you were a Muslim immigrant?



As to whether they haven't been hired for a job due to the fact that they look like Muslim immigrants, almost four out of five (78.4%) responded negatively. Yet, 47.4% of those from Bangladesh responded positively, followed by those from 'other African countries' (31%) and from Pakistan (21.1%). It seems that *appearances are important* and latent forms of discrimination should not be hidden or overridden by the most overt forms.

It is also important to note that the most common form of discrimination is the one towards the elderly, since in the hierarchy of the discrimination scale, the elderly experience discrimination to a higher degree. In this case, multiple discrimination occurs, as one out of four Muslim immigrants of the sample, older than 35 years of age, has reported that they have not been hired for a job due to their age.

Figure 3.27: Have you not been hired for a job, even though you had the qualifications, due to the fact that you look like a Muslim immigrant?

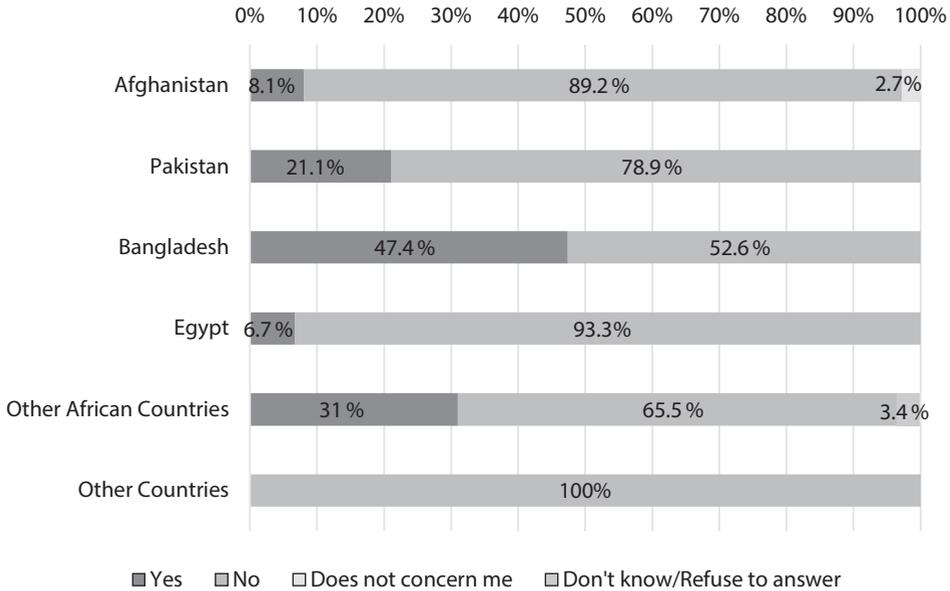
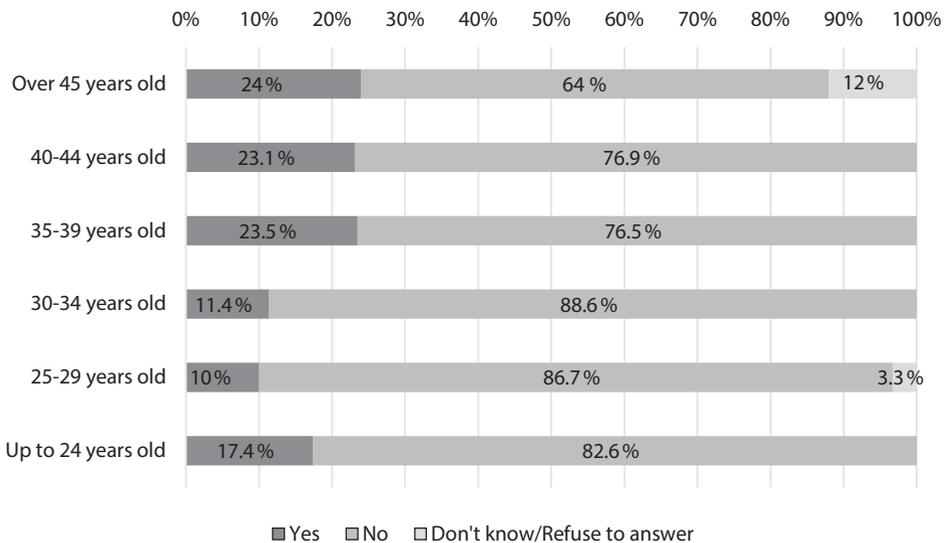
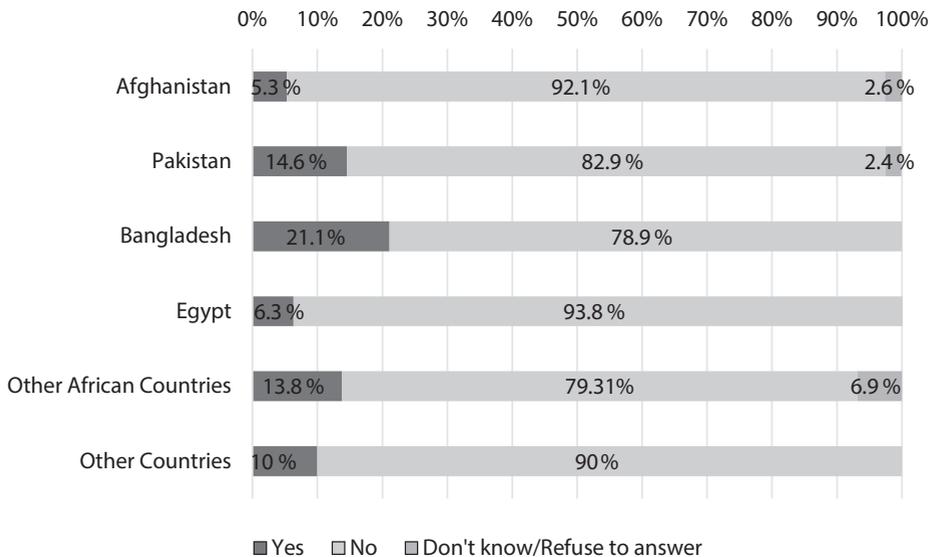


Figure 3.28: Have you not been hired for a job, even though you had the qualifications, due to your age?



Discrimination on the grounds of religion does not seem to play an important role in the Greek labour market, as 85.6% of the sample reported that they had no such experience. Only in the case of respondents from Bangladesh a differentiation is noted, since 21.1% of this sub-group reported that they have lost a job due to their religion.

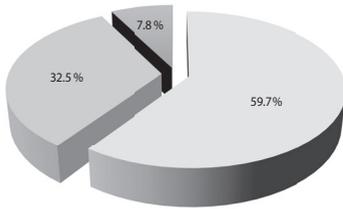
Figure 3.29: Have you not been hired for a job, even though you had the qualifications, due to your religion?



However, discrimination on the grounds of ethnicity in setting up a business, does exist and it is quite high, as approximately 60% of the respondents believe that Muslim immigrants have faced discrimination in their attempt to either start or maintain their own business / work.

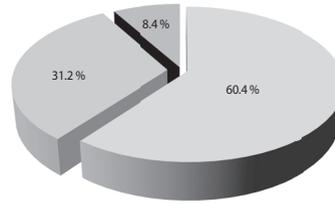
When trying to start or maintain their own business, 36.3% of the respondents believe that people like them face discrimination to a high or very high degree when dealing with public services, banks (26.6%) and landlords or real estate agents (24%). Furthermore, a high percentage of 64.3% among the Muslim immigrants in the sample reported that people like them face discrimination from right-wing parties to an extremely high degree. Another 18.2% believe that discrimination from other national and ethnic groups occurs to a high or very high degree, while 12.3% reported that Greeks are also acting in a discriminatory way against them, to a high or very high degree.

Figure 3.30: Do you believe that people like you (Muslim immigrants) have faced discrimination in their attempt to start their own business / work?



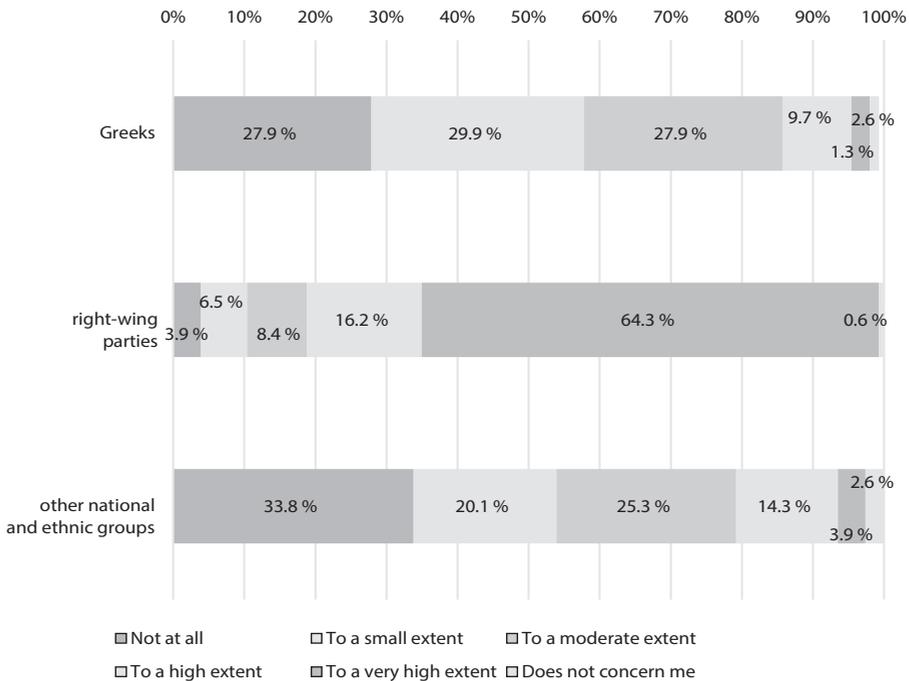
Yes No Don't know/Refuse to answer

Figure 3.31: Do you believe that people like you (Muslim immigrants) have faced discrimination in their attempt to maintain their own business / work?



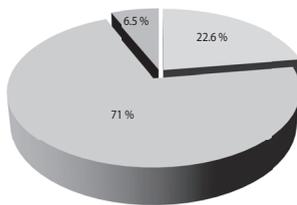
Yes No Don't know/Refuse to answer

Figure 3.32: To what extent do you believe that people like you (Muslim immigrants) face discrimination in their attempt to start their own business / work, from the following population groups?



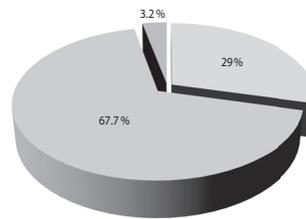
The overwhelming majority of Muslim immigrant interviewees (80.5%) believe that discrimination in the Greek labour market against people of their group has deteriorated alarmingly, due to the staggering numbers of refugee and migrant flows and their presence into the country. Over two-thirds of them (72.8%) also reported that it is the current economic crisis that has led to the deterioration of discrimination experiences, to a high or very high degree. When asked to comment on their own discriminatory experiences (subjective and direct discrimination) in their attempt to establish a business, 22.6% responded positively. Further, 29% of the sample stated that they had experienced discrimination in their attempt to maintain their business.

Figure 3.33: Have you personally experienced discrimination in your attempt to establish a business?



□ Yes □ No □ Don't know/Refuse to answer

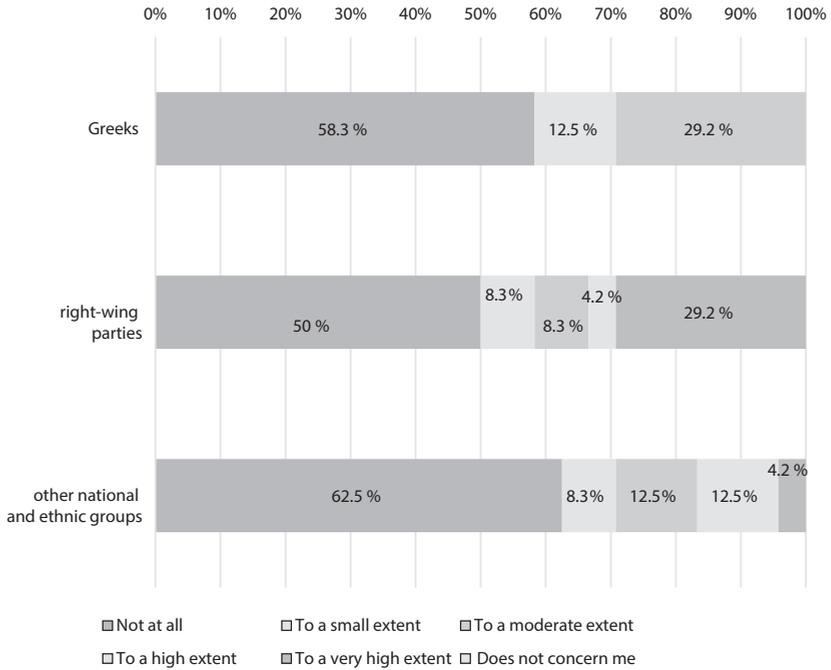
Figure 3.34: Have you personally experienced discrimination in your attempt to maintain a business?



□ Yes □ No □ Don't know/Refuse to answer

A number of Muslim immigrants of the sample have reported that in their attempt to start their own business, they had personally experienced discrimination to a very high degree in their contacts with public services (14.3%), landlords (9.5%) and neighborhoods (9.5%), while they had also experienced discrimination to a degree in their contacts with banks (19%) and public services (9.5%). Therefore, it seems that the higher score is recorded in the Muslim immigrants' dealings with the various agencies of the public sector. Furthermore, it is interesting to note that the sample seems divided as to whether they have personally experienced discrimination in their attempt to start their own business / work by other social groups: 58.3% answered 'not at all' from Greeks and 62.5% not at all from other national and ethnic groups. Considering the stance of the right-wing parties, the Muslim immigrants of the sample feel under attack, as half of them reported that they have experienced discrimination against them (50%), while 29.2% reported they have felt so to a very high degree.

Figure 3.35: To what extent have you personally faced discrimination in your attempt to start your own business / work, from the following population groups



5. Concluding Remarks

A summary of the main findings of the research in the population of Muslim immigrant entrepreneurs in Greece indicates the following:

The descriptive socio-demographic statistics of the sample population indicate that half of the Muslim immigrants interviewed are either Pakistani (26.2%) or Afghan (24.7%) nationals. Women Muslim immigrants emerge as a marginal ‘quantity’ within the sampling population (3.2%), thus reflecting their low participation as entrepreneurs in the Greek labour market. The age distribution shows that 34.4% of the sample were younger than 29 years old, while 29.2% belonged to the 30-34 years old age group. 41.2% of the population has been living in Greece for the last 6-10 years. The majority of those interviewed reported ‘single’ marital status, while almost half of the sample did not have any children (as in the case of 40% of the Afghans) or they have only one child (as in the case of 41.7% of Bangladeshis). Only 1/5 of the Pakistanis have more than four children. The vast majority of the sample has completed their education in their country of origin (78.5%). They possess

good educational credentials but the language barriers hinder entrepreneurial activity. The majority of the sample (2/3) were working at the time of the interview, but mostly as salaried workers (57.1%) in steady jobs.

Looking into the Muslim immigrants' entrepreneurial activity in Greece, only one third of the Muslim immigrants currently employed, reported having their own business or their own job (31.1%). It is interesting to note however, that half of those that did not own a business, expressed an interest in establishing one. The predominant type of entrepreneurial activity involves retail trade in products that are suitable for consumption by same ethnic group nationals. The business activity seems to be determined by the Muslim immigrants' country of origin, in terms of development stage and economic performance, by their history of migration and by the years of residence in Greece. The case of Egyptians is indicative of all three reasons.

Another important remark is raised when considering religion, as connected to cultural values, aspirations and way of life. Although it seems that the ethnic entrepreneurs do not consider religion as a barrier for developing entrepreneurial activity, it has a significant impact on the exclusion of women from the entrepreneurial market. The same holds true when considering the scarce evidence on co-entrepreneurial activity. Women do not emerge as business partners or co-entrepreneurs. The type of the entrepreneurial activity is also connected to the limited employability capacity of the Muslim immigrants businessmen. However, one of the attractive findings of the present study is that almost 40% of the businesses have been established within the last 2 years in Greece; that is in the middle of the current economic crisis. This also is connected to the migration histories of the individuals involved and to the types of the start-up businesses.

Muslim immigrant entrepreneurs address their finance and credit issues by their own means and personal savings or through capital investments. Trust guides the respective attitude or behavior patterns, as the other sources for raising capital included family members and relatives. Also, the analysis of discrimination experiences, indicate that Muslim immigrant entrepreneurs in Greece are faced by mistrust in their dealings with public agencies and banks.

Having experienced discrimination themselves, the Muslim immigrant employers or businessmen are rather conscientious in recruiting personnel. Their criteria of recruitment (skills, punctuality, etc.) somehow indicate their process of integration in the labour market, as identical criteria are also demanded by the Greek businessmen¹⁹⁹. Also, for the majority of Muslim immigrant entrepreneurs,

¹⁹⁹ See indicatively, C. Varouxi, N. Sarris, A. Frangiskou, eds, (2009), "Aspects of immigration and immigration policy in Greece", Athens, EKKE.

there is no direct preference for employees that belong to the same ethnic group, for men or women, for younger or older employees, or for employees of the same religion. As far as the consumers are concerned, they are a combination of Greeks, Muslim immigrants and other ethnic group nationals.

The Muslims immigrants of the sample reported that certain categories of vulnerable social groups face discrimination in the Greek labour market, such as persons with disabilities, the elderly and Roma. Their majority does not believe, that they haven't been hired in a job (despite having the qualifications required) because they are Muslim immigrants, or because they look like Muslim immigrants, because of their gender, age, or religion. However, the overwhelming majority of the interviewees believe that discrimination in the labour market against people of their group has deteriorated to a high or very high degree, due to the overwhelming migration flows into the country and the stance of the right-wing and the extreme right-wing parties. The majority also reports that Muslim immigrants face discrimination in their attempt to start-up or maintain their own businesses; however, of those that own a business, only one out of five testify that they have personally experienced discrimination.

Overall, it seems that assumptions that link previous migrant entrepreneurial skills and present employment status, as well as the assertions about the exhibition of entrepreneurial culture, are not unquestionably verified in the case of our sample population. Findings also suggest that employability is primarily connected to the type of entrepreneurial activity of the Muslim migrant entrepreneurs, which is restricted to small shops and retail trade businesses of the tertiary (service) sector of the economy.

In the present case a distinction may be drawn from similar experiences elsewhere in the literature, as the Greek case indicates a rather embedded business activity in terms of consumers' goods and culture in the Greek labour market²⁰⁰. This may also be partly due to the 'cosmopolitan' nature of the Greek commerce, trade culture and commerce tradition.

Discrimination in ethnic entrepreneurship does exist and is quite high. It also seems that ethnicity plays an important role in the discrimination experiences. Different ethnic groups experience discrimination to a higher or a lower degree. Multiple discrimination is experienced by the disabled, the elderly, women and young people; in exactly this order.

²⁰⁰ See indicatively, A. N. Vernardakis, (1985), "On the Greek Commerce", Athens.

CHAPTER FOUR

Women and young Roma entrepreneurs in Greece

Survey results in Athens area

NATALIA SPYROPOULOU²⁰¹

1. Introduction

This chapter presents the main research findings of the fieldwork conducted on the Roma population in the Attica Region in view of investigating “discrimination in the field of labour market and entrepreneurship: women and young Roma”. As already pointed out in previous chapters, the research covered several thematic areas. This chapter will focus on the following themes: 1) The socio-demographic characteristics of the Roma respondents, 2) employment characteristics, 3) entrepreneurship characteristics and 4) discrimination in the labour market and entrepreneurship.

The field research was conducted between November 2013 and January 2014 in nine geographical areas of the broader Athens area where there is a relatively high concentration of Roma people. For the purposes of the present survey the sample consisted of Roma people not older than 45 years old, who were Greek citizens. Since Greek Roma are not officially registered as Roma, the only way to verify that respondents actually belonged to the specific target group was through their own self-identification. The initial aim was to arrive at a sampling population of 150 individuals; eventually, the final number of Roma respondents reached 178 persons.

A semi-structured questionnaire was addressed to the respondents through face-to-face interviews by researchers. The use of cultural mediators was considered necessary for conducting the fieldwork, in view of better reaching the target group and achieving a satisfactory response rate²⁰².

²⁰¹ Researcher at EKKE.

²⁰² The following research personnel participated in the field research: Natalia Spyropoulou (fieldwork coordinator), Roi Kinti and Maria Delithanassi (main fieldwork

2. The socio-demographic characteristics of the population

As already stated, interviews were completed with 178 Greek Roma of whom 62.9% were men and 37.1% women. Our sample was distributed in age cohorts from 15 to 45 years old as follows:

up to 24 years old	28%
25-29 years old	21%
30-34 years old	23%
35-39 years old	22%
over 40 years old	6%

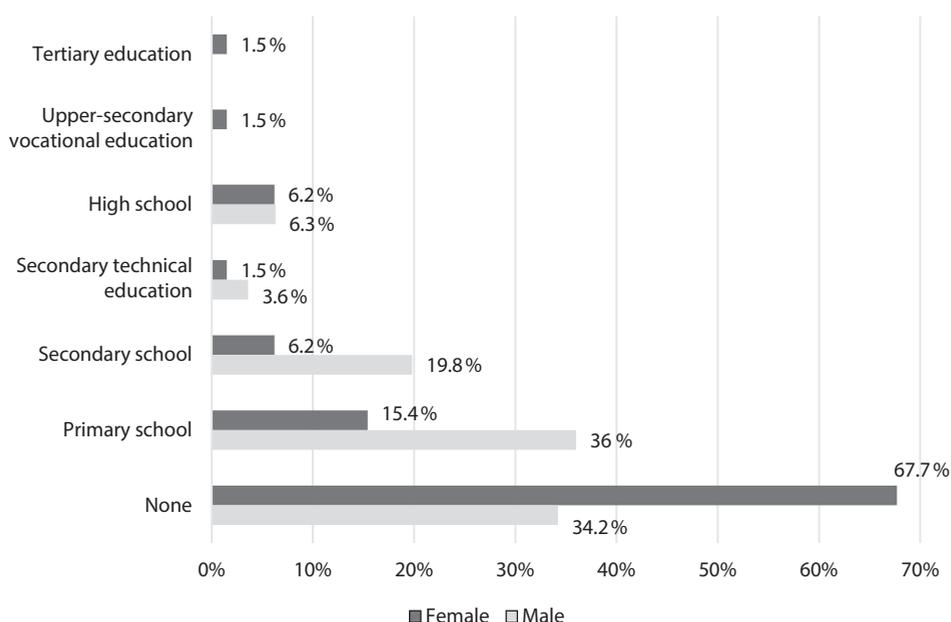
The research was conducted in the geographical areas of Agia Varvara, Ano Liosia, Aspropyrgos, Acharnai, Zefyri, Ilion, Koropi, Megara and Halandri (Nomismatokopio). It should be noted that the Roma living in these areas are not a homogeneous group. On the contrary they are characterized by heterogeneity in terms of "tribe", language use and levels of social and economic integration. For example, Roma who live in Agia Varvara have a long-term residence, ownership of land and participate in social life. As a result, in Agia Varvara there is no spatial segregation between the Roma and the rest of the population. On the other hand, the Roma who live in Aspropyrgos area, live in small ghetto settlements segregated from the city, with no proper housing infrastructure, facing situations of severe poverty and social exclusion.

As regards family status, the majority of Roma is married (80%), either with an unofficial / traditional marriage (32.6%) or with an official marriage (47.2%). Only 15.2% of the respondents are single and 5.1% are divorced, separated or widowed. No major differences are observed between male and female respondents. The vast majority of the Roma interviewed (95%) got married before the age of 25. The average age for getting married is 17 years old for women and 19 years old for men. Roma families have on average 2.6 children (the median is 3 children) while only 5.1% of the respondents stated that they have no children.

researchers), Kostas Paiteris and Christos Martzelos (Roma mediators). Post-graduate students of Panteion University: Evangelia Androulaki, Euthimia Dousi, Apollonia Lazou, Aggeliki Lountzi, Maria Fragkou (as fieldwork researchers). Finally, under-graduate students Pinelopi Tsoyka and Natalia Zoi of the Department of Sociology of Panteion University, collaborated in the drafting of the Report.

Illiteracy runs high, among the Roma people of our sample, as almost one in four (25%) cannot read or write. More Roma women than men cannot read or write at all (45% against 17% respectively). Regarding enrolment rates in education, 46.6% of the Roma population surveyed has never been enrolled in formal education, with women presenting double rates of non-enrollment than men (68% of women against 34% of men) (Figure 1). The latter indicates an issue of gender inequality regarding access to education.

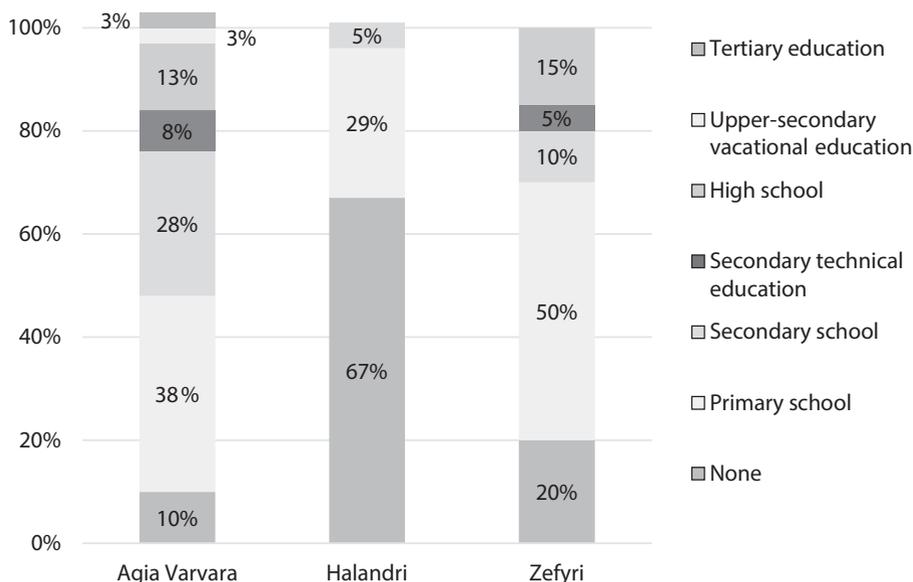
Figure 1: Educational Level



Looking into the educational attainment level of Roma population by geographic area, not all areas present the same profile. As illustrated in Figure 2, in Agia Varvara, the majority (90%) is distributed in various educational levels, including tertiary education (with 3%), while only 10% of the Roma population has received no education at all. On the other hand, in the Halandri settlement, the majority of the Roma population (67%) lacks any educational credentials, while 29% has completed primary school and 5% has completed secondary school. None of the Roma people living in Halandri are enrolled in high school or in tertiary education. Between these two extreme examples stands Zefyri, where half of the Roma (50%) have completed primary school and 10% have completed secondary

school. In Zefyri 20% of the Roma report not having completed any education (as compared to 10% in Agia Varvara and 67% in Halandri). In general, the Roma living in Agia Varvara have the highest educational level, as compared to the Roma who live in other areas.

Figure 2: Educational Level in three indicative areas of Attica



The main reasons given by Roma respondents for dropping out from or not enrolling into school are related to family stance and to the Roma employment tradition. Most Roma stated that “my parents didn’t send me/ we don’t usually go to school”, followed by those who said that “we had to move frequently due to my parents job”, while others mentioned that “I was helping my parents in their working activities”. Family responsibilities and a negative attitude towards the formal educational system also played a significant role as some Roma participants (school drop outs) mentioned that they didn’t like school and that they had family responsibilities and problems.

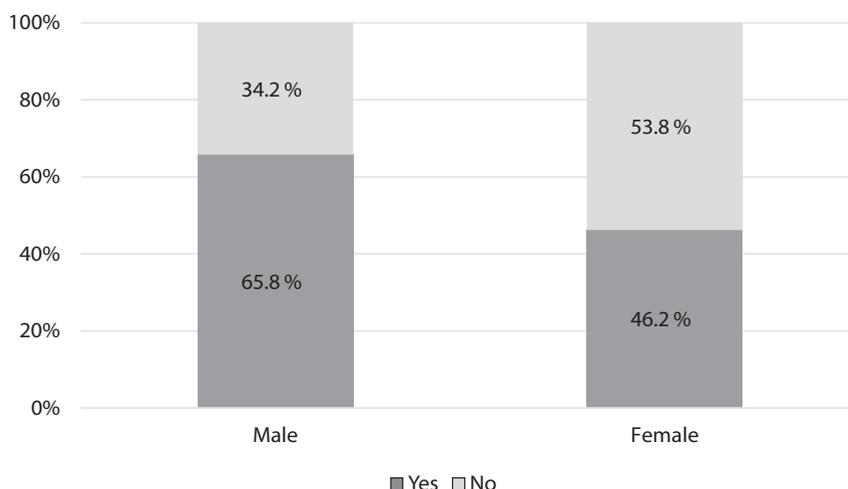
As regards the development of basic educational skills through informal or non-formal learning, the majority of Roma people (70.6%) has never participated in any kind of non-formal education or training programme. Despite this, 60.2% of men claim they know how to use a computer (against 27.7% of women). In addition, the majority of Roma men (70.6%) have a driving license (against 10.8% of Roma women).

3. The labour market situation of the Roma population

3.1 Employment

Regarding the employment status of the Roma surveyed, just over half of them (58.5%) are currently in employment²⁰³. In particular, 65.8% of men and 46.2% of Roma women reported that they are currently engaged in employment.

Figure 3: Are you currently employed?



When analyzing the Greek Roma employment status by area of residence²⁰⁴, one can observe significant differences. For example, the employment rate of Roma people living in Agia Varvara is 87.5% and in Zefyri and Menidi 70%. On the other hand, the vast majority of the Roma living in Koropi are unemployed (91.7%), while the situation in Halandri is similar (65% not in employment). As to the type of job recorded, out of the total number of those in employment, 20.2% are peddlers, 19.2% are employees in a shop, 14.4% are traders in clothing and footwear and another 14.4% are owners of commercial enterprises. Around 6.7% are mediators in funded programs for Roma and another 6.7% are junk dealers. In addition, 4.8% are professional drivers and 2.9% are builders, waiters, furniture restorers and maids in public services. Only 1.9% are musicians.

²⁰³ It should be noted, that in this survey the employment status is measured based on the respondent's self perception.

²⁰⁴ Please note that analysis by area of residence is indicative and only tendencies can be shown due to the small number of participants from each geographical area.

Table 2: What is your profession?	%
Peddler	20.2
Employee in store	19.2
Clothing and footwear merchant/businessman	14.4
Commercial enterprises owner (besides clothing and footwear)	14.4
Mediators in university' s program	6.7
Scrap iron gathering	6.7
Professional driver	4.8
Builder	2.9
Waiter	2.9
Furniture maintenance and restore	2.9
Maid in public service	2.9
Musician	1.9
Total	100

Table 3: Profession by area of residence

PROFESSION	Aspropirgos	Halandri	Megara
Peddler	63.3%	43%	60%
Scrap metal (iron) gathering	27.3%	29%	20%
	Agia Varvara	Menidi	Zefyri
Clothing and footwear merchant/ businessman	37.1%		
Employee in store	28.6%	36.4%	
Commercial enterprises owner (besides clothing and footwear)	14.3%		35.7%

There is a variation in the occupations practiced by area of residence²⁰⁵ (see Table 3). For example, 63.6% of the Roma living in Aspropyrgos, 42.9% of the Roma living in Halandri, 60% of the Roma living in Megara and 100% of Roma living in Koropi work as peddlers. Similarly, those collecting and selling scrap irons are mainly concentrated in Aspropyrgos (27.3%), in Halandri (28.6%) and in Megara (20%). Tradesmen are mostly found in Agia Varvara (37.1%). Roma working as employees in shops are also found in Agia Varvara (28.6%) and Menidi (36.4%). Roma who state that they run a business (other than clothes and footwear trade) are concentrated mainly in Agia Varvara (14.3%) and in Zefyri (35.7%). These variations can be grossly explained by the different situations of housing and living conditions

²⁰⁵ Ibid.

that Roma experience in these areas and also by their level of integration in the local societies.

As to the type of employment (occupational status), 39.8% of the total Roma sample population are self-employed without employees, 29.1% are salaried employees, 19.4% are unpaid family workers and 10.7% are employers in their own business. When examining the occupational status by gender, certain differences can be observed (Figures 4 and 5). Among men, almost half of them (49.3%) reported that they are self-employed without employees and 30% stated that they are salaried employees. On the other hand, half of the women (50%) reported that they are working as unpaid family workers, followed by 26.7% who work as salaried employees. Only 3.3% of women are employers in own business with personnel compared to 13.7% of men, while self-employed women (without employees) amount for 16.7% against 49.3% of men.

Figure 4: Occupational Status - Male

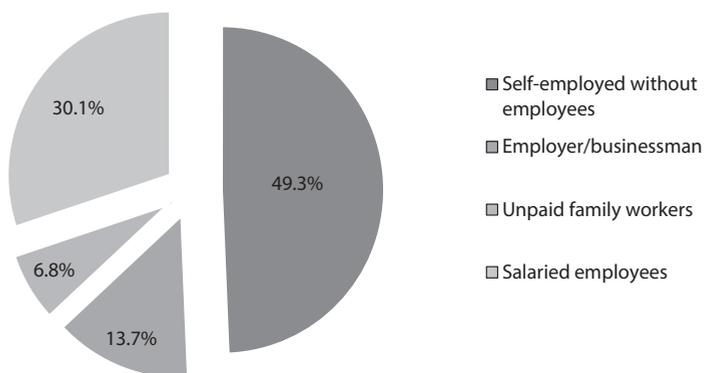
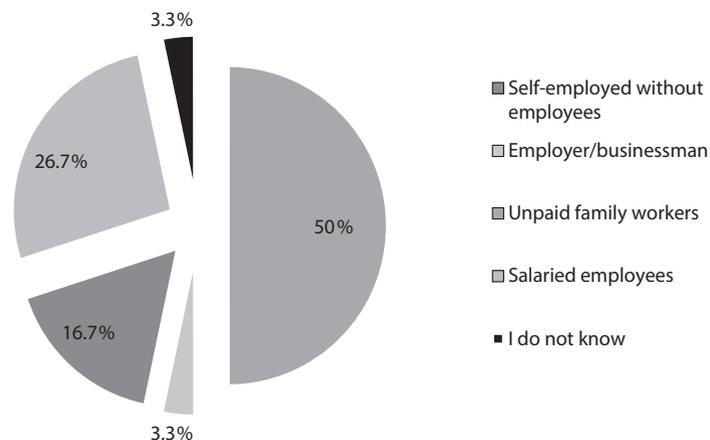


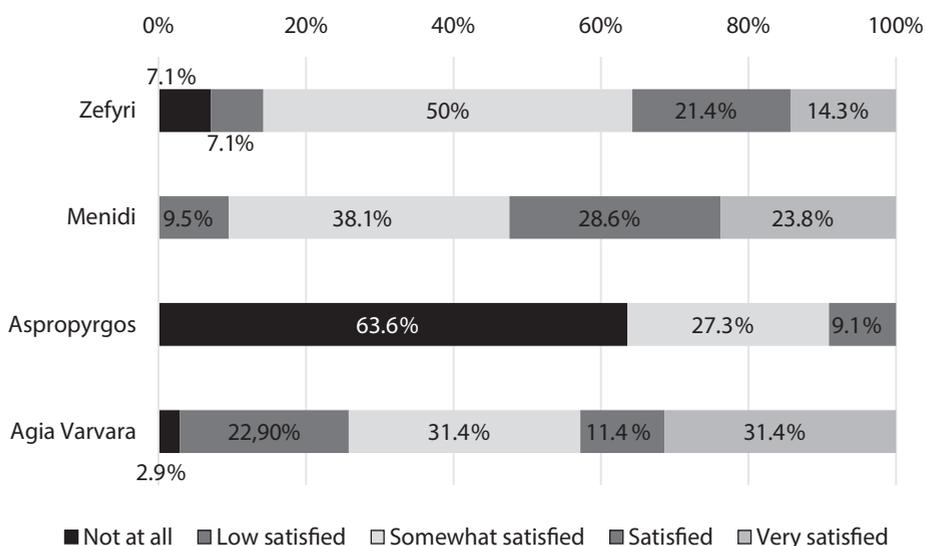
Figure 5: Occupational Status - Female



Exploring the levels of job satisfaction among Roma people, 36.9% of the respondents expressed a moderate opinion, while the remaining respondents are spread across the remaining satisfaction scales. In particular, 11.7% of the sampling population state that they are very dissatisfied and 18.4% that they are very satisfied. Analyzing the data by area of residence, one can observe that job satisfaction varies by area of residence, which is directly related to the type of jobs Roma people practice in each one of these areas. As shown in Figure 6 below, in the Aspropyrgos area, the majority of the Roma (63.6%) claim that they are 'not at all satisfied' with their jobs, while there is no respondent who claims to be 'very satisfied'. It should be reminded that in Aspropyrgos the vast majority of Roma work as peddlers (63%) and as scrap collectors (27%) comprising, thus the 90% of the employed population. On the other hand, in Agia Varvara only 2.9% stated that they are 'not at all satisfied' with their job. Agia Varvara has the highest rate of Roma who are 'very satisfied' with their job (31.4%), followed by respondents from Menidi (23.8%).

The main problems that Roma face at work, are: the low demand for products (25.7%), the frequent controls by the police (13.9%), the unstable economic earnings (10.9%), the low wages (8.9%) and the economic crisis which has affected their income and more generally their lives (7.9%). Other problems mentioned were the economic difficulty to hold their business, the exhibition of racist behaviour towards the Roma population and the 'dangerous' and 'difficult' job conditions.

Figure 6: Job satisfaction by area of residence

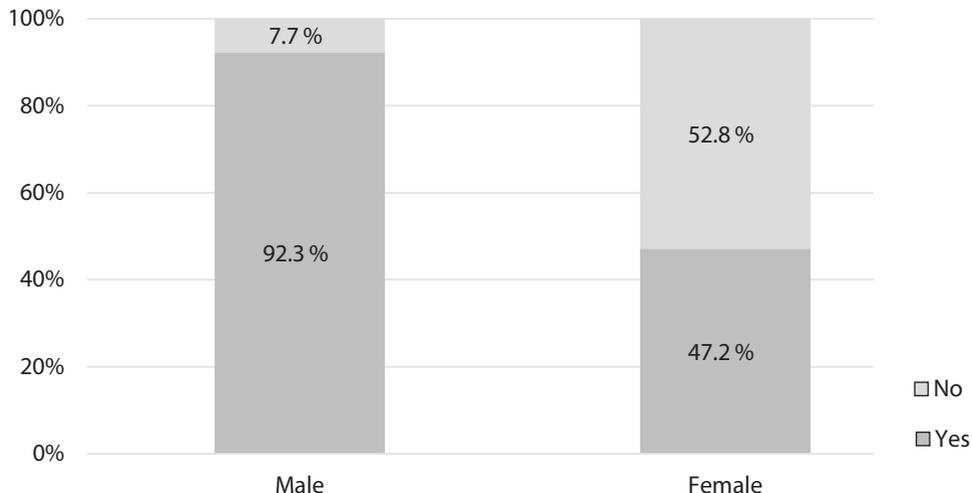


The majority of the respondents who are working, stated that they work throughout the year (72.8%), whilst only 13.6% stated that they are seasonal workers with no significant differences by gender. In addition, 12.6% of Roma people report that they work occasionally (9.6% men and 20% women). Half of the working Roma (48.5%) started their working life before the age of 14, while another 39.4% started working between the ages of 15 and 19 years. Undoubtedly, work plays a significant role in the everyday life for most Roma kids. This, in turn, results to their entering the labour market with no qualifications at all.

3.2 Unemployment

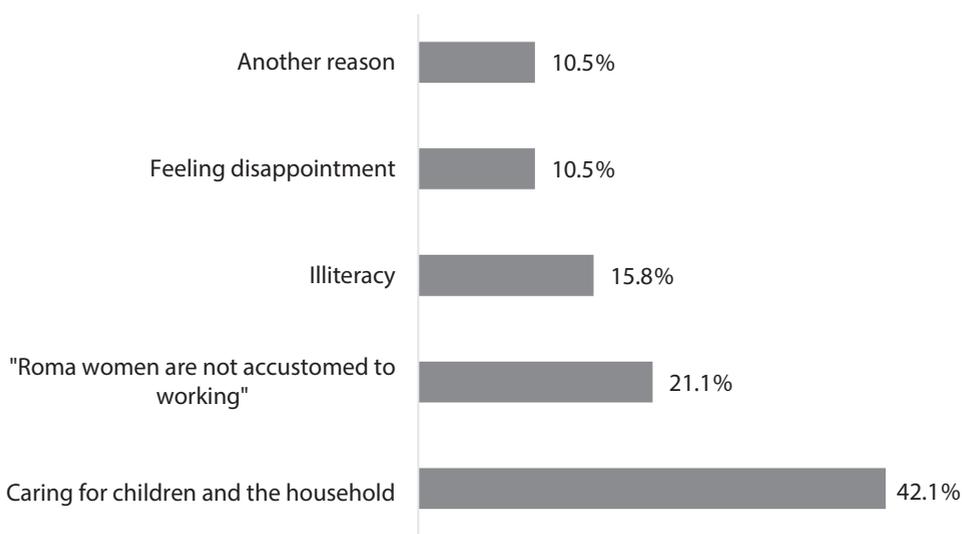
Among the Roma that are currently unemployed, the majority (70.7%) is looking for a job. When taking gender into account, there exist significant differences between men and women: the vast majority of unemployed men are looking for a job (92.3%), compared to only 47.2% of women.

Figure 7: Are you looking for a job?



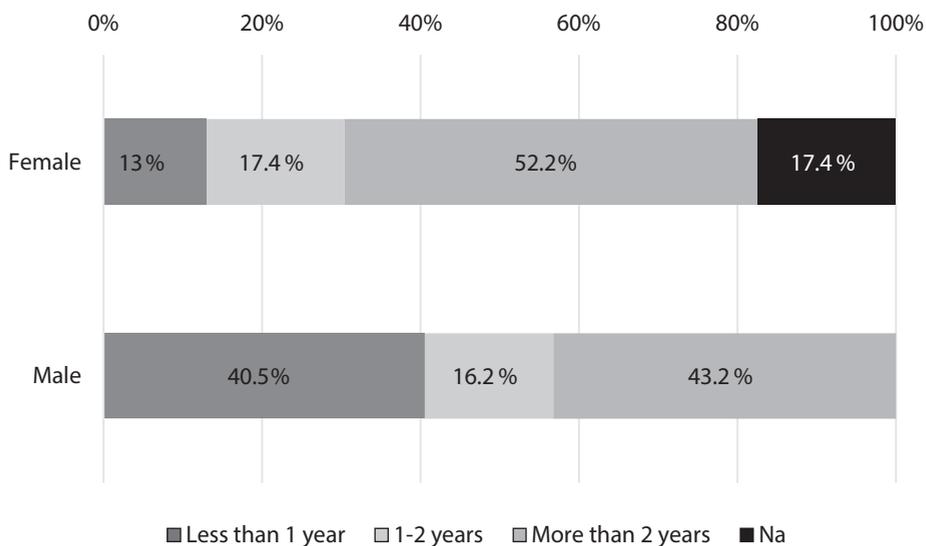
Roma women who are not looking for a job report the following reasons: 42.1% stated that they have to take care of their children, 21.1% that Roma women “are not used to work”, 15.8% stated that they are not looking for a job because they are illiterate and 10.5% claimed that they were looking for a job in the past but they had stopped because they felt disappointed for not being successful. In general, it seems that Roma women face an obstacle for entering the labour market that is common for all women in Greece: lack of access to affordable childcare facilities. Additionally, Roma women face two more obstacles that most women in Greece have already overcome: the less-autonomous and restrictive position of women in the traditional Roma communities and the low levels of education and basic skills (which is also grossly related to their traditional values and social norms).

Figure 8: Reasons of Roma women for not looking for a job



The majority of unemployed Roma (43.2% of men and 52.2% of women) is looking for a job for over two years (see Figure 9). It should be noted, however, that only 52.1% of the unemployed Roma (47.6% of men and 57.6% of women) have registered with the Public Manpower Employment Agency (OAED).

Figure 9: How long are you looking for a job?



Considering the views of the respondents with regard to the reasons for their unemployment, most participants believe that the current economic crisis has created job recession (40.3%), followed by those who consider discrimination against them in the Greek labour market as the principal impediment (25.8%). There is also a 11.3% that believes that they are unemployed due to lack of education and basic skills. Analyzing the data from a gender perspective, most Roma men (51.4%) believe that the crisis is to be blamed for job scarcity, followed by those (27%) who claim racism/discrimination attitudes against them. Roma women are equally shared between the above two statements. Lack of education and skills are more important for Roma women’s exclusion from the Greek labour market, as stated by 16% of women of the sample, against 8.1% of men. Women also believe (by 16%) that they can’t find a job because they cannot afford punctuality in lengthy working hours as they are devoted to household and child care.

The majority of men (87.2%) stated that they had past working experience, compared to only 50% of women.

Figure 10a:
Past working experience - Men

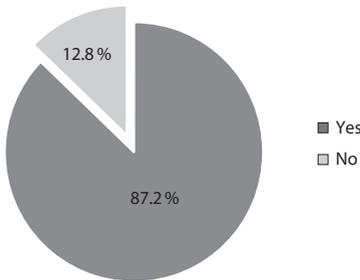
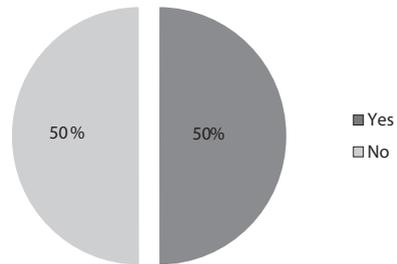


Figure 10b:
Past working experience - Women

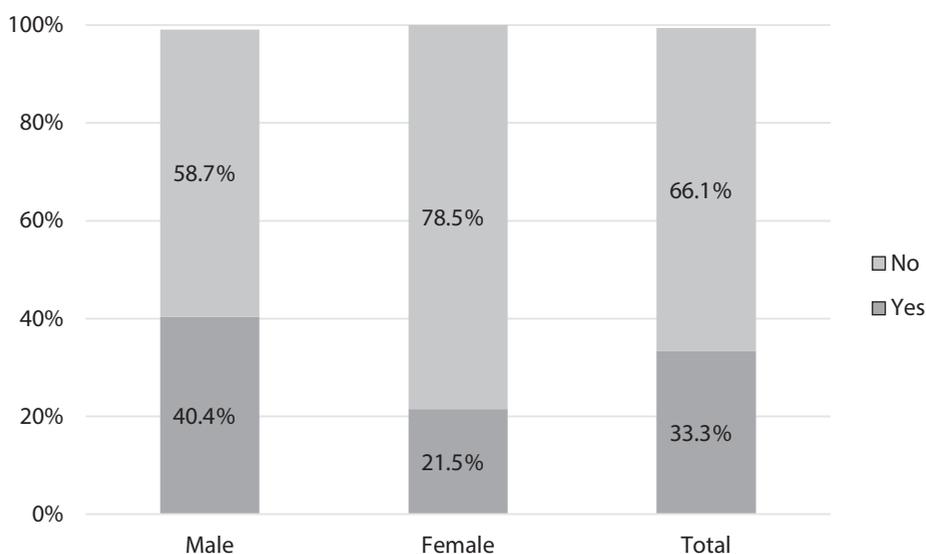


Regarding their last job, most women (81.3%) were working as salaried staff (against 38.2% of men), while most men (52.9%) were self-employed without employees (against 6.3% of women). With regard to the job description, most women were working as agricultural workers (35.3%) and as cleaners (23.5%), while most men were working as peddlers (50%).

4. Characteristics of Entrepreneurship

Of those Roma in employment, just 1 out of 3 (33.3%) stated that they run their own business or are self-employed. Gender distribution indicates that this holds true for 40.4% of men and 21.5% of women. Most Roma entrepreneurs belong to the 35-39 age group (31%), followed by the 30-34 age group (25.9%).

Figure 11: Do you have your own business/job?



Research findings show that Roma women are much more skeptical in starting up their own business than men. In particular, 64.7% of women stated that they do not plan or want to start a new business, compared to just 30.8% of men, while the majority of Roma men (69.2%) seemed extremely keen to do so.

Small trade has been a traditional business activity for the Roma population in Greece and this continues to be the case at present. As pointed out earlier, among those owning a business or running a job for their own account, 29.6% are tradesmen in clothing and footwear, 27.8% are peddlers, 14.8% are tradesmen in other products, 7.4% own a grocery shop and another 7.4% collect and sell scrap iron, 5.6% own a grill house, while 3.7% stated that they are junk dealers.

Figure 12: Owning a business by age group

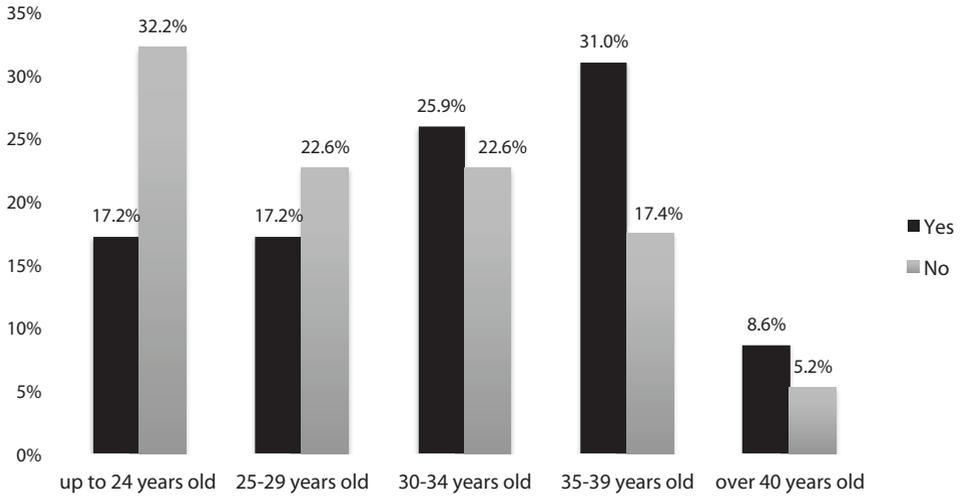


Figure 13: Are you planning to start up your own business?

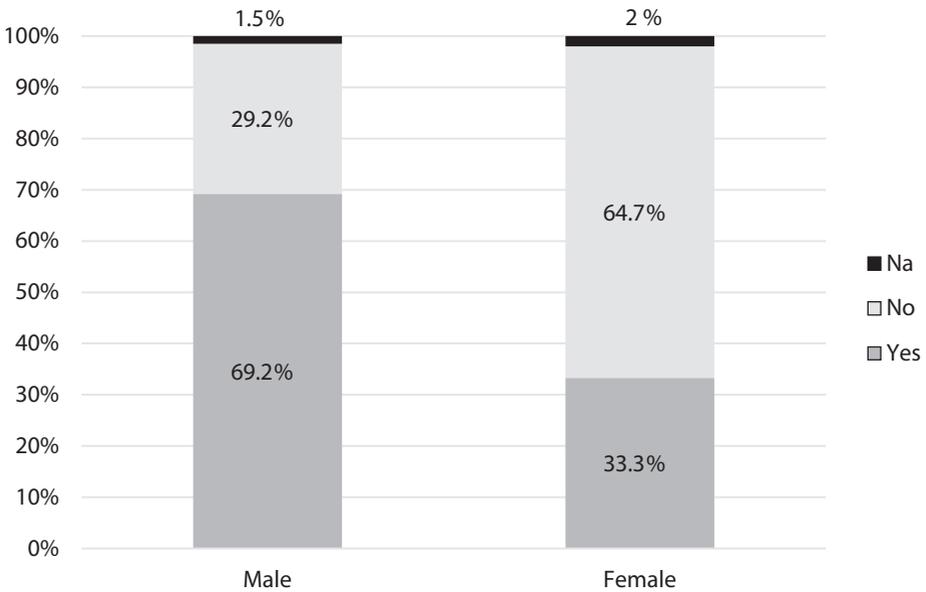
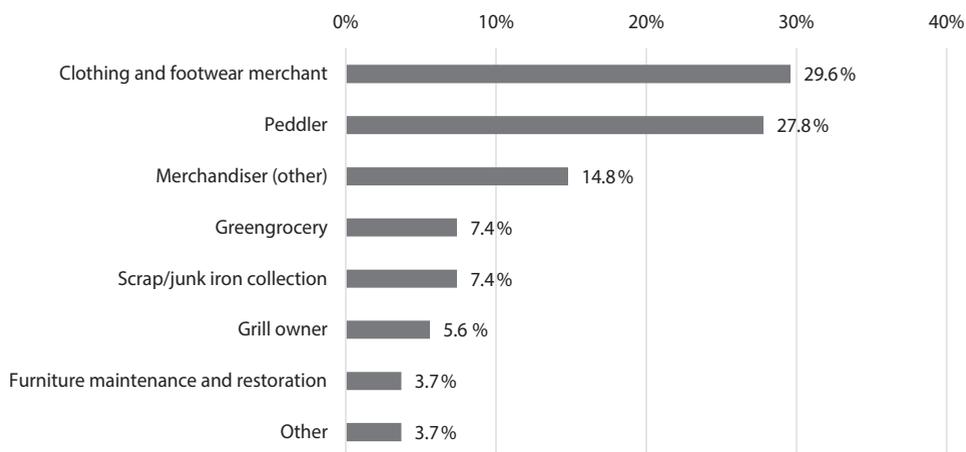
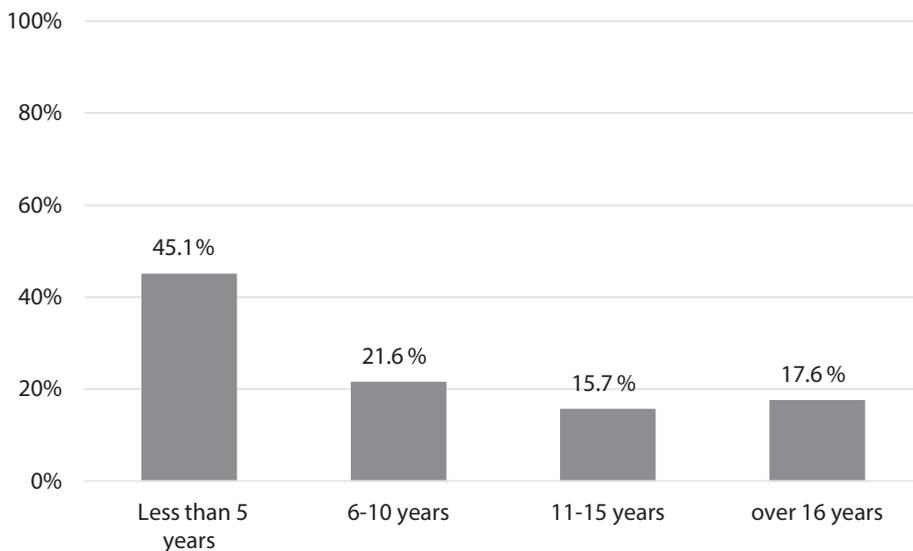


Figure 14: Type of business/job



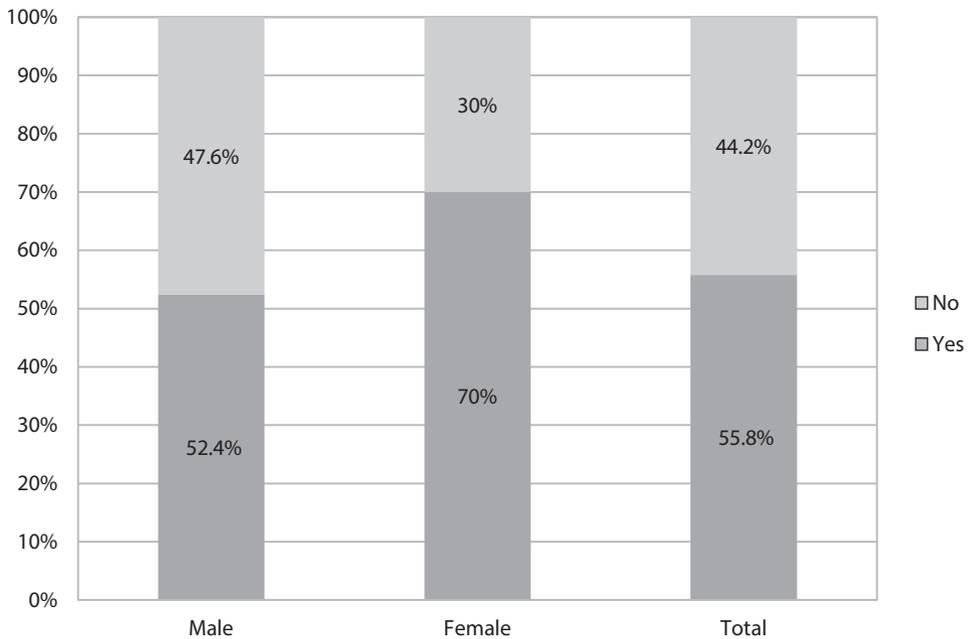
Most Roma businesses are active for less than 5 years (45.1%). The Roma who own their business from 6 to 10 years amounted to 21.6% of the sample.

Figure 15: Years of business operation



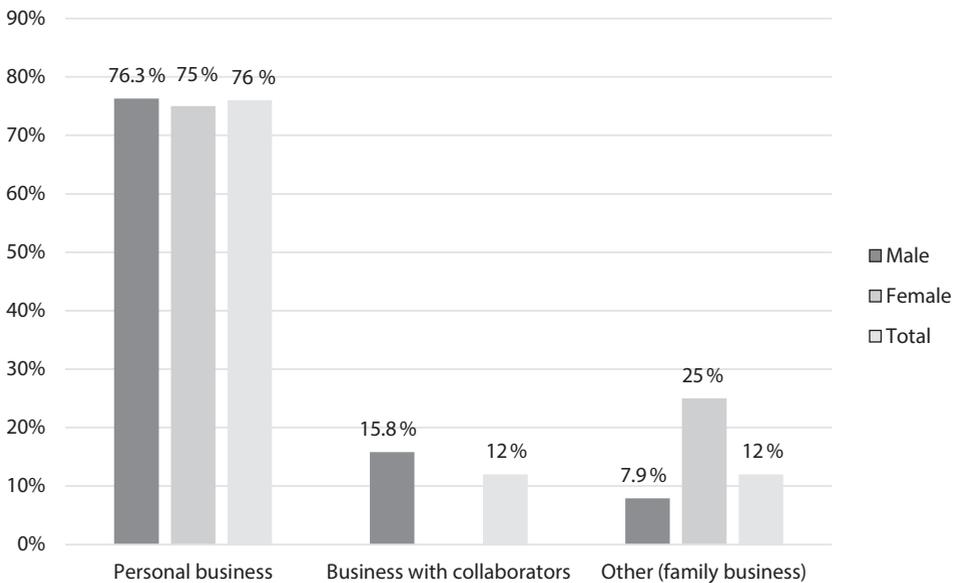
More than half of the respondents (55.8%) stated that their present business was also their first job as self-employed (52.4% of men and 70% of women), while 44.2% (47.6% of men and 30% of women) had been working for their own account in the past.

Figure 16: Is this your first attempt to have a job of your own?



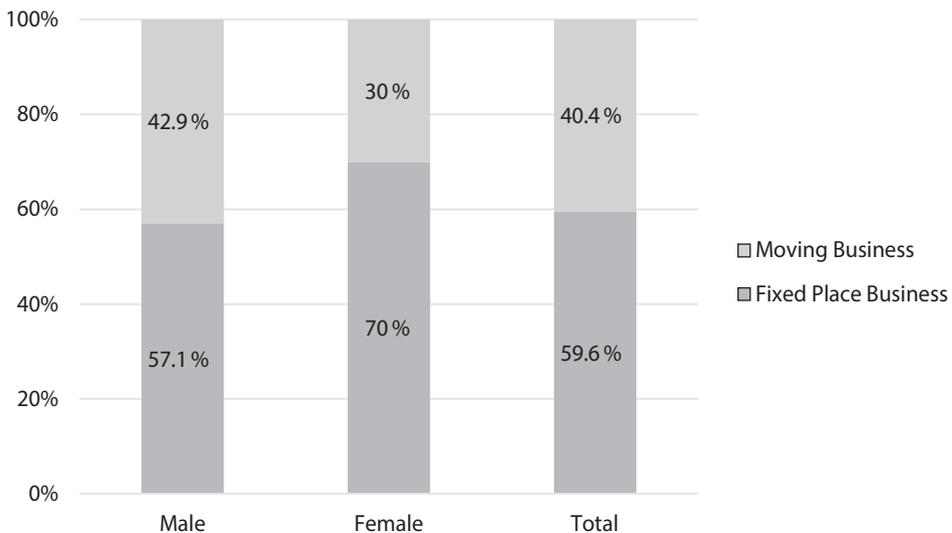
When exploring how they set up their business activity, 55.8% reported that they started up a new business, 34.6% that they took over an existing (family) business and another 5.8% that they bought their present business. Roma people consider that an important factor for starting up their own business is whether they had a similar previous experience. This was stated by the 63% of the Roma ‘entrepreneurs’ (65.9% men and 53.8% women). Co-entrepreneurship is not a common business characteristic. The majority of the respondents hold a personal business (76%); only 12% of the Roma are in partnership, while another 12% own a family business. Partnerships are usually formed between members of their own group, since more than half of the respondents (57.1%) have a Roma business partner and only 28.6% have a non-Roma business partner.

Figure 17: Type of business



As regards the businesses location more than half (60%) of the Roma respondents (70% of female and 57.1% of male) stated that they have a permanent business location. However, a significant 40% of the respondents in this category have reaffirmed the traditional travelling character of Roma business activity. The data also confirm the traditional trading and peddling nature of Roma business, with the 'moving business' category mostly including those who are working as peddlers and as collectors.

Figure 18: Base of business

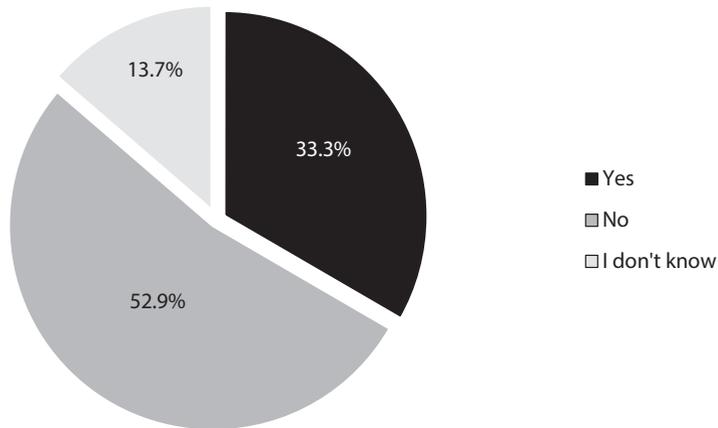


The mapping of the Roma entrepreneurial activity, reveals that most businesses are located in the Agia Varvara (33.3%) and Zefyri (13.7%) areas. According to the respondents, the criteria for choosing their business location were mainly the neighbouring residence location (34.9%), the proximity at the supply markets and bazaars, and to a lesser extent the costumers' buying attitudes (18.6%) and the prevailing business location (11.6%).

Contrary to deeply rooted stereotypes, most Roma work more than 10 hours per day (60%), while about 22% claim that they work 6-8 hours per day. Roma families seem tied up in entrepreneurial activity, since 61.5% of the sample stated that family members are working in the family owned business, but only 16.10% of the respondents stated that their family members received payment for their employment. It seems that most Roma (86.3%) are self-employed with no employees or with employees-members of the family. Only a very small percentage of Roma

employ personnel in their own business. In particular, 5.9% of businesses have one employee, 3.9% have two employees and another 3.9% have 4 employees. In general, Roma businesses are characterized by minimum employability capacity. As to the remuneration of their staff, all employers pay their employees in cash. When asked about their clients, 47.1% of the respondents state that most costumers are non-Roma, 9.8% said that they are Roma, while 43.1% state that their customers are both Roma and non-Roma. When asked whether they would prefer to recruit Roma personnel, 52.9% of the sample claimed that they wouldn't prefer a Roma employee, while 33.3% of the sample said that they would. Finally, 13.7% of the respondents gave no answer.

Figure 19: Preference for a Roma employee

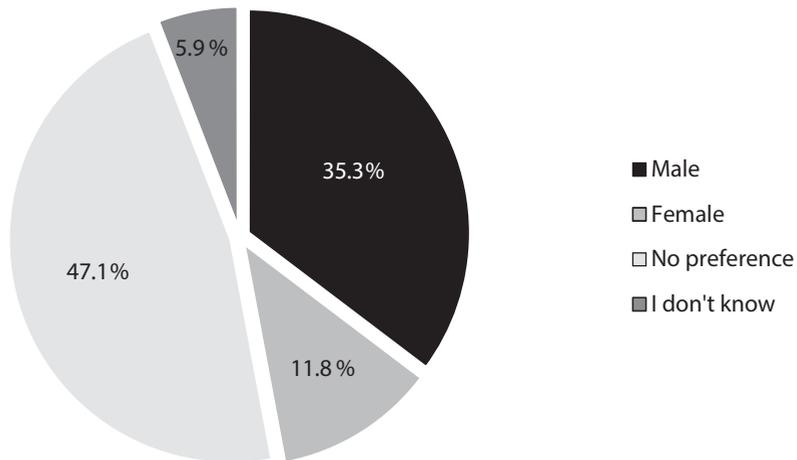


The issues of trust and in-group affiliation seem to play an important role in the process of recruiting personnel. The main reason for choosing a Roma employee is the in-group support and loyalty. In particular, it was stated that when hiring personnel they want first to help people from their own group to enter the labour market and secondly they trust more Roma people and they can communicate better with their own group. On the other hand, those who wouldn't opt for hiring a Roma in their job, stated that they would rather employ a non Roma Greek in order to combat racism and discrimination (reverse tactic). Some also mentioned that they would prefer employing non-Roma personnel in order to take advantage of their better educational skills.

By contradistinction to Roma identity, gender does not seem to play an important role when hiring an employee, with 47.1% of the sample stating that they

do not discriminate employees on the basis of their gender. However, 35.3% of respondents stated that they would prefer hiring a man than a woman and only 11.8% said that they would prefer to hire a woman. Nevertheless, these views are largely related not only to traditions and customs, but also to the type of business performed by the respondents. Analyzing the data from a gender perspective, the majority of Roma women (70%) do not care about the gender of the employee, against 41.5% of the Roma men. A male employee has more chances to be recruited by 39% of the Roma male employers and by 20% of the Roma female employers, while a female employee has markedly fewer chances (12% and 10% respectively).

Figure 20: Preference with regard to gender



Entering at an early age in the labour market themselves, the Greek Roma men would prefer to hire a young employee (65.9%), while only 26.8% seems indifferent as to the age factor. On the other hand, most women (70%) do not consider age as a recruitment criterion, but again a 30% of the sample prefers hiring a younger employee than an older one. In total, more than half of the sample (58.8%) prefers to hire a young employee. Thus, in-group age discrimination seems to be present.

With regard to religion, most Roma men and women (53.7% and 77.8% respectively) state that they don't care about the religion of the employee. However, 32% of Roma respondents (34.1% of men, but only 2.2% of women), claim that they would rather hire an employee with the same religion.

Figure 21: Preference with regard to age

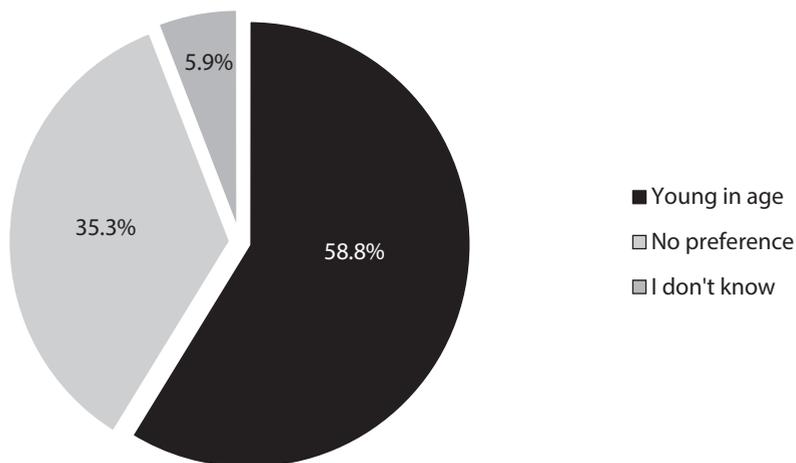
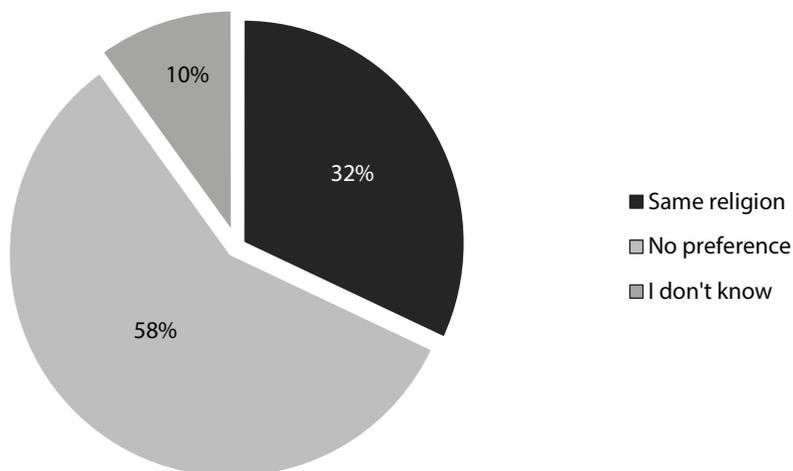
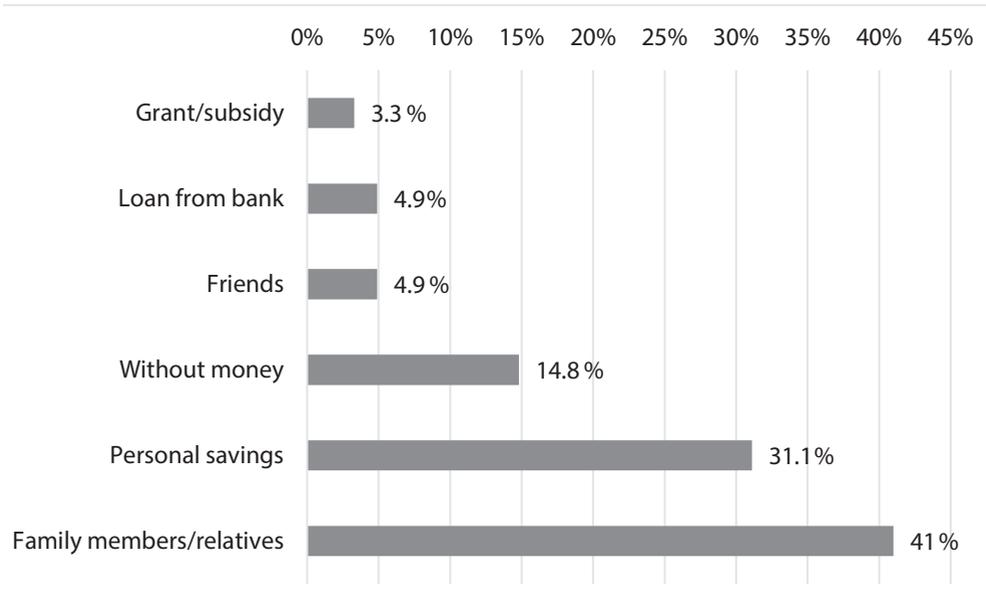


Figure 22: Preference with regard to religion



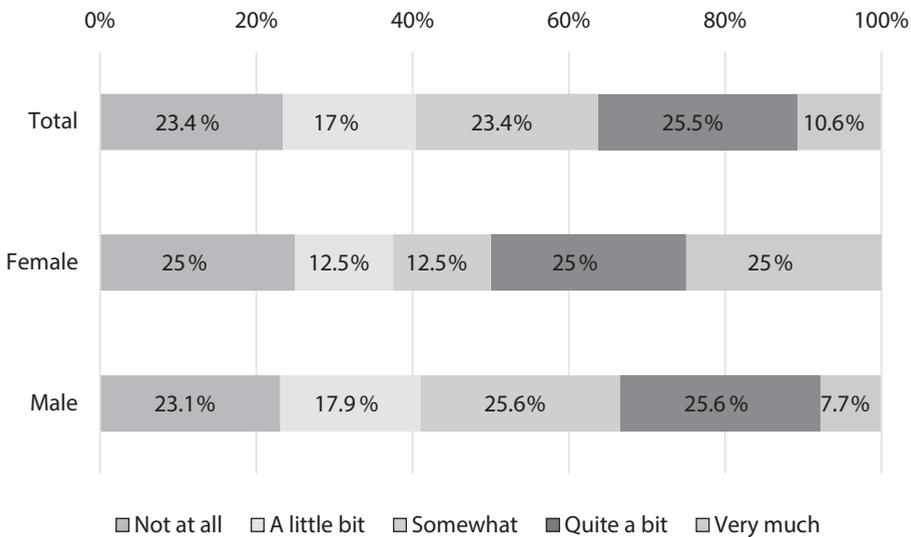
The main financial source for starting up or funding their businesses, was the family (close family members and/or relatives) (41% of the respondents), followed by personal savings (31%). Another 5% of the sample claimed that they did not need any funding to start up their businesses. Only 4.9% received a loan from the bank and even less (3.3%) received a public subsidy.

Figure 23: Where did you find the money to start your own business/job?



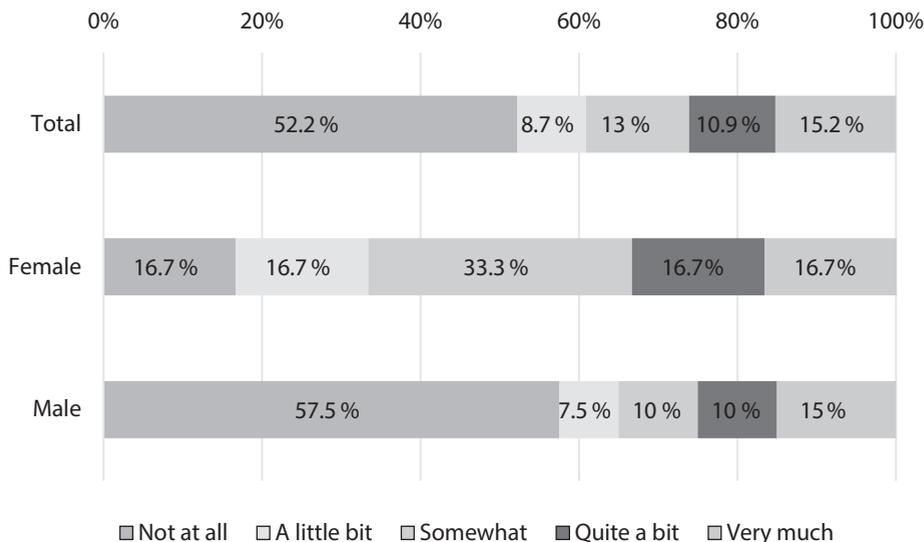
Following the establishment of their businesses, over half of the respondents (52.1%) stated that they had to borrow money in order to deal with funding difficulties and finance problems. Again, most Roma borrowed money from family members and relatives (51.6%). Only 23.4% of the Roma stated that they had no funding problems in establishing or maintaining their business. A few financial difficulties were met by 17% of the sample, some difficulties by 23.4%, many difficulties by 25.5% and too many difficulties were faced by 10.6% of the Roma entrepreneurs.

Figure 24: Experiencing difficulties during the establishment of the "business"



More than half of the Greek Roma sample population believes that the problems of funding, raising capital and/or credit do not solely concern the Roma entrepreneurs (52%). Analyzing the results by gender, 57.5% of Roma men believe that these problems are irrelevant with the fact that they are Roma, against 16.7% of Roma women.

Figure 25: Do you believe that these difficulties concern exclusively Roma entrepreneurs?

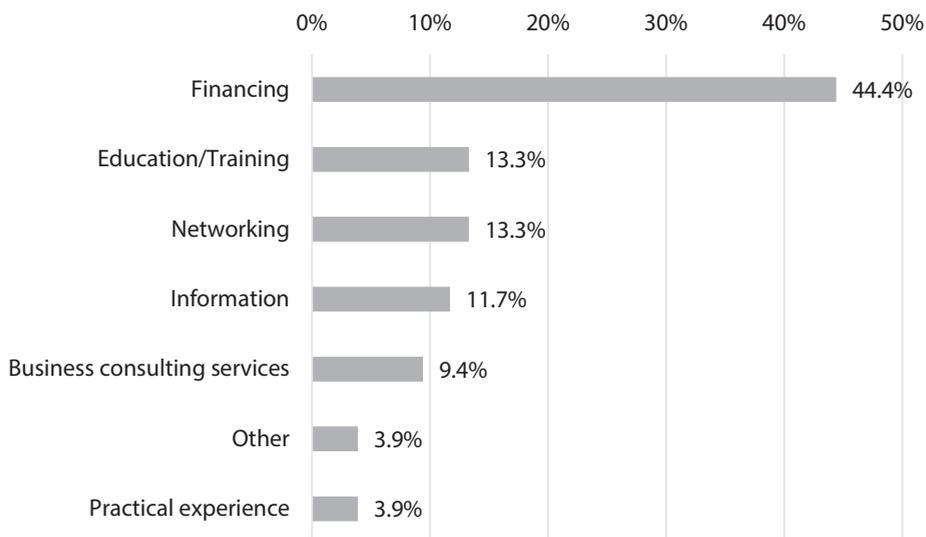


The main problems that the Greek Roma face in running their business / entrepreneurial activities are the low profits, especially due to the current economic crisis, the frequent police controls and the unstable earnings (7.7%). Racism and discrimination against them is also an issue at stake, as well as competition from entrepreneurs of foreign origin. These problems mainly concern Roma working as peddlers and/or in scrap collecting. As to the main reasons identified by the Roma respondents for choosing self-employment, these include:

- Feeling of security and ability to earn money (28%)
- They are "bosses of themselves" (16%)
- They consider it as a better way to cover family expenses (14%)
- It is what their parents had taught them to do (13%)
- They have no other choice (11%)

As to the type of support that the Greek Roma need for their business activities, funding support comes first (44.4%). Education/training and networking support follow with lower rates (13.3%).

Figure 26: In which area you need support?



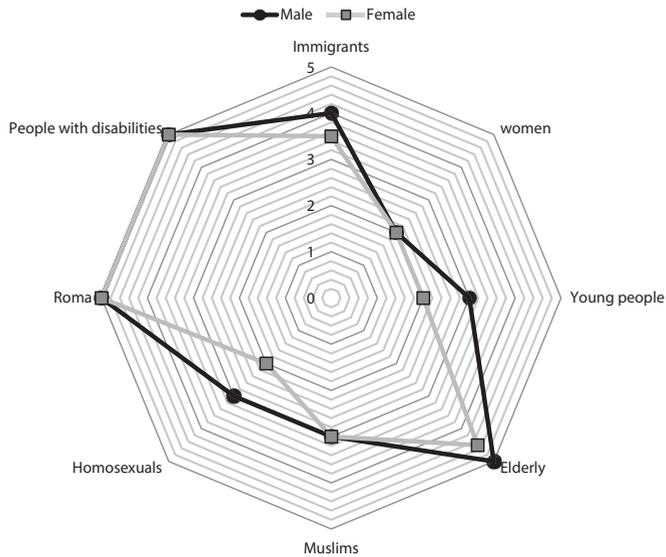
With regard to the regulation aspects of entrepreneurial activity, evidence shows that the requirement of holding a VAT registration number is not unambiguously enforced and applied. A VAT registration number has been issued by 65.4% of the Roma respondents. Analyzing the data by gender, women seem to fulfil the typical requirements more than men: the majority of women (80%) hold a VAT registration number against 61.9% of men. Among those not holding a VAT number, the highest incidence is observed among the self-employed peddlers (76.9% of the total Roma who work as peddlers do not hold a VAT number).

5. Discrimination in the labour market and in entrepreneurship

5.1 Labour market discrimination

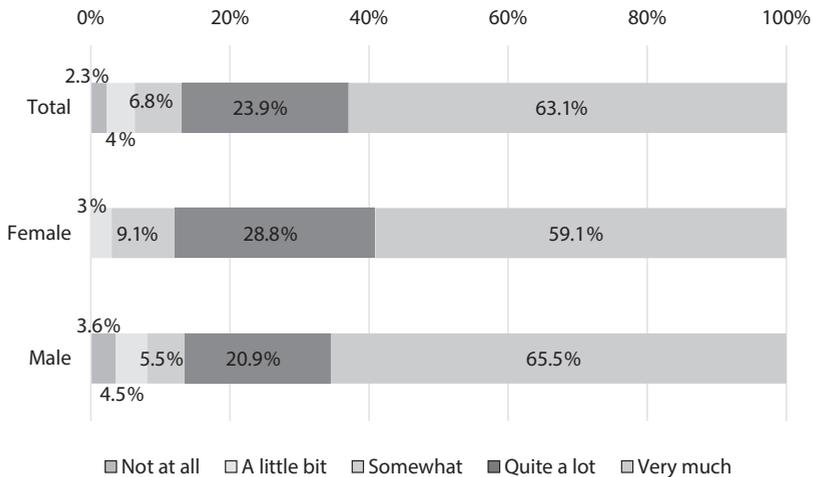
Investigating the views of the Roma people in identifying those vulnerable groups that face the worst situations of labour market discrimination, data reveal that Roma include themselves together with the elderly and the people with disabilities in those groups that experience the gravest discrimination in the Greek labour market. In particular, when asked about their views on discrimination against social vulnerable groups in the labour market, measured on a scale from 1 to 5, where 1 equals to “not at all” and 5 equals to “very much”, both Roma men and women identified their own group (Roma) together with the disabled people, as those groups facing a very high degree of discrimination (median=5), followed by elderly people (median=4.75). On the other hand, women and young people are considered to be the groups facing the lowest discrimination in the labour market (median=2 and median=2.5 respectively).

Figure 27: Roma perceptions on labour market discrimination (median)



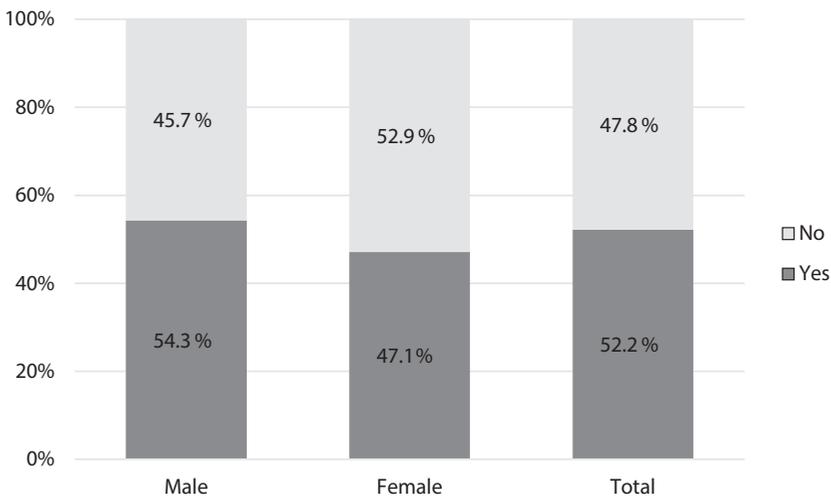
According to the views of Roma respondents as regards discrimination against their own population group in the Greek labour market, the majority of the Roma state that their own group faces discrimination (63.1%), with no particular differences by gender.

Figure 28: Self-perception of discriminations in the labour market against Roma



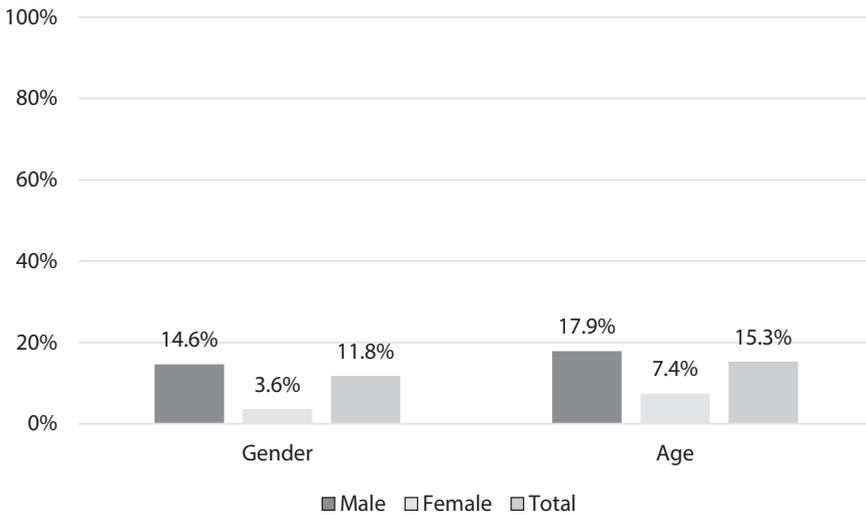
As to whether the Greek Roma had personal experiences of discrimination when trying to find a job, which resulted to not getting it, 52.6% (54.3% of men and 47.1% of women) stated that indeed they had lost the opportunity to get a job because they were Roma. In addition, 46.4% (45.5% of men and 48.5% of women) stated that they lost the opportunity to get a job because they "looked" like Roma.

Figure 29: Have you lost an opportunity to get a job because you are Roma?



As to the personal experiences of discrimination in the Greek labour market on the grounds of gender, only 11.8% of Roma stated that they have experienced discrimination. Also, self-experience of discrimination on the grounds of age was reported by 15.3% of Roma. It should be stressed, however, that our sample consists mostly of young persons and thus the results are biased. Finally, discrimination on the grounds of religion is stated by 1% of the Roma. It seems that the 'race' factor overrides other characteristics, such as gender, age and religion.

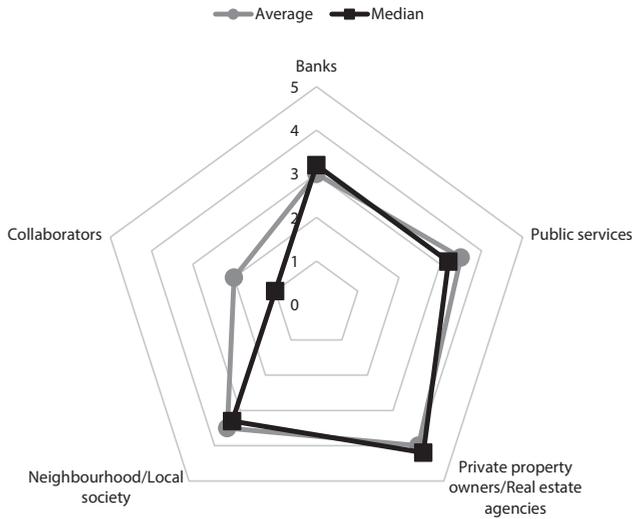
Figure 30: Experience of discrimination in the labour market on grounds of gender/age



5.2 Discriminations in Entrepreneurship

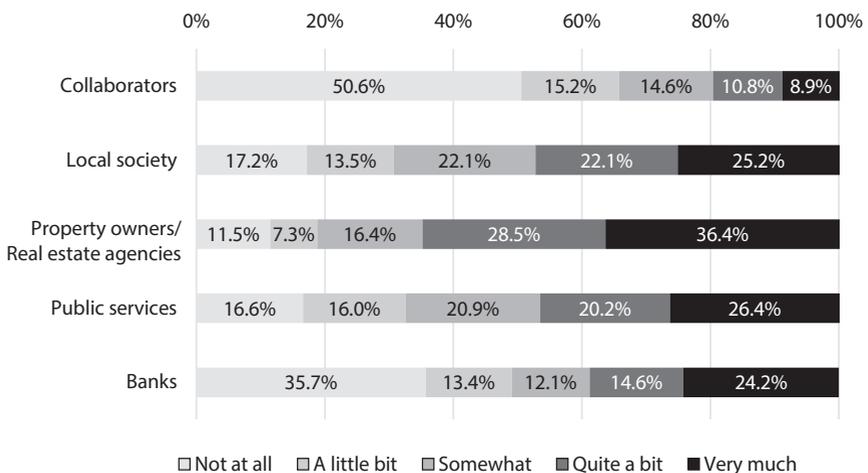
Looking at the perceptions of Roma respondents with regard to discrimination in the field of entrepreneurship, the majority of Roma believe that their group (Roma) faces discrimination, both when trying to start up a business (72.4%) and when trying to keep a business (67.4%). As to the perceptions of the Roma population about being discriminated against in various sectors of economic activity the following can be observed: as illustrated in Figure 31 below, when asked to position themselves on a 5 point Likert scale, (where 1 equals to 'not at all discriminated' and 5 equals to 'very much discriminated'), most Roma respondents believe that discrimination against them is more likely to occur by private property owners and by the real estate agencies when they are looking for a working place (median=4, average=3.71). Public services and local community representatives follow, whilst the Roma expect less discrimination from their collaborators.

Figure 31: Perceptions of Roma about discrimination in entrepreneurship



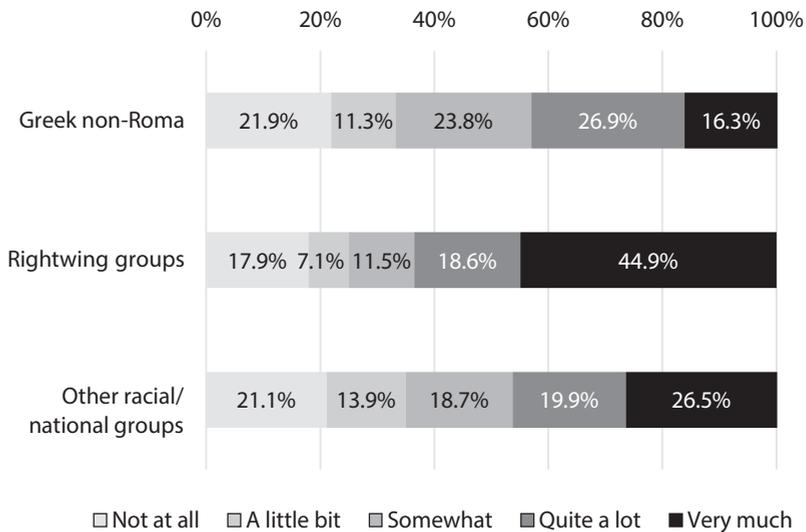
More analytically, 36.4% of the Roma respondents consider that real estate agencies and private property owners perform discriminatory acts and attitudes against them. Public services come second, followed by the local society (26.4%). No differences are being reported with regard to gender. On the contrary, collaborators are perceived by the 50.6% of Roma respondents as having a positive attitude. The same holds true for banks (35.7%).

Figure 32: Perceptions of Roma as regards discrimination in entrepreneurship



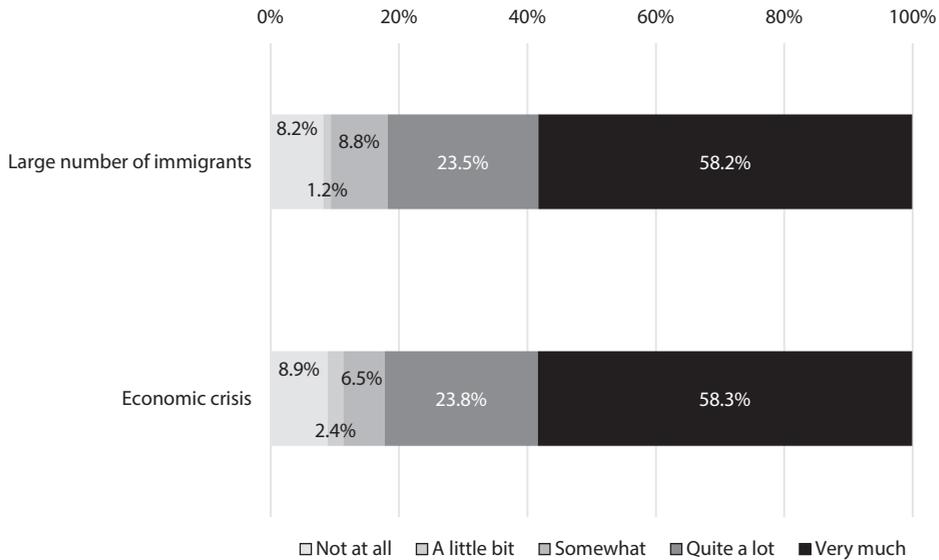
The Roma also face problems in their job from certain population groups: 44.9% of the Roma sample believe that radical right-wing groups are causing them problems and 26.5% of Roma believe that other racial/ethnic groups are also causing serious problems. Indicative is the case of Pakistani rivals, as ethnic migrant entrepreneurs from Pakistan are competing with the Greek Roma in low-skilled jobs, particularly in the field of scrap/ metal industry. Finally, 16.3% of the sample Roma population believe that non Roma Greeks are causing problems to them and their jobs.

Figure 33: Are Roma experiencing problems in their jobs by other population groups?



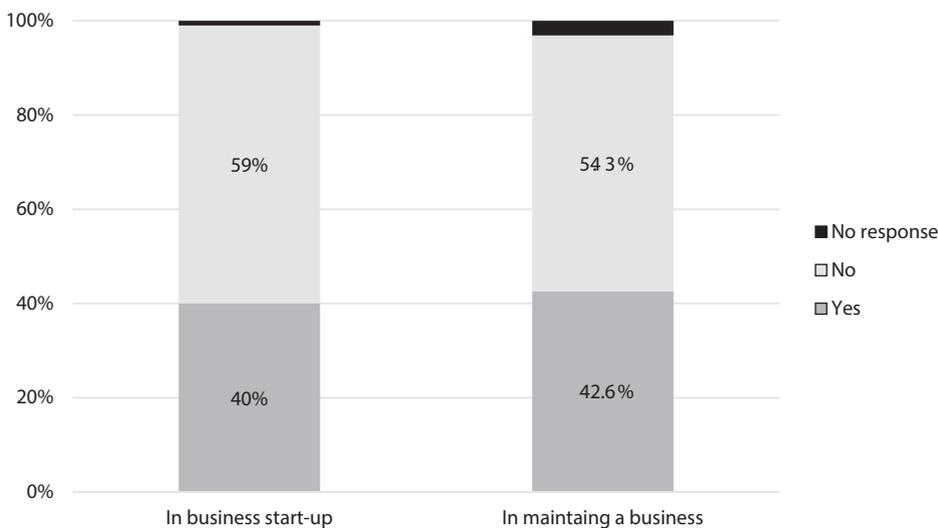
In relation to whether discrimination against Roma has increased when starting up or trying to keep a job, 58.2% of Roma believe that discrimination in their entrepreneurial activities has increased 'very much' due to the large number of immigrants. A further 23.5% of the sample believes that the large number of immigrants has resulted 'quite a lot' to an increase of discrimination against them. As to the impact of the economic crisis, 58.3% of the Roma believe that the crisis affects them 'very much' and another 23.8% that affects them 'quite a lot', while only 8.9% of the Roma state that the economic crisis had no impact on their activities.

Figure 34: Do you think that discrimination against Roma in their jobs has deteriorated due to:



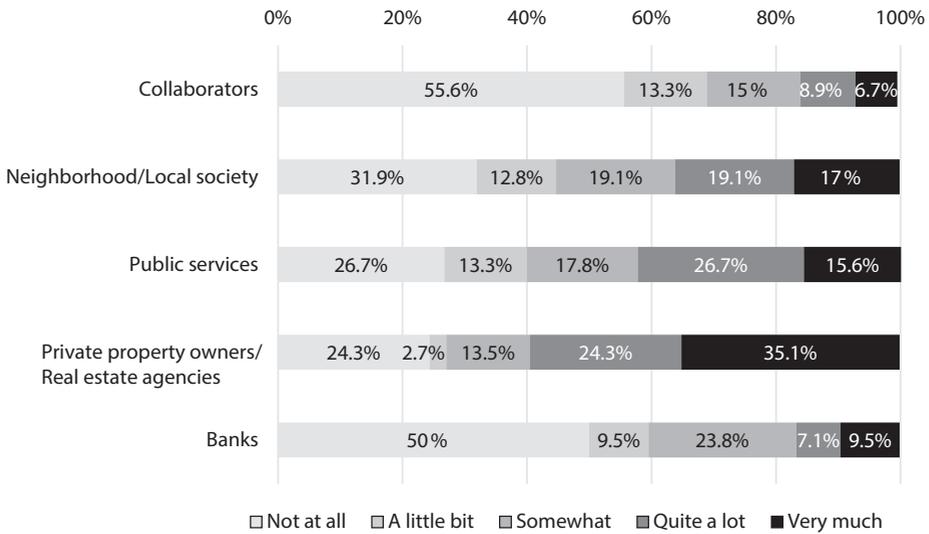
Looking into the personal experience of discrimination, 40% of the Roma respondents mentioned that they have experienced discrimination when trying to start up a business. The same holds true when trying to maintain a business activity (42.6%, Figure 35). Analyzing the data by gender, personal experiences of discrimination in setting up a business was recorded by 42% of men and by 33% of women, while in maintaining a business the rates recorded were 44.6% and 35% respectively.

Figure 35: Have you ever experienced discrimination?



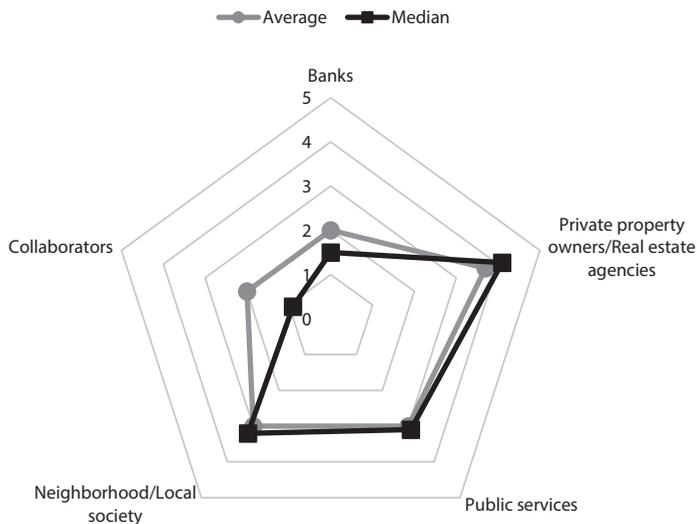
Personal experiences of discrimination against Roma in entrepreneurship have mostly occurred from private property owners or real estate agencies (59.4% stated "very much" and "quite a lot"), public services (42% stated "very much" and "quite a lot"), as well as from neighbours – local society (total of 36.1% who stated "very much" and quite a lot).

Figure 36: Personal experience of discrimination in entrepreneurship



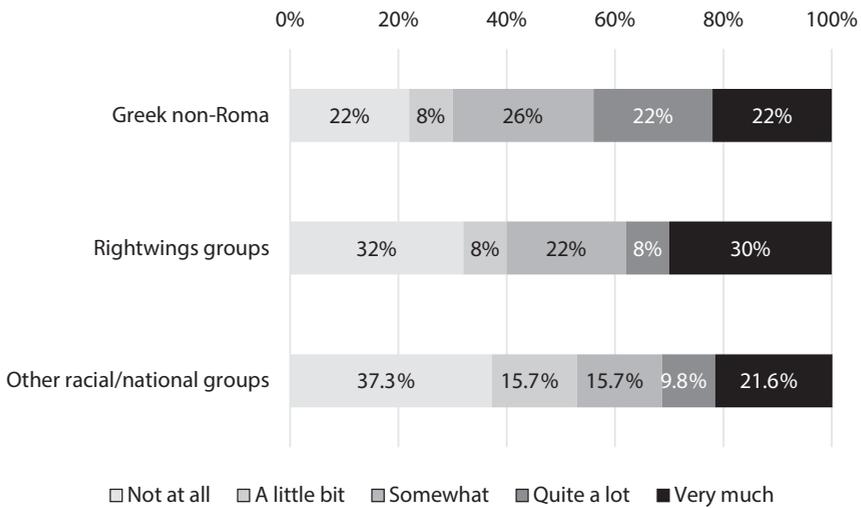
Additionally, as shown in Figure 37 below, private property owners and real estate agencies receive a median of 4 out of a 5 point discrimination scale (where 5= the highest level of discrimination and 1= the lowest), while public services and neighbours / local communities receive a median of 3.

Figure 37: Personal experience of discrimination in entrepreneurship



As regards personal experiences of discrimination/racism in the job by other population groups, 22% of the Roma responded that they have been ‘very much’ discriminated against from non Roma Greeks, while an equal percentage (22%) faced ‘no problems at all’. Another 26% admitted that it has faced problems with non Roma Greeks ‘quite a lot’ and a 8% ‘a little bit’. As to the problems experienced by radical right-wing groups, 30% of the Roma reported that they had bad experiences, while another 32% of the sample felt that this was not the case at all. Finally, 21.6% of the Roma have stated that they had "very much" experienced problems with other racial and ethnic groups, while 37.3% responded that they had no problems at all with other racial/ethnic groups (Figure 38).

Figure 38: Have you personally experienced any problems in your job from other population groups?



6. Summary

According to the research results of the present study, the Greek Roma are far from being a homogeneous population group. They present different employment characteristics and different levels of integration in the labour market. In addition, differences are observed depending on the areas where they live. However, most women and young Roma face difficulties in both their social inclusion and labour market integration. They seem socially isolated and excluded from access to social and public goods. They are living in cities, settlements or camps. The level of their social inclusion is reflected in their living conditions. Despite variations, the

majority of the Greek Roma exhibit high rates of illiteracy and lack basic educational and professional skills, a fact that constitutes a major barrier in their future perspectives, especially as regards their equal access to the labour market. Most Roma enter in the (informal) labour market at a very young age before finishing school. As a result, they lack specific skills and educational credentials. This is even more true for young Roma women who have to overcome a number of obstacles in order to stay at school including their own traditions concerning women's position. Participation in education and in employment is –to a large extent– a choice made by the family.

Roma people are mainly engaged in peddler trade, in scrap iron collection and in trade, as owners of small shops, while their traditional engagement in seasonal agricultural work has diminished.

The professional choices of the Roma population are determined by the available opportunities and possibilities, taking into consideration their wider socio-economic situation, their limited educational qualifications and the lack of labour market opportunities, as well as the negative stereotypes of the Greek society. The majority of Roma who participate in the labour market are engaged in job positions, which are characterised by self-employment, informal types of employment, low skill and educational qualifications and vocational training requirements. Among the major problems encountered are the non-availability of jobs, difficulties in obtaining legal trade licences, prosecution by the police, low income from work and racism.

They also face discrimination and prejudice from employers, which makes it difficult for them to integrate into the labour market. As regards the gender dimension, it seems that women face a triple discrimination, not only on the grounds of their identity but also because of their gender, both within the Roma community and in the broader society. In most cases, the Roma family attitude is a serious impediment on their professional and personal life.

In recent years, the position of the Roma in the labour market has further deteriorated due to the economic crisis. Their exclusion from the formal labour market drives them towards marginalized activities which are characterized by instability, non-legitimacy, insecurity, low pay, social insecurity, and unskilled labour. Although there is a tendency towards the abandonment of the traditional occupations of Roma and a shift towards new professions, trade remains their main economic activity, mainly in urban areas. Owning a shop is viewed as one way of entering in the labour market, which is more common for the Roma living in Ag. Varvara and Zefyri. Another way is to work as a peddler or junk dealer or scrap metal collector. The latter activities are mostly carried out illegally, without the licences required. Research data have shown that although the traditional characteristics

of the Greek Roma population still prevail, the levels of self-employment have increased, as well as the percentage of those working in family businesses.

The hypothesis that entrepreneurship for Roma is, in most cases, more a survival strategy than an economic choice aiming at starting up a business has been reaffirmed. The Roma women, however, have less access to work and their unemployment levels run higher than those of men. In addition, half of the employed women in our survey work as unpaid family workers. The research confirmed that the majority of the Roma people are trapped in jobs without economically viable prospects. Most Roma find themselves situated in an intermediate state between employment and unemployment, while their employment status is characterized by constant fight for survival and an endless cycle of scarce employment options. Their low educational credentials have also a great bearing on their engagement in low-paid jobs and low-skill employment patterns.

With regard to entrepreneurship, most Roma are not engaged in business activity, as it is understood in the official labour market, but rather in various forms of self-employment, often informal. That is, 40% of 'entrepreneurs' do not possess a permanent business address. Although there is an interest on behalf of the Roma in starting up a small businesses, the main obstacles they have to face, include their low level of education, the lack of funds and adequate income and the lack of demand for their products due to prejudice and mistrust towards the Roma population. As a result the Roma are confronted in their professional and business activities with racist behaviour and treatment by some potential customers, problems with the inspections of police authorities, problems with the municipalities in relation to licenses and professional loans, and non-compliance on behalf of the government with its promises to improve the living conditions of the Roma.

Looking into the gender discrimination of the employability and enterprise initiatives, we realise that certain obstacles hinder the progress of Roma women in entrepreneurship. These include the traditional position of women in the Roma society, their low level of educational qualifications and their housekeeping and childcare obligations. Only 17% of women are self-employed (with or without personnel) compared to 65% of men. In addition, the majority of women are not planning or have no desire to start a business. It seems that the family plays the most significant role in supporting and encouraging Roma women to become self-employed and to undertake business initiatives. To this end, most Roma women entrepreneurs have a similar employment family background and are also supported by their marital family.

CHAPTER FIVE

**Young and Women Muslim Immigrants
and Roma Entrepreneurs**

Indices and Data for Testing Hypotheses

DIONYSIS BALOURDOS²⁰⁶

1. The case of Muslim Immigrants in Athens

In the first section on this chapter we present theories that place emphasis on immigrant employment and discrimination, such as the human capital approach, the dual labour market perspective, insider–outsider theory, Becker’s theory of discrimination, etc. The second section that follows presents those specific approaches that deal with the issue of entrepreneurship and self-employment, such as the disadvantage or blockage hypothesis, the opportunity hypothesis etc. Following that, we specify the research questions in accordance to the previous theoretical hypotheses, and test them by using logistic regression analysis. Results and conclusions close the first part of the article. The second part provides data analysis for the Roma population of our sample.

2. Theoretical considerations on explaining migrant employment and entrepreneurship

Several explanatory approaches have been put forward to identify the determinants of immigrant employment and entrepreneurship. Rather than exclude each other, these approaches can complement each other and explain different employment and entrepreneurial strategies.

According to the *human capital approach*, most immigrants have an obvious labour market disadvantage in a broader sense, which is the lack of human capital resources. Due to differences in the level of educational and training opportunities

²⁰⁶ Director of Research at EKKE.

and in particular disparities between host and sending societies, immigrants²⁰⁷ might present lower than average educational qualifications than those of the native-born population. According to Mincer (1974) after entering the labour market, immigrants (workers) possible additions to their human capital generally take place through on-the-job-training, attendance to short formal training programs or evening school. Such a model suggests that labour market inclusion ought to be easier among higher educated immigrants and those coming from countries with higher compatibility of the human capital received abroad, with the skill requirements of the host-country labour market. Another similar explanation underlines that immigrants lack the 'country specific' human capital, which is critical to succeed in the host country's labour market (Chiswick 1978)²⁰⁸.

The *dual labour market perspective* proposes that the labour market is not a homogeneous entity. It contains a primary and a secondary sector, where the behavior of firms and workers require different theoretical explanations. Jobs in the *primary* sector are characterized by high-productivity growth, high pay and returns in human capital, good conditions, security and favorable opportunities for promotion through a highly-developed internal labour market (Doeringer and Piore, 1971; Reich et al., 1973; Rebitzer and Taylor, 1991). Jobs in the *secondary or informal* sector are characterized by poor working conditions, low-wages, no returns to human capital, little security and limited promotion or training opportunities. These jobs tend in general to be filled by immigrants and people from disadvantaged backgrounds, while they are also the first to be hit during periods of unemployment and recession. Under these circumstances the two markets are clearly segmented with workers employed in each one belonging to non-competing groups, since immigrant/ secondary workers cannot compete with primary workers for jobs on equal terms.

Even though there has been little research to identify which factors contribute to the concentration of immigrants in specific job positions or employment sectors, dual labour market proposes that this is mainly due to lower income.

The duality of the labour market is also addressed in the *insider-outsider theory* (Lindbeck and Snower, 1988) according to which some participants in the market

²⁰⁷ It is more or less a typical situation for third country nationals i.e. individuals who are neither from the EU country in which they are currently living or staying, nor from other member states of the European Union.

²⁰⁸ Country specific human capital includes knowledge about the destination country's language, customs and labour market, and is only to a limited extent transferable between countries.

have more privileged positions than others. In accordance with this theory, workers are divided into three groups:

- The 'outsiders', who have no protection and are unemployed, inactive, or work at jobs in the informal sector that offer little if any security.
- The 'entrants', who have recently been hired to jobs that may lead to insider status, but whose current positions are not associated with significant turnover costs; and
- The "insiders", who are those incumbent workers that enjoy more favorable employment opportunities than the other two categories.

According to Lindbeck and Snower (2000, p. 2): "*The insider-outsider distinction refers to a wide number of divides: employed versus unemployed workers, formal- versus informal-sector employees, employees with high versus low seniority, unionized versus non-unionized workers, workers on permanent versus temporary contracts, skilled versus unskilled workers, the short-term versus the long-term unemployed, and so on.*"

Immigrants are usually considered as 'outsiders' and are employed in 'bad jobs' at the secondary labour market, jobs that are characterized as unskilled, temporary, flexible and of low status. During recession and periods with high unemployment rates, immigrants and other disadvantaged groups find it difficult to remedy their outsider status even after a long period of residence in the host country.

According to Becker's (1957) theory of discrimination, employers have a 'taste' or preference against people from disadvantaged groups, and this taste can be treated in exactly the same way economists would analyze individual preferences regarding goods and services. Hence, not preferred workers may have to 'compensate' employers by being more productive at a given wage or by accepting a lower wage for identical productivity.

The *error discrimination approach* alternatively assumes that, due to a lack of full information, false beliefs are imputed about the 'true' productivity of workers (e.g. England, 1992: 60). Thus, in a way, immigrants are victims of employers' uncertainty over information relating to true productivity (Cain, 1976).

Phelps (1972), Arrow (1973) and Aigner and Cain, (1977) stated that firms have incomplete information on the productivity of potential workers. They never know for certain how individuals will perform on the job or how long they will stay with the firm after being hired. Individual characteristics are then approximately seen as a 'group average'. Thus, individuals belonging to different groups may be treated differently even if they share identical observable characteristics in every other aspect (statistical discrimination).

Alongside hidden discrimination, some scholars also mention endemic or institutional discrimination (e.g. Williams, 1985; Reitz, 1998; Gomolla and Radtke,

2000, Kogan 2007, p. 12). Examples of the latter could be the non-recognition of foreign educational or vocational credentials, when these actually provide a valid indication of professional knowledge and ability, or institutionalized exclusion of immigrants from certain job positions, e.g. public sector jobs.

Nestorowicz (2013) suggests that over the past three decades, the discrimination hypothesis has received a number of formal conceptualizations and empirical verifications, which could be disaggregated into the following three processes:

- 1) Employer discrimination (e.g. Moore 1983; Clark, Drinkwater 2000),
- 2) Capital market discrimination (e.g. Coate, Tennyson 1992) and
- 3) Consumer discrimination (e.g. Borjas, Bronars 1989).

The first of these place emphasis on conditions over which immigrants would prefer self-employment to wage-employment. The second concept explores access to capital as the key ingredient of entrepreneurial activity and examines how borrowing constraints affect the incentives and potential for the development of immigrant entrepreneurial ventures. The last concept is useful for explaining how consumer preferences with respect to providers of goods and services may affect the returns and thus also the numbers of immigrant businessmen. Furthermore, it is proposed that employer discrimination may take place in two ways (Nestorowicz 2013, Parker 2006). Either by blocking minority's access to the labour market in general, or by restricting their opportunities to low-paid jobs, which may result in them choosing self-employment as an escape strategy.

3. Immigrant entrepreneurship

The OECD defines entrepreneurs as *"those persons (business owners) who seek to generate value through the creation or expansion of economic activity, by identifying new products, processes or markets"* (2010, p. 24 and 2008). It is furthermore stated that this definition can be expanded to include the self-employed (whether or not they employ other persons), individuals *"who work in their own business, professional practice or farm for the purpose of earning a profit"* (OECD, 2010, p. 24)

Immigrants²⁰⁹ represent an important share of entrepreneurs in almost all EU countries. According to SOPEMI (2007, p. 75), in Greece the share of foreign-born in total self-employment is (3.7%) while the share of self-employment in total foreign-born employment is (12.7%). Becoming self-employed does not mean that barriers immigrant face become irrelevant. Banks may still discriminate against them when they request business loans, and qualifications may still be not

²⁰⁹ And other vulnerable people such as Roma.

recognized. Furthermore, taxation²¹⁰ and language barriers may also discourage immigrant entrepreneurship, while difficulties in understanding the laws and the bureaucratic system, as well as lack of information and training, may indirectly stimulate the participation of immigrant entrepreneurs in the formal or informal economy²¹¹.

We recognize that small businesses run by immigrants are highly sensitive to administrative processes and additional regulatory requirements. We found out that Athens employment of Muslim immigrants is dominated by salary employment (57.1%), while 21.9% are self-employed without employees, 19% are employers / businessmen, and only a marginal percent (1.9%) are employed in a family business without salary.

There have been notable cases of successful immigrant entrepreneurs in many European countries, most of which are:²¹²

- concentrated towards the secondary labour market
- mainly establishing their business in markets with low barriers of entry in terms of capital outlays and required educational qualifications, while production is mainly small-scale, low in added value and often very intensive-intensive;
- earnings are typically relatively low, and work days are characterized by many working hours and hard conditions;
- lacking in many cases access to significant funds of (financial) capital
- deemed lacking in appropriate educational qualifications.

By starting their own business, immigrant entrepreneurs create their own jobs and if they are successful, jobs created –even poor jobs– help alleviate unemployment among immigrants. Some choose self-employment rather than low-wage jobs because they value flexibility, independence or autonomy, and being one's own boss. Other, however, are pushed to self-employment because they are likely to earn more or because they do not have any other employment alternatives. At the same time, it can be argued that their expectation is to avoid increasing difficulties in entering the labour market (e.g. unemployment, low pay in a bad job

²¹⁰ Through bureaucratic procedures that are difficult even for the natives to overcome.

²¹¹ According to Williams and Nadin (2010, p. 363) "off-the-books", "undeclared", "shadow", "cash-in-hand" or "hidden" economy/ sector, is defined as the paid production and sale of goods and services that are legitimate in all respects besides the fact that they are unregistered by, or hidden from the state for tax and/or benefit purposes. Entrepreneurs can operate wholly in the informal economy or conduct only a portion of their transactions off-the-books.

²¹² See: <http://www.abaco-project.eu/documents/CatarinaReisOliveira-5-11-09.pdf>.

position, discrimination, language difficulties, problems with the recognition of qualifications). Self-employment increases during times of economic recession, as is the case for Greece the last few years.

Bella, Karasavoglou, Papadopoulos and Arampatzis (2014) referring to Bates (1997) and Fairlie (1996), state that the motivations immigrants have for entrepreneurship are often grouped into two categories.

a) External incentives that refer to the increase of personal income or to increase income opportunities (Kuratko et al., 1997), in ensuring additional income after retirement (Aspaas, 2004).

b) Internal incentives that include psychological rewards such as satisfaction (Aspaas, 2004; Kuratko et al., 1997; Robichaud et al, 2001), opportunities for creative expressions (Aspaas, 2004), personal development, recognition, challenge, excitement and satisfaction of the need for success (Kuratko et al., 1997; Robichaud et al., 2001).

More internal incentives are the following: Independence, autonomy, freedom, control being your own boss and the immigrant's protection and their families (Aronoff and Ward, 1995; Kuratko et al., 1997; Robichaud et al. 2001; Bella, Karasavoglou, Papadopoulos and Arampatzis 2014).

The OECD (2010) suggests that the main approaches explaining immigrant entrepreneurship are complementary to each other rather than exclusive. As precisely stated (OECD, 2010. p.16): *"One hypothesis is often referred to as the disadvantage or blockage hypothesis. It is based on the personal characteristics of migrants and assumes that they enter self-employment out of necessity because they have low skills, lack of education, language difficulties and discrimination."*

Another hypothesis is the specificity hypothesis linking together migrant groups and economic sectors. It proposes that individual migrant national or ethnic groups gravitate into specific occupations or sectors.

The opportunity hypothesis focuses on the interaction between the personal resources of migrants, the resources of migrant communities, such as access to financial support, consumers, suppliers and advice, and the opportunities presented by the host country with respect to labour market structures and regulation, government incentives and public opinion.

A final hypothesis is the convergence hypothesis. It proposes that immigrant and native self-employed show increasingly similar profiles over time. It implies both a convergence of self-employment rates between migrants and natives and a move of migrant entrepreneurs away from ethnic enclaves into a broader range of occupations and sectors."

In recent years, an increased interest in research on dual labour market theory has taken place. One of the reasons for this reappearance is that market-market conditions deteriorated during the recession; social exclusion, poverty, welfare, and unemployment thus re-entered public debate. This is especially the case for Greece, where the market also contains elements of a dual structure, with a number of jobs and career paths segregated with respect to nationality/ ethnicity, or other characteristics. As well documented, the majority of immigrant workers are willing to accept a typical and precarious employment (the so called '3D'-jobs: dirty, dangerous and demanding work) in the secondary market which are low paid and rejected by the domestic labour force²¹³. Moreover, migrants are at higher risk of belonging to the category known as 'working poor' (Balourdos, Tsiganou 2012). Concerning motivating factors for starting self-employment, Bella et al (2014) have designated the following:

- the exclusion from the primary labour market (Alund, 2003; De Freitas, 1991; Feldman *et al.* 1991),
- chronic unemployment (Light, 1979),
- low wages and discrimination in the labour market (Bates, 1997; De Freitas, 1991; Fairlie and Meyer, 1996; Light, 1984; Olson *et al.*, 2000)
- improvement of the economic situation whilst improving the social status (Kupferberg, 2003).

In this context, there are indications that immigrants (particularly Third Country Nationals –TCNs)²¹⁴ are among those worst affected by the economic recession. The impact is likely to be even stronger for low skilled immigrants. In the case of Greece, unemployment further entails the risk of not collecting the necessary number of social security contribution stamps, thus not been able to claim the renewal of their work and residence permits, and ultimately losing legal status.

Furthermore, as Nestorowicz (2013) underlines, *"in large part the immigrant self-employment research frontier depends on data availability, though. It is also for this reason that most conceptual developments and corresponding empirical studies have been carried out in the North American, British, Canadian or Australian contexts. Determining, both theoretically and empirically, if and how the recalled understandings of ethnic entrepreneurship are applicable in other settings still calls for scientific*

²¹³ Men in construction, farming, industry, tourism and women in personal services.

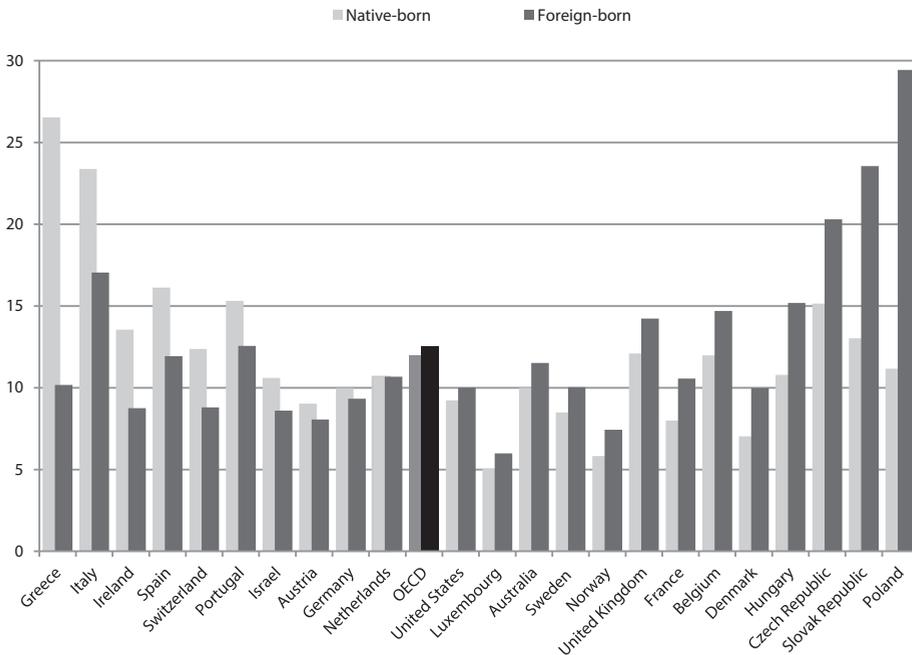
²¹⁴ In the European Union, the term refers to individuals who are neither from the EU country in which they are currently living or staying, nor from other member states of the European Union: http://ec.europa.eu/dgs/home-affairs/what-we-do/networks/european_migration_network/glossary/index_t_en.htm

attention. Especially, that existing theories provide quite a coherent, though not holistic, picture of how immigrant self-employment develops, while available empirical studies come to conflicting conclusions”.

A number of previous studies on immigrants’ labour market integration claimed that the different forms of ethnic concentration were a strategy that immigrants adopted in order to cope with lack of social networks in the host country, with language and skills deficiency and with discrimination (Lierberson, 1981; Model, 1993, 1997; Portes and Manning, 1986; Waldinger, 1996; Zeltzer-Zubida, 2004).

In the case of Greece, research has demonstrated that immigrants use self-employment as a survival strategy, in order to avoid discrimination directed to them. (Lazaridis and Koumandraki, 2003). Others suggest that immigrants use self-employment in order to improve their children’s’ educational prospects (Serderakis et al., 2003; Liapi, 2006). Lianos and Psiridis (2006) conclude that the possibility of immigrants’ self-employment in Greece is related to a great extend with their previous business experience in the country.

Figure 1: Self-employed persons as a share of all employed persons, native and foreign-born, 2007-2008

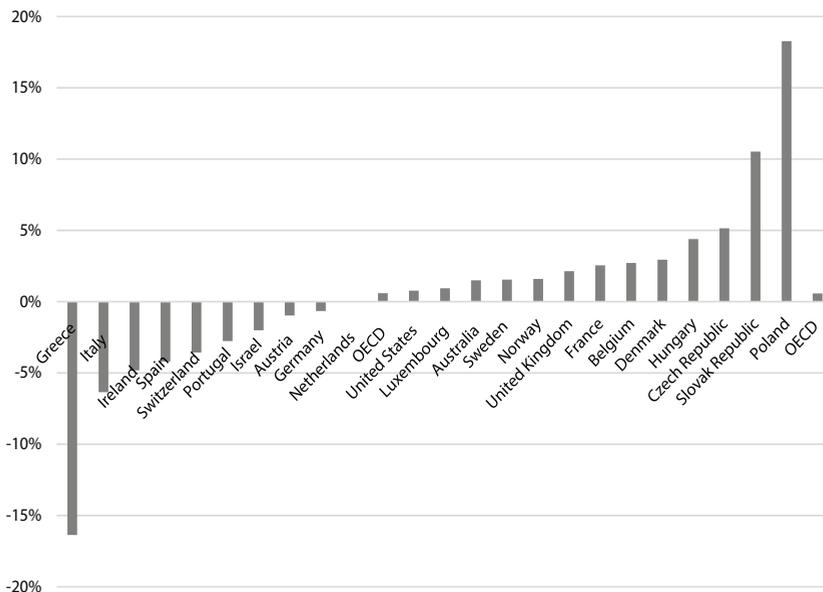


Source: Nestorowicz, 2013. <http://www.ceemr.uw.edu.pl/vol-1-no-1-december-2012/articles/immigrant-self-employment-definitions-concepts-and-methods>

In addition to factors having to do with the labour market, there are other factors that deal with differing incentives between native and immigrants selecting self-employment, such as the existing institutional framework in the host country. Hatziprokopiou in his research (2008) made a special reference regarding the role of the institutional framework for starting a business in Greece.

Labrianidis (2007), in a fieldwork research regarding the entrepreneurship of immigrants in Thessaloniki mentions that immigrant businesses are small, family based, and work almost exclusively with the immigrant community, hence running the risk of progressively becoming businesses of a “marginal” character. However, findings demonstrate the importance and role of migration networks as a source of social capital that can foster entrepreneurship among immigrants and compensate for impeding factors (discrimination, insufficient knowledge of the language and the local economy, uncertain legal status, etc.). In a recent study by Nestorowicz, (2013), Greece is placed among those countries where shares of entrepreneurs in total employment are on average higher among the natives than among the immigrants (See Figure 1 and Figure 2).

Figure 2: Difference between native and immigrant shares of self-employed persons as percentage of all employed natives and immigrants respectively, 2007-2008, in percentage points



Source: Nestorowicz, 2013. <http://www.ceemr.uw.edu.pl/vol-1-no-1-december-2012/articles/immigrant-self-employment-definitions-concepts-and-methods>

4. Research questions with reference to theoretical hypotheses and findings from other research works in Greece

The main research hypothesis is that entrepreneurship is correlated to different factors; hence, the aim is first to identify these factors, and then to understand on whether entrepreneurship is an activity that derives out of necessity, due to immigrants' low skills, lack of education, language difficulties and discrimination. Furthermore, we may ask on whether Muslim immigrants gravitate into specific occupations or sectors or they think that entrepreneurship is an opportunity.

It also seems that socio-economic and cultural factors have a significant role in entrepreneurship behavior. For example, the lack of formal skills, education, and savings, lack of family loans on favorable terms and discrimination in the labour market are considered as factors with limited significance for Muslim immigrants' business activity. At the same time, many of them have "conservative" attitude towards women working outside home, resulting in the lower contribution of Muslim women to the family budget.

According to previous studies conducted in Greece, immigrant employment rates and job income are lower than those of natives. This pattern typically has been explained by the lower human capital attributes of immigrants, by Greece's particular immigration policies and the consequent composition of the immigrant population in Greece (Balourdos, Tsiganou 2012). Whereas immigrants' labour market integration has been widely studied, very few scholars have looked at the effect of discrimination and other relevant explanatory variables such as the position of durable goods and knowledge of the Greek language on immigrant entrepreneurship.

In this perspective, a key first question is whether immigrants experience high rates of discrimination in the labour market, whether this affects their working status or employability and whether this fact "pushes" them to entrepreneurship. Hence, the question stated reads as: Is entrepreneurship the only vital option immigrants have in order to overcome labour market barriers? Secondly we expect to find variations in the extent of discrimination between in-groups. Preference based approaches to discrimination would suggest that those from a specific country (e.g. Pakistan or Bangladesh) may experience greater discrimination than immigrants with different citizenship or nationality backgrounds. Given also the severity of the economic recession and the deterioration in the labour market, we expect that discrimination against immigrants to be increased.

We examine discrimination as perceived subjectively by the respondent in reply to a direct question. Our survey provides information about a range of social

contexts, for example, while looking for work (employment agency), in relation to education, while contacting the police, while using bank services, health services, municipal services, etc. Previous research has also shown that people who experience discrimination may be more likely to report this incident anonymously in response to a direct question in a survey, than make an official complaint to a legal authority or other state body (McGinnity *et al.*, 2006). The data from surveys are thus considered more accurate and comprehensive. Finally we expect that immigrants who participate in municipal elections and other collective activities (civic engagement, membership of associations) be less discriminated. In short, we focus on the following sets of questions:

1. What factors are kept behind a migrant's entrepreneurship decision?
2. Why do immigrants start up small businesses in Greece? What are their initial financial resources? Is entrepreneurship an indirect way for immigrants to avoid increasing difficulties in entering the labour market (e.g. unemployment, discrimination)?

5. Selected characteristics of Muslim entrepreneurs: results from the Athens sample survey

As far as business activity is concerned, almost one third of the Muslim immigrants that are currently employed stated they have their own business or their own job (32 persons), while 49 persons are either looking for a job or remain inactive (Figures 3 and 4).

Figure 3: Muslim immigrant employment status

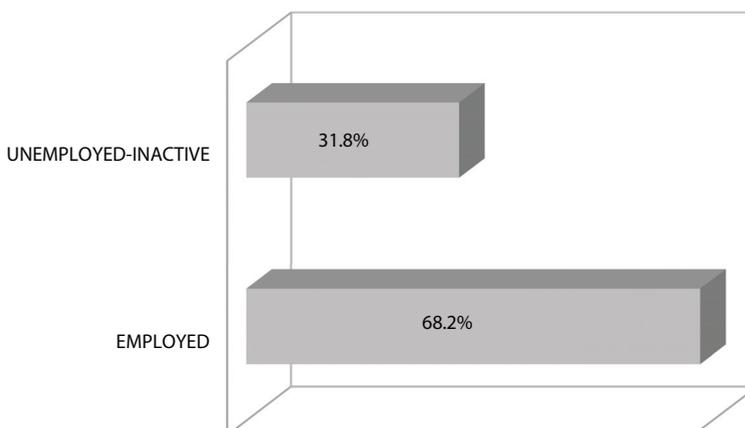
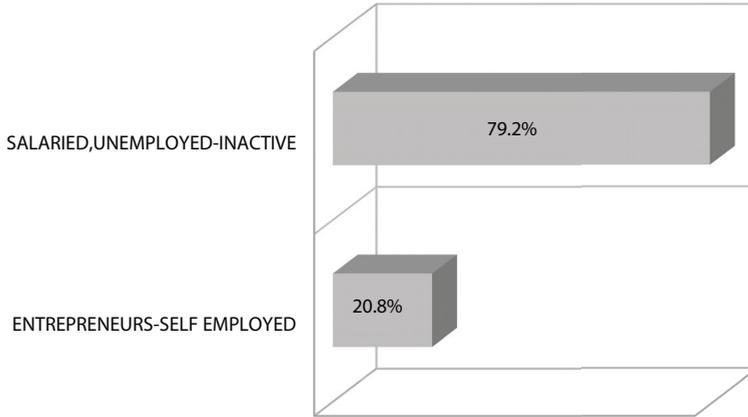
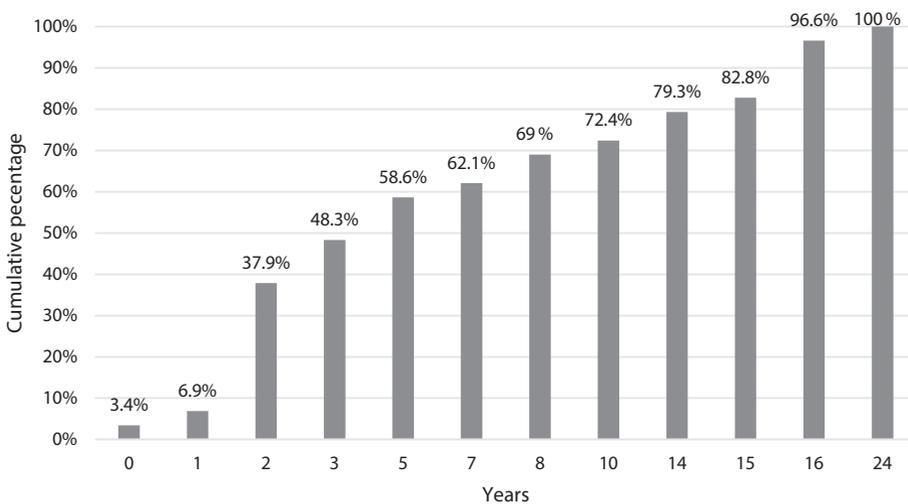


Figure 4. Muslim immigrant employment: entrepreneurs – self employed and salaried employed, unemployed or inactive



As stated previously in this volume, one of the findings is that 48.3% of Muslim immigrant businesses have been established within the last 3 years, while 72.4% have been established during the last 10 years. For the vast majority of our sample, this was their first business, and only a few cases stated that their business is in collaboration with others (Figure 5).

Figure 5: Muslim entrepreneurs business establishment (years)



Concerning the age of entrepreneurs we find that those from Afghanistan have the lowest mean value (29.4), while the highest is observed for those from Egypt (42.6). The differences concerning the mean age at first marriage are also significant. The lowest mean value (25 years) was observed for the Afghans and 30.3 (the highest) for entrepreneurs from Egypt (Figure 4). The same figure also demonstrates that most entrepreneurs have lived in Greece for more than 10 years, while the mean duration of their years of study is also close to 10 (with Egyptians having a slightly higher percentage). Concerning the age at first marriage, some studies show that most immigrant groups in Europe are likely to marry earlier than the natives (Adserà and Ferrer 2014, p. 22). In our sample it seems that age at first marriage varies significantly between the various immigrant groups (Figure 6)²¹⁵. Actually immigrants from Egypt have the highest age (30.3 years), followed by immigrants from Bangladesh (29.9 years) and those from Pakistan (28.1 years). The Afghans show the lowest age at first marriage (25 years).

Apart from cultural explanations, there are two main factors that underline these findings²¹⁶. First, there is an increasing tendency for the young population to remain in education for longer periods, before entering the labour market and earn income. Secondly, once they do start working, they tend to give priority to establishing a professional career, partly so as to increase their longer-term earnings potential. In our case we may state that at least the first factor may have an effect as in the same Figure we may see that the mean years of education are relatively high (above 10 in almost all cases) and therefore a significant proportion have high educational level.

There are substantial differences in average number of persons living in the household across different nationalities, ranging from 2.89 for immigrants from Bangladesh to 1.54 for immigrants from Afghanistan. In the majority of the immigrants, the mean of children is slightly below the average size of persons living in the household, but for those from Pakistan the size "children" is slightly above the average (Figure 7).

²¹⁵ Recall that in our sample the great majority are males.

²¹⁶ Evidence for these factors could be found mainly among natives. However, they can partially concern immigrants as well.

Figure 6: Muslim immigrants age, duration of stay in Greece, years spent in education, age at first marriage (mean values)

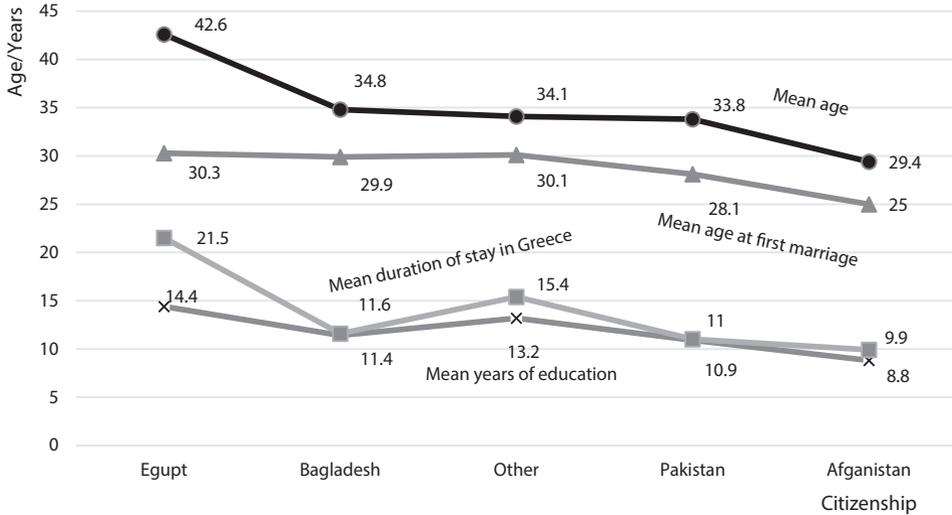
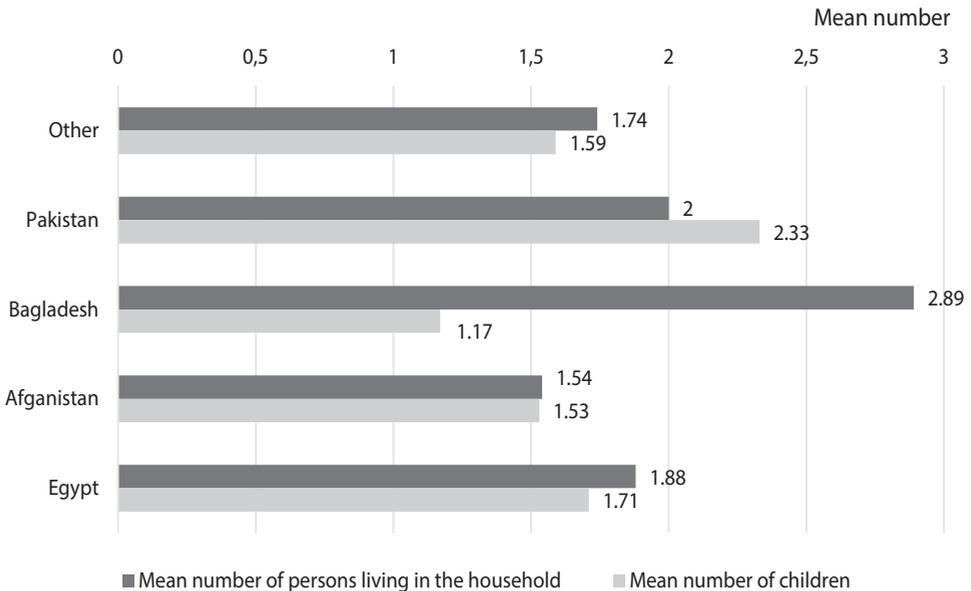


Figure 7: Muslim immigrants, mean number of persons living in the household, mean number of children



The profile of Muslim immigrant entrepreneurs in Athens, as described in previous sections, identified differences between the group of the self-employed and the group of wage and salaried, unemployed and inactive immigrants in various dimensions. Controlling simultaneously for different sets of individual characteristics should help identify specificities with regard to immigrant entrepreneurship. Furthermore, in order to know which policies are best suited to encourage and sustain immigrant entrepreneurship, it is necessary to know how each individual factor is related to the entrepreneurship decision. The factors related to the decision to become an entrepreneur are analyzed using logistic regression analysis.

6. Logistic analysis: Model specification

The explanatory model for the employment pattern of Muslim immigrants in Athens was tested first using binary logistic regression²¹⁷. The dependent variable is binary, coded 1 for self-employed and 0 for wage and salaried, unemployed or inactive. Letting P_i denote the probability of success (if the respondent is self-employed), the logistic regression model can be written in terms of the log of the odds, as follows:

In particular:

$$P(E_i = 1 | X) = \exp^{(b_0 + b_1X_i + b_2A_i + b_3P_i + b_4D_i + b_5M_i)} / [1 + \exp^{(b_0 + b_1X_i + b_2A_i + b_3P_i + b_4D_i + b_5M_i)}]$$

where E_i equals one if the individual is self-employed and zero if he/she is salaried employed, unemployed or inactive.

Different sets of individual and other characteristics are used (see Figure 6). First of all, individual and household characteristics (X_i): individual age, gender, citizenship²¹⁸, marital status²¹⁹, household composition (the number of children in the household or the number of persons living in the house) and self perceived health status (subjective evaluation)²²⁰.

²¹⁷ Logistic Regression is used to predict the probability that the 'event of interest' will occur as a linear function of one (or more) continuous and/or dichotomous independent variables. The dependent variable must be binary, exhaustive and mutually exclusive and should be coded as "1" representing presence of the event occurring (the focus of the study) and "0" to denote the absence of event (the reference category). SPSS automatically recodes the lower number of the category to 0 and higher number to 1.

²¹⁸ Re-coded to '1=Pakistani', and '0=other'

²¹⁹ This variable was divided into two group; 1= married, 0 = in all other cases (single, divorced, widowed, separated).

²²⁰ Re-coded to '0=bad or very bad', and '1=average' 'good or very good' (the original scale was: 'bad', 'very bad', 'average', 'good' and 'very good').

Next, variables denoting acquisition of human capital or work experience are tested. (A_i): years of schooling²²¹, ability to read or write Greek²²² (subjective evaluation)²²³, past job experience and several other variables such as individuals in educational programmes provided outside the school. We use a dummy for those who declared participation is such a program.

Immigrants in Greece have the right to vote in national elections if they have Greek nationality. Immigrants without a Greek passport have been granted the right to vote in communal elections. However it is stated that (OECD, 2013, p. 256): *"Greece extended voting rights to migrants in local elections of 2010, but of the 203.700 immigrants (of which 118.000 of Greek origin) eligible to vote in the November 2010 local elections, only 12.000 registered."*

A proposed set of immigrant variables denoting political participation or rights awareness (P_i), include the following: right to vote to communal election, participation to communal election, participation in demonstration, and participation in religious activities²²⁴. In addition, it includes a set of specific immigrant discrimination variables D_i as further determinants of entrepreneurship: discriminated from tax-office, police, public service, banks.

The existence of credit constraints to start a business has been extensively analyzed in the entrepreneurship literature. Those migrant entrepreneurs without sufficient wealth to provide as collateral, face more difficulties accessing credit to finance their business ventures, while the situation is worsened through discrimination. Knowledge about discrimination law, knowledge about organization support for discrimination victims²²⁵ and self perceived work –based discrimination, are based on the two following questions;

Have you personally not been employed because you are an immigrant?

Yes =1

No, do not concern me, don't know =0

Have you personally not been employed because you look like an immigrant?

Yes =1

No, do not concern me, don't know =0

²²¹ Tested also as categorical: Secondary school degree, High school degree and Bachelor degree.

²²² Volery (2007) argues that the lack of linguistic competence can lead immigrants to self-employment, while Nilsson (2012) points out that the lack of language competence may negatively affect the course of business of the immigrant.

²²³ Re-coded to '0=bad or very bad', and '1=average' 'good or very good' (the original scale was: 'bad', 'very bad', 'average', 'good' and 'very good').

²²⁴ All recoded to 'Yes=1', 'No=0'.

²²⁵ Yes=1', 'No=0'.

The variable set M_i include (see also Figure 8):

- A material deprivation indicator, defined as circumstances denying immigrants' access to at least three out of the following nine material goods: i) have a car, ii) have a washing machine, iii) have a tv, iv) have a personal computer, v) have a telephone line connection, vi) have a cooker machine, vii) have electricity connection, viii) have heating and viiii) have bedroom (other than sitting room).
- The perceived economic conditions of the family, given by the interviewees' response to the question: "Is your household's income sufficient to see you through to the end of the month?" ranging on a scale from 1 ("with great difficulty") to 6 ("very easily").
- A variable of the perceived self-reported amount to cover the basic needs of the household, given by the interviewees' response to the question: "what is the necessary level of income to cover your household's basic needs?" This variable which was continuous, was re-coded to three classes: 1= up to €600, 2= €601 - €999 and 3= €1000 or more. In an ad-hoc basis 1 is the dummy variable set up to represent the "low" level of self-reported amount, 2 is the dummy representing the "medium" level amount and 3 is the dummy representing the 'high' level reported amount.
- Housing tenure: 1= owns²²⁶, 0= rents²²⁷. Mestres (2010, p. 44), applying a similar methodology used his variable as proxy for a wealth measure (an indicator variable of property ownership of the residence the individual lives in).

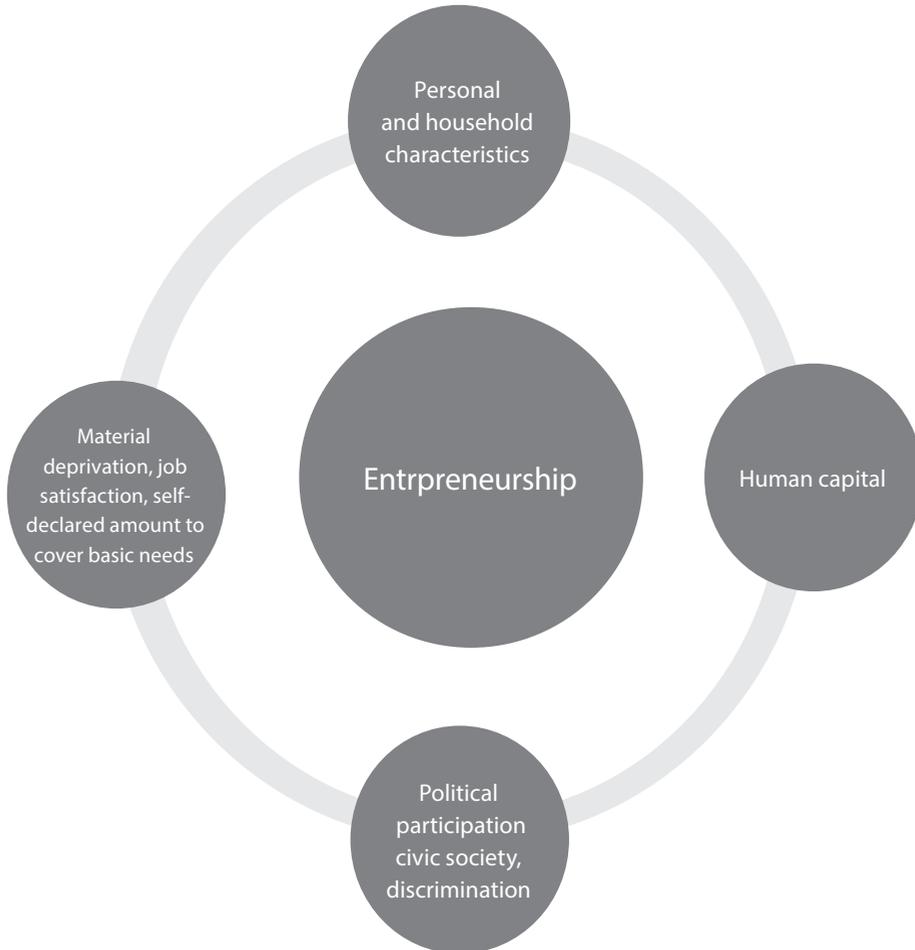
Finally, several variables related to self-employed were tested such as job satisfaction²²⁸, possible participation of family members at the immigrant enterprise, a start-up subsidy (from bank, family members, co-national etc.) for the beginning of the enterprise

As a first step, we investigate if there are any differences in self-employment rates for various immigrant groups and also the effect of other variables on the propensity of being self-employed. For this purpose, we use a binary logistic model. The dependent variable equals one if the individual is self-employed and zero otherwise. We use several combinations of covariates (presented above), in order to specify the best model. By doing this, we directly observe the significant factors affecting the Muslim immigrant likelihood of being self-employed.

²²⁶ This category includes also those owning with a mortgage.

²²⁷ For simplicity reasons we refer this category as 'rents', as only one immigrant declared that the house is subsidised by the municipality and another declared no legal tenancy/ land property.

²²⁸ 'Much, very much =1', 'Not at all, a little, medium =0'.

Figure 8. Factors affecting Muslim immigrant entrepreneurship

In the second step of our analysis, we want to investigate if the same factors are significant for the labour market inclusion of Muslim immigrant in Athens. For this purpose we estimate a logistic model where the dependent variable takes on the following values: 'one' if the individual is wage-salaried employed or self-employed and zero otherwise.

6.1 Immigrant entrepreneurship: Logistic Regression Analysis²²⁹

The results from a logistic model of the likelihood of being self-employed are shown in Tables 1 to 4. We focus on: Model fit, Interpreting coefficients, Inferential statistics and Predicting Y for values of the independent variables. The logits (log odds) are the 'B' coefficients (the slope values)²³⁰ and can be interpreted as the change in the average value of Y, from one unit of change in X, *ceteris paribus*²³¹. The odds ratio denoted by ' $\exp(B)$ ' and represents the ratio-change in the odds associated with one-unit change in the predictor variable²³².

Model in Table 1 includes 'ability to read Greek', 'job satisfaction' and 'declared amount to cover basic needs' as predictors. Model in Table 2, instead of 'job satisfaction' includes 'discrimination by banks' while model in Table 3 includes the duration of stay in Greece and not the 'ability to read Greek'. Finally model in Table 4, includes age, 'participation at communal elections' and 'job satisfaction'.

Based on the above, in Table 1 we see first that the -2 Log Likelihood statistic²³³ is 132.491. This statistic measures how poorly the model predicts the probability of being employed²³⁴. Table 1 provides also with the Pseudo R square statistics²³⁵. There are two measures, Cox & Snell which has the value 0.294 and Nagelkerke with the value 0.419.

²²⁹ Logistic regression, provides information / prediction of group membership, since it calculates the probability of success over the probability of failure, the results of the analysis are in the form of an odds ratio. It also provides knowledge of the relationships and strengths among the variables.

²³⁰ Column (2) shows the parameter estimates (B); column (3) reports the standard errors, the Wald statistic and the significant level of the estimates; Exp (B) is presented at the last column.

²³¹ Difficult to be applicable in reality.

²³² Exp (B)', is the exponent of 'B' (log-odds) and is easier to interpret.

²³³ Referred also as -2LL or negative two log-likelihood.

²³⁴ -2LL is the deviance statistic and it can be thought of as a chi-square value. The smaller the deviance is, the better the model fits the data. If a model fits perfectly, the likelihood=1 and -2LL=0.

²³⁵ R^2 , summarizes the proportion of variance in the dependent variable associated with the predictor (independent) variables, with larger R^2 values indicating that more of the variation is explained by the model, to a maximum of 1. The model with the largest R^2 statistic is "best" according to this measure.

Table 1: Logistic Regression of Membership of self-employed Muslim immigrants: The Effects of Ability to read Greek, Job satisfaction (JOBSAT) and Perceived self-reported amount to cover the basic needs of the household (PBASIC)^{236, 237, 238}

Self-employed: Model 1	B	S.E.31	Wald 32	Sig 33	Exp(B)
Ability to read Greek (1)	1.073	0.468	5.251	0.022	2.925
Job satisfaction: JOBSAT (1)	1.259	0.437	8.298	0.004	3.521
PBASIC (1)	-2.735	0.673	16.531	0.000	0.065
PBASIC (2)	-1.864	0.523	12.709	0.000	0.155
Constant	-1.061	0.469	5.117	0.024	0.346
-2LL =132.491					
Cox & Snell R Square =0.294					
Nagelkerke R Square =0.419					

In the same table, Exp(B) represents the ratio-change in the odds associated with one-unit change in the predictor variable²³⁹. For example, Exp(B) for 'ability to read Greek' is equal to 2.925, and it is statistically significant ($p = 0.022$ in the "Sig." column); therefore, Muslim immigrants who have medium or good knowledge of the Greek language are 2.925 times more likely than immigrants with low or no knowledge of the Greek language to be self-employed, and not fall into the category of salaried employed, unemployed or inactive (when other variables are controlled).

Notice that from the set of M_i variables only the variable 'self-reported amount to cover the basic needs' (PBASIC) is included in the model as it was statistical

²³⁶ Multicollinearity in the logistic regression solution is detected by examining the standard errors for the b coefficients. A standard error larger than 2.0 indicates numerical problems, such as multicollinearity among the independent variables, zero cells for a dummy-coded independent variable because all of the subjects have the same value for the variable, and 'complete separation' whereby the two groups in the dependent event variable can be perfectly separated by scores on one of the independent variables. None of the independent variables in this analysis had a standard error larger than 2.0 (Tables 1-3). Note that the check for standard errors larger than 2.0 *does not include* the standard error for the Constant.

²³⁷ If the significance level of the Wald statistic is small (normally less than 0.05) then the parameter is considered useful to the model.

²³⁸ Sig indicates the significance level of the Wald statistic. A value of $p < 0.05$ tells us that the predictor coefficients are significantly different to zero – thus will improve predictive power.

²³⁹ 'Exp (B)', is the exponent of 'B' (log-odds) and is easier to interpret.

significant. "PBASIC(1)" represents, "low level of self-reported amount"; "PBASIC(2)" represents the second category, "medium" level; We see that both categories (or dummy variables) are statistically significant ($p = 0.000$ in both cases).

The exponentiated coefficient reveals that those declared low level of monthly income to cover the basic needs of the household are 0.065 times less likely than those in the reference category (high level self-declared income) to be self-employed and not falling in some other category of the original variable: salaried employed, unemployed or inactive; those declared a medium income are 0.155 times less likely than those in the reference category (high level self-declared income) to be self-employed.

According to the results, the level of job satisfaction positively influences probabilities of being self-employed; those who self-declared that they are satisfied with their jobs are 3.521 times more likely to be self-employed as salaried employed, unemployed or inactive²⁴⁰. This Exp (B) value is actually the highest among the predictors focusing on the specific significance of this variable. Equivalently, we may conclude that an increase in JOBSAT by one unit increases the odds of self-employment by $[(3.521 - 1) \times 100\%]$, i.e. 252.1%.

In the context of the current economic crisis and high levels of unemployment in Greece, it is important to understand if entrepreneurship is a potential response, or the only option of economic inclusion, to an either way deteriorating secondary labour market.

The existing entrepreneurship literature in general has cited two main arguments on how overall unemployment can affect entrepreneurship behavior. As stated (OECD, 2010, p. 52): *"On the one hand, the "recession-push" argument states that if there is a high level of unemployment, individuals might be "forced" to become self-employed given the lack of alternatives. On the other hand, the "prosperity-pull" argument says that if the general economic situation is bad, individuals will be less likely to start their own business, given the lower demand for their services.*

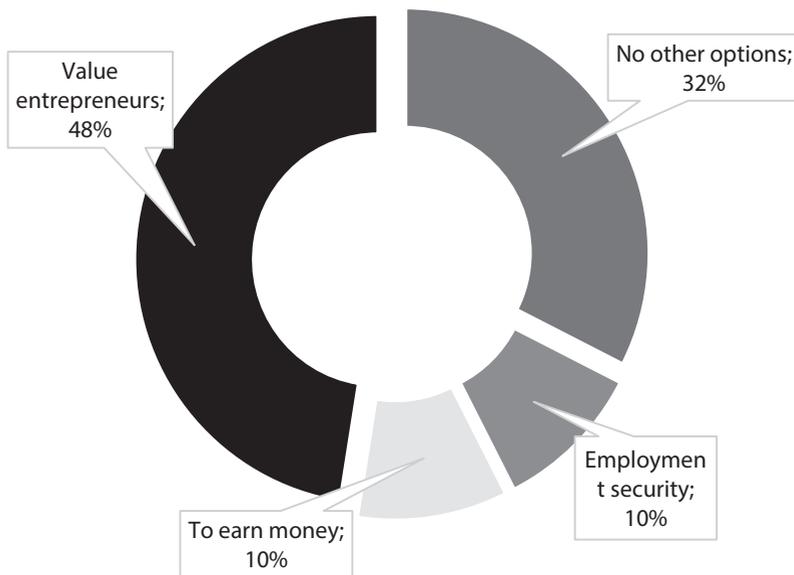
In fact, both effects might co-exist at the same time. There is, however, no agreement in the empirical literature on which of the two effects dominates. Some found that weak employment prospects (high unemployment) in the local area push the individual towards self-employment (i.e. Evans and Leighton, 1989) while others found that weak employment prospects delay the entrepreneurship decision (Carrasco, 1999)."

This is actually the case for Muslim immigrant entrepreneurs in Athens. They are survivalists entrepreneurs that start a business, usually on a small scale and

²⁴⁰ Comparisons can directly be made only with the reference category.

possible do so just to make enough to satisfy their family's needs. Valenzuela (2001, p. 339) distinguishes two types of survivalist entrepreneurs: the value entrepreneurs and the disadvantaged entrepreneurs. The first category chooses self-employment rather than low-wage jobs, since they value flexibility, independence or autonomy, and being one's own boss. Disadvantaged entrepreneurs opt for self-employment either because they are likely to earn more or because they do not have any other employment options (Valenzuela, 2001, p. 339)²⁴¹.

Figure 9: Main reasons for self-employment



We find that this applies to our Muslim immigrant sample in Athens. They choose self-employment rather than low-wage jobs, unemployment or inactivity because to a large degree, they value job satisfaction very high. The fact that most of them are highly educated may indicate a lack of appropriate opportunities in wage employment. Self-employment may appear as an appropriate option for the highly skilled when they face hetero-employment, over qualification or problems in wage employment, a situation that is not uncommon in Greece not only for immigrants but also for natives. Actually most immigrants accept precarious employment the so called "3D-job sector" (referring to dirty, dangerous and demanding work), which are low paid and discarded by the native labour force.

²⁴¹ Also referred from Lazaridis and Koumandraki, 2003.

This is the reason why much of the policy attention in Greece has been focused on immigrants who enter the least skilled sectors of the labour market (Balourdos 2008, p. 4-5).

As this is a strong argument and does not result directly from our previous investigation, we analyze explicitly the answers to the open question: "Name two reasons why you have choose to be self-employed – entrepreneur." Below we present the answers given as the first reason.

As seen from Figure 9, a high percentage of self-employed immigrants, support the so called of *survivalist approach as they choose self-employment because they value independence or autonomy, being one's own boss*. Weak employment prospects (high unemployment) in the local area push also a number of immigrants towards self-employment, while others (10%) give as the main reason for self-employment 'to earn money'.

In table 2, instead for the 'job satisfaction'²⁴² the variable 'discriminated by banks' is included having a significant effect on the dependent variable. The predicted odds for self-employed Muslim immigrants discriminated by a bank are 0.272 times less than non-discriminated. This finding may suggest that immigrant entrepreneurs might be credit constrained, and that those with their own resources are more likely to start a business.

Table 2: Logistic Regression of Membership of self-employed Muslim immigrants: The Effects of Ability to read Greek, Bank discrimination and Perceived self-reported amount to cover the basic needs of the household (PBASIC)

Self-employed:Model 2	B	S.E.	Wald	Sig	Exp(B)
Ability to read Greek (1)	0.951	0.452	4.419	0.036	2.588
Bank discrimination (1)	-1.301	0.532	5.982	0.014	0.272
PBASIC (1)	-3.325	0.711	21.853	0.000	0.036
PBASIC (2)	-2.025	0.512	15.631	0.000	0.132
Constant	0.744	0.577	1.662	0.197	2.105
-2LL =134.672					
Cox & Snell R Square =0.284					
Nagelkerke R Square =0.405					

In table 3 the 'Ability to read Greek' is omitted, as it became no significant when the continuous variable 'duration of stay in Greece' was inserted in the model. We find that a one-year increase in duration of stay in Greece changes the odds of

²⁴² It became insignificant.

self-employed Muslim immigrants by a factor equal to 1.047. Equivalently, we may say that a unit increase in DSTAY increases the odds of Muslim immigrants self-employment by $[(1.047 - 1) \times 100\%]$, i.e. 4.7% (all else being equal). It seems that the time migrants spent in the host country is positively related to their entrepreneurship behavior. This effect is particularly strong in the early years after arrival but after residing ten or more years in the country, duration of stay has little impact.

Table 3: Logistic Regression of Membership of self-employed Muslim immigrants: The Effects of Bank discrimination, Duration of stay in Greece (DSTAY) and Perceived self-reported amount to cover the basic needs of the household (PBASIC)

Self-employed: Model 3	B	S.E.	Wald	Sig	Exp(B)
Bank discrimination (1)	-1.259	0.523	5.791	0.016	0.284
DSTAY	0.046	0.023	4.063	0.044	1.047
PBASIC (1)	-3.016	0.717	17.682	0.000	0.049
PBASIC (2)	-1.771	,513	11.905	0.001	0.170
Constant	0.544	0.628	0.750	0.386	1.722
-2LL =133.432					
Cox & Snell R Square = 0.284					
Nagelkerke R Square = 0.404					

Table 4: Logistic Regression of Membership of self-employed Muslim immigrants: The effects of Age, Job satisfaction (JOBSAT) and participation at the last communal elections

	B	S.E.	Wald	Sig	Exp (B)
Age (years)	0.063	0.024	6.849	0.009	1.065
Participation at communal elections (1)	1.119	0.551	4.121	0.042	3.063
Job satisfaction: JOBSAT (1)	1.866	0.431	18.793	0.000	6.464
Constant	-4.051	0.885	20.931	0.000	0.017
-2LL =143.726					
Cox & Snell R Square = 0.227					
Nagelkerke R Square = 0.325					

It seems that only a few variables are related to Muslim immigrant entrepreneurship status: Job satisfaction, perceived self reported amount to cover the basic needs of the household, ability to read Greek, duration of stay in the country and discrimination by banks. These variables have been tested in various combinations so as the model to be significant and have a good predictability.

Self-employment may appear as an appropriate option for any immigrants based heavily on the higher level of job satisfaction. Immigrant workers are generally found to experience significant disadvantage in their labour market outcomes. A lower labour participation of immigrants, consistently higher unemployment rates for both sexes and a high concentration in disadvantaged employment sectors as well as low-pay jobs are also found in previous studies in Greece (Balourdos and Tsiganou 2012, Balourdos 2009, Labrianidis 2007, Eurostat 2011, Münz 2007).

In table 4 the explanatory variables: Age (in years), Participation at communal elections (Yes=1), and the job satisfaction variables are included. We find again the positive and high significance of the JOBSTAT variable, following by a positive effect of the variable 'Participation at communal elections': Exp(B) is equal to 3.063, and it is statistically significant ($p = 0.042$); therefore, Muslim immigrants who have participated at the last communal elections are 3.063 times more likely than immigrants who did not participate to be self-employed and not fall into the category of salaried employed, unemployed or inactive (when other variables are controlled).

6.2 Immigrant employment status: Logistic Regression Analysis

A separate model for the employment status of Muslim immigrants was tested first using binary logistic regression. The dependent variable in this case (employment status: ES) is binary, coded 1 for employed²⁴³ and 0 for unemployed or inactive. We test the significance of several explanatory variables from the list described in the previous section.

In Table 5 we see first that the -2 LL statistic equals 134.373, the Cox & Snell R Square has the value 0.328 and Nagelkerke R Square takes the value 0.456²⁴⁴. Tenure(1) which contrasts 'owns=1' with 'rents=0' has an exp(B) of 10.917 and it is statistically significant ($p = 0.002$ in the "Sig." column); which means that an immigrant who owns their own property are 10.917 times (i.e. much more) likely to be employed than a person who rents privately and does not fall into the other category of being unemployed or inactive. Also, those having a relatively medium or good level of ability to read Greek are by 5.494 times more likely than those with

²⁴³ Including formal employment, full-time work and permanent contracts, part-time, short-term contracts, informal contracts and self-employment.

²⁴⁴ The model also provided a statistically significant improvement over the constant-only-model, $X^2 = 61.208$, $p = 0.00$. The overall accuracy rate computed by SPSS was 79.2%. The Wald tests showed that all predictors significantly predicted employment status.

no or little ability to fall into the category of employment, and not to the category of unemployed or inactive Muslim immigrants.

This deduction is in line with other related studies that support the correlation between education and *labour market* attainment. According to Esser (2006) any linguistic deficit is associated with fewer chances for employment, assumption of employment and reductions in income.

The exponentiated coefficient for the last variable 'Self-reported amount to cover basic needs' reveals that those who reported low level were 0.080 times less likely than those in the reference category (high level) to be employed and not falling in some other category of the original variable. At the same time, those who reported a medium amount are 0.073 times less likely to be employed rather than unemployed or inactive.

Thus, results of the logistic regression analysis in Table 5 reveal that only a few covariates (house ownership, ability to read, high self-reported amount to cover basic needs) have a significant effect on labour market experience, as described by employment status of Muslim immigrants. Other differences e.g. age or between those with low education and those with high secondary and low university education seem to be insignificant of getting employment.

Table 5. Logistic Regression of employment status of Muslim immigrants: The Effects of Tax office discrimination. Ability to read. Citzenships. House ownerships and Perceived self-reported amount to cover the basic needs of the household (PBASIC)

Employment status: Model 3	B	S.E.	Wald	Sig	Exp(B)
Ability to read (1))	1.704	0.483	12.420	0.000	5.494
Discriminated by Tax office (1)	-2.255	0.604	13.939	0.000	0.105
Pakistani citizenship (1)	-1.526	0.552	7.655	0.006	0.217
Tenure (1)	2.390	0.757	9.967	0.002	10.917
Self reported amount to cover basic needs (1)	-2.520	0.597	17.844	0.000	0.080
Self reported amount to cover basic needs (2)	-2.620	0.625	17.558	0.000	0.073
Constant	2.303	1.016	5.136	.023	10.003
-2LL =134.373					
Cox & Snell R Square = 0.328					
Nagelkerke R Square = 0.456					

7. Summary and Conclusions: The case of Muslim immigrants

This section has focused on selected indicators of labour market disadvantage among Muslim immigrants, focusing in particular on access to employment and on self-employment.

In Greece due to the crisis we are witnessing a new model of entrepreneurship where the actors are individuals who belong to groups at risk of poverty, and who are in business or have become self-employed as a result of either unemployment, precarious conditions, hetero-employment, marginalisation or barriers to enter the primary labour market. The main motivation for these new entrepreneurs/ self-employed is about earning their living, instead of attempting to make a fortune. They tend to develop small businesses in economic and labour niches that have been abandoned and are not of interest for other, more prosperous businessmen.

As early as 1986, Borjas explained the differences in self-employment probabilities between immigrants and natives with the concentration of immigrant groups in certain geographical areas. This 'enclave effect' is due to the better understanding of tastes and language by self-employed immigrants compared to natives. Actually, most of the immigrant small businesses is established at specific underdeveloped areas in Athens, with clear segregation and concentration characteristics.

Entrepreneurship and self-employment could be a successful strategy to overcome barriers to enter the labour market, which is supposed to be structured on the basis of an *insider/outsider or dual* dichotomy²⁴⁵. Both less and more qualified migrants with lesser or higher professional skills are highly motivated to start a business, but the lack of financial and social capital invariably relegates them to the bottom of the occupational ladder.

Greece has also a large informal or underground economy, as well as high rates of unemployment, temporary work and job insecurity. In addition, sectors providing labour insertion opportunities are limited to specific fields (e.g. agriculture, construction work, and home help).

Using data from a sample of 154 Muslim immigrants (32 entrepreneurs) in Athens, we find that the decision to entrepreneurship depends on multiple factors and is not supported by one single hypothesis. By becoming self-employed, immigrants acquire quite different roles than those immigrants that are employees. By starting their own business, immigrant entrepreneurs create their own jobs

²⁴⁵ Where high salaries and job stability and promotion for the host population co-exist with high rates of immigrant unemployment, precarious contracts, under-employment, lower protection and high levels of high pay.

and possibly create job opportunities for other co-ethnics. This enables them to overcome some of the barriers that they may encounter in looking for a job. Immigrants are especially likely to come up against these barriers. They may lack or be seen to lack educational qualifications or non-recognition of foreign educational or vocational credentials (a factor that was found to be insignificant in all logistic models); they may not have sufficient access to relevant social networks for transmitting information on job vacancies; or local employers may simply discriminate against them.

Becoming self-employed does not mean that all barriers become irrelevant. For example, banks may still discriminate against immigrants when they request business loans, tax offices may be inflexible when they have to pay in time VAT or qualifications may not be recognized – but entrepreneurs still seem to be less vulnerable. Possibly, there are notable cases of successful immigrant entrepreneurs. However, the majority of Muslim immigrant entrepreneurs in the Athens sample are hinged towards sectors at the secondary market.

Lacking in many cases access to significant funds of (financial) capital and also deemed lacking in appropriate educational qualifications, most immigrant entrepreneurs can, in principle, only establish their business in markets with low barriers of entry in terms of capital outlays and required educational qualifications. In these markets, production is mainly small-scale, low in added value, and often very labor-intensive.

Entrepreneurship may heavily depend on the opportunities presented by the host country with respect to labour market structures and regulation and could be a necessity – the only possible entrance to enter the labour market. Although they are prohibited by discrimination issues and possible credit constraints to start a business, they choose self-employment as they expect to achieve higher levels of job-satisfaction – a significant factor identified by the logistic regression. Entrepreneurship can be a strategy to move out from low-wage job or a discrimination situation in paid employment.

Although successful, immigrant entrepreneurs can create jobs for others that could benefit that is relatives, friends and associates; however, this was not a significant factor for our case. It can be partially explained by the fact that in Athens, immigrants' business usually comprise of small stores confined to the secondary informal segment of markets where the network of immigrants provide an opportunity of doing business (even in an informal way) and exchanging information with peers. Normally, enterprises start with a focus on clients from their own cultural group, with traditional products, services and communication channels. Therefore, the orientation for the majority of immigrant entrepreneurs is strictly

internal. This internal orientation and the mutual trust within the immigrant network, provide on the one hand rotating credits²⁴⁶, a relatively protected market and a proper labour force.

Variables such as good command of the Greek language and job satisfaction seem to be significant and important in the decision to commence a business. Other significant variables were age and duration of stay in the country.

Home ownership, a proxy for a wealth measure (an indicator variable of property ownership of the residence the individual lives in) is generally an important determinant for immigrant employment. The subjective evaluation of the level of monthly income to cover the basic needs of the household to be self-employed also significantly affects the immigrant's employment.

All other variables are either non significant or have a negative impact on the dependent variable. For example, age and marital status do not seem to affect significantly the migrant propensity for self-employment. In addition, the number of children or the number of persons living in the household is not correlated with the probability of being an entrepreneur.

Immigrants with lower probabilities to work are experiencing discrimination by institutions such as Tax Offices. Preference based approaches to discrimination would suggest that those from Pakistan experience greater discrimination than immigrants with a different citizenship or nationality backgrounds and this affects negatively their employment status. Given the severity of the economic recession and the deterioration in the labour market we expect that discrimination against immigrants is being increased.

Finally, our analysis confirms our hypothesis that entrepreneurship / self-employment could be an indirect way for Muslim immigrants to avoid increasing difficulties in entering the labour market (e.g. unemployment, discrimination, language difficulties, problems with the recognition of qualifications).

8. Roma in Athens greater area

As stated in previous sections, the barriers to employment for vulnerable groups are not always related to their lack of skills and qualifications. Sometimes people just need more flexible working arrangements, (like for example Roma and Muslim immigrants) for they may face prejudice, which prevents them from accessing the mainstream labour market. Many Roma actually have excellent skills and experience although it is difficult to start up and run a regular business.

²⁴⁶ Possible, with the provision of social and start-up capital (loans from family members or other co-nationals), a proper labour force etc.

According to data from the Ministry of Employment and Social Security (2011), the total Roma population residing in distinct and identifiable locations amounts to approximately 12,000 permanently settled families, or 50,000 individuals. This represents an approximate increase of 8%-10%, given that the corresponding estimate for 1998 was at 43,000 individuals. Most of them are concentrated at the regions of Eastern Macedonia-Thrace, Thessaly, Western Greece and Central Macedonia). The main occupation of Roma living in urban settlements is collecting and selling scrap metal and other wares in markets. Roma in rural settlements occasionally earn a living by seasonal agricultural work. This work is usually informal, which means that most of them do not possess any health or social insurance.

From previous descriptive analyses we concluded that, in terms of access to employment, the Roma population in Athens is in a very vulnerable situation. They have a low level of involvement in the formal economy, they work mainly in unqualified jobs, they face discrimination in accessing jobs, and they have, on average, very low levels of education. Roma women in particular are in a very vulnerable position because they are exposed to both racial and gender discrimination. They hold a traditional role in the family because they are charged with their children's primary education; our data show a very high rate of unemployment among Roma women (more than 50%). Because of this, Roma women are financially dependent on men, they do not have economic and financial autonomy and face a very high risk of social exclusion.

One significant cause for low employment rates of Roma is the labour market disadvantage caused by their dramatically low level of education also depending heavily on the structure of the local economy and more specifically, on the capability of economic sectors/branches, which could absorb the low-educated Roma workforce. However, enduring economic depression along with long-term unemployment are extremely widespread in Athens, hitting not only the Roma and other vulnerable populations, but even people from the middle class as well. According to ILO (2012)²⁴⁷, workers on temporary contracts were massively affected by job cuts while low-skilled workers have been especially hit hard in the crisis, since manufacturing companies started to lay off part of their staff.²⁴⁸

Roma employment is outside the scope of the formal and sometimes the legal labour market and is considerably deviating from typical employment: since it is found at the informal segments of the labour market, it is characterized as

²⁴⁷ ILO (2012). Press release, 06 March 2012. http://www.ilo.org/budapest/information-resources/press-releases/WCMS_175045/lang--en/index.htm.

²⁴⁸ See also: http://www.ilo.org/global/publications/magazines-and-journals/world-of-work-magazine/articles/WCMS_115508/lang--en/index.htm.

unstable, is dominantly irregular, and it includes activities that are not considered as employment (collecting and trading with goods, waste recycling). Qualitative, in-depth investigations in Athens, suggest significant work hidden behind the measured stunningly low employment rates.

Another problem is that Roma face extensive discrimination, especially at the entry point of the primary labour market. Our empirical fieldwork research in Athens confirmed that Roma discrimination is undeniable. This could be a certain reason why they undertake a range of entrepreneur activities including working at local markets, clothing and footwear trading, metal scrap trading, furniture construction and curator, trade in grocery and chop house stores etc. While the findings highlighted diverse entrepreneurial and salaried activities, a common feature across sampled Roma population was that the opportunities available to Roma were often limited to 'precarious' or 'unstable' work, most of which was low skilled.

The dual labour market economic theory, previously analyzed, provides arguments explaining the 'bad job positions' of vulnerable populations such as Roma in the secondary, inferior labour market. Another view suggests that such activities might act as stepping-stones to regular jobs; it usually looks at transition patterns from temporary to permanent jobs (Leschke, 2009).

However, the concept of Roma employment is very complex, and several studies show a high level of difficulty in attempting to define and operationalize this concept, as many jobs usually are not included in formal labour market activities; consequently, it is difficult to tackle Roma employment in exclusive and divided categories. It is problematic to divide occupation statuses into categories as many people considered 'unemployed' are working in the informal economy (i.e. housewives that have temporary or informal jobs). For example 41.5% of the Athens sample stated they were unemployed, which is relatively high, while from those that stated they were 'employed' (58.5%), more than the half were self-employed entrepreneurs.

According to literature review, two major explanations have typically been used to account for Roma labour market disadvantage. The first one deals with the lower level of educational achievement: those with higher levels of education will have improved prospects for employment than those with no or limited education. Moreover, in cases that the benefits of education are minimal, it should not come as a surprise that those involved tend to invest less in acquiring higher educational level. The second one concerns the discrimination faced by Roma in the labour market, with employers being less willing to employ Roma compared to similarly qualified non-Roma (O'Higgins 2010).

It is stated that (Preoteasa, 2013, p. 158) the general Roma employment situation has been explained mainly by individual factors such as health status or very low human capital - low educational level, low skill level, illiteracy and sometimes lower official language proficiency. Correspondingly, their work-based skills are not appropriate in a modern labour market, where computer literacy or foreign language proficiency are compulsory requirements. Traditional Roma communities consider formal education as a threat to their long-established lifestyle, while the isolation of Roma communities makes access to school very difficult.

Given the above, our research questions attempt to identify the main factors that explain Roma employment situation and more specifically their entrepreneurial assets. The emphasis is on whether a) personal characteristics (age, sex, educational level, etc), b) other characteristics (such as household possession to certain goods and services), and c) subjective experience of labour market discrimination, have a significant effect on the employment status of Roma.

As in the previous section, here we also run a set of binomial logistic regression analysis to test which of the independent variables²⁴⁹ has a significant effect on Roma employment / entrepreneurship.

9. Results²⁵⁰

From the results in table 6, we see²⁵¹ first that the -2 LL statistic is 191.120, the Cox & Snell R² has the value 0.172 and Nagelkerke has the value 0.240. In the same table we see that the Exp(B) for age is equal to 1.060, and is statistically significant ($p = 0.025$); therefore the development in age influences positively the event for Roma entrepreneurship (notice however that this influence effect is very weak).

The variable 'DISCRIMINATION' representing 'knowledge of the Organisation responsible for combating discrimination' also seems to be statistically significant, although it is not with the expected sign. Regarding those that have a driver's license, Exp(B) reveals that they are 0.425 times less likely to be self-employed, compared to those without a license. The same is found for the variable on having a private phone connection, which seems to be significant, but has a negative

²⁴⁹ Grouped into the same categories as in the immigrant sample. The questionnaires for the two samples had an almost identical structure with relevant adjustments, when required.

²⁵⁰ Data analysis was performed using SPSS 21.

²⁵¹ Column (2) shows the parameter estimates (B); column (3) reports the standard errors, the Wald statistic and the significant level of the estimates; Exp (B) is presented at the last column.

effect on the dependent variable. Thus, almost all Exp (B) values are relatively low (<1, except age), indicating that when the values of these predictors increase, the odds of the occurring outcome (Roma entrepreneurship) decrease.

A similar effect is also observed in table 7, where those declared not analphabets are 0.436 times less likely than those who have spent at least one year in school to be self-employed. This result is consistent with other similar results stating that formal education is treated as a threat for many isolated Roma communities (O’Nions, 2010; Vincze et al., 2011)

Table 6: Logistic Regression of Membership of self-employed Roma: The Effects of Age, Knowledge of support from Organization in case of discrimination (DISCRIMINATION), Private phone connection (PPHONE), Drive license (DRIVE)

Self-employed Roma: Model 1	B	S.E.	Wald	Sig	Exp(B)
Age	0.058	0.026	5.018	0.025	1.060
DISCRIMINATION (1)	-0.776	0.363	4.566	0.033	0.460
DRIVE (1)	-0.857	0.369	5.389	0.020	0.425
PPHONE (1)	-1.001	0.378	7.024	0.008	0.368
Constant	-0.925	0.898	1.061	0.303	0.397
-2LL = 191.120					
Cox & Snell R Square = 0.172					
Nagelkerke R Square = 0.240					

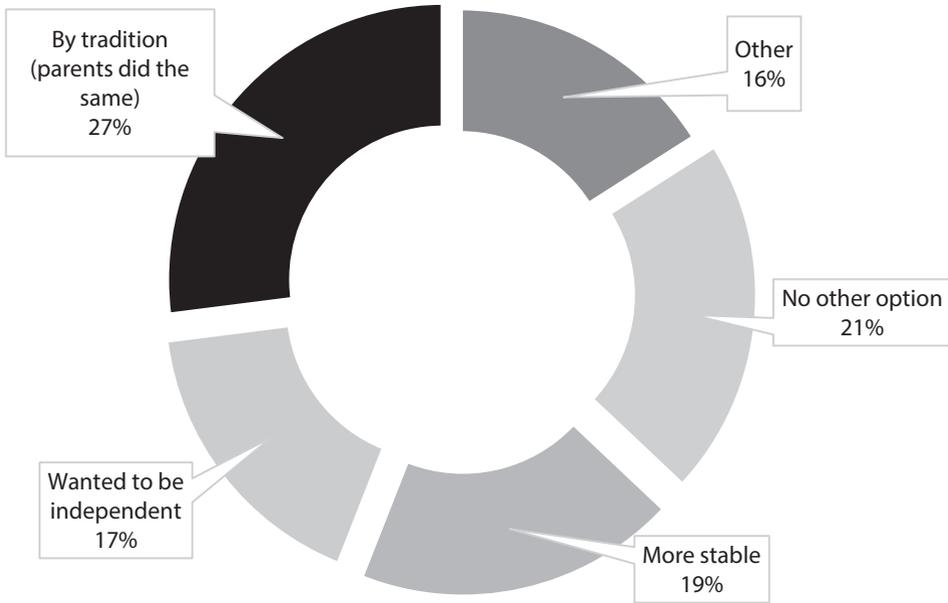
Table 7: Logistic Regression of Membership of self-employed Roma: The Effects of Age, Knowledge of support from Organization in case of discrimination (DISCRIMINATION), and Education (EDUC)

Self-employed Roma: Model 1	B	S.E.	Wald	Sig	Exp(B)
Age	0.074	0.025	8.652	0.003	1.077
DISCRIMINATION (1)	-0.937	0.353	7.062	0.008	0.392
EDUC (1)	-0.909	0.355	6.547	0.011	0.403
Constant	-1.975	0.820	5.804	0.016	0.139
-2LL = 200.867					
Cox & Snell R Square = 0.125					
Nagelkerke R Square = 0.175					

In Figure 10 we see the main reasons that Roma declared to be entrepreneurs, where it is obvious that tradition (cultural factors) dominates (27% give this as the main reason), followed by those who chose to do so because they had no other

option available (19%) and those who find it as a stable (19.0%) and more independent activity (17.0%).

Figure 10: Main reasons for self-employment



Finally, we estimated a separate model for the employment pattern of Roma (including entrepreneurs, salaried employed, unemployed and inactive) using binary logistic regression. The dependent variable in this case is binary, coded 1 for employed²⁵² and 0 for unemployed or inactive. We tested a set of independent variables. We present here only the model with the best results. The attempt is to identify the main factors explaining the employment situation of Roma, including years spend in education, discrimination, age, sex, number of children in the family, family status, age of marriage etc.

In table 8 we see first that the -2 LL statistic equals 171.094, the Cox & Snell R Square has the value 0.215 and Nagelkerke R Square takes the value 0.291. Contrary to our previous findings we find that both years in education (YEARS_EDUC) and age have a positive and significant effect on the dependent variable. The Exp(B) in the variable 'YEARS_EDUC' equals to 1.268, which implies that each added year of education leads to about 27% increase in the odds of being employed and not

²⁵² Including formal employment, full-time work and permanent contracts, part-time, short-term contracts, informal contracts and self-employment.

unemployed or inactive. We also found that the number of children has a negative impact on Roma employment activity: the Exp (B) for 'CHILDREN' reveals that those having children are 0.718 times less likely than those not having children to be employed.

Table 8: Logistic Regression of Membership of employed Roma: The Effects of Age, number of children in the family (CHILDREN), years of education (YEARS_EDUC)

Self-employed Roma: Model 1	B	S.E.	Wald	Sig	Exp(B)
Age	0.073	0.032	5.270	0.022	1.076
CHILDREN	-0.331	0.167	3.924	0.048	0.718
YEARS_EDUC	0.238	0.062	14.540	0.000	1.268
Constant	-1.865	0.891	4.381	0.036	0.155
-2LL = 171.074					
Cox & Snell R Square = 0.215					
Nagelkerke R Square = 0.291					

10. Conclusions: The Roma case

Although evidence provided by this study cannot be conclusive due to a range of methodological issues (the low predictive power of the regression models), some robust findings emerge from our analysis. The key findings are that Roma face high risks of unemployment and they are less likely to secure higher-level occupations; for that reason they become entrepreneurs. We also find that entrepreneurship is a strategy rooted tradition and on cultural factors. The logistic analysis proves that age is the only factor affecting entrepreneurship positively. Other characteristics such as education, having a driver license, knowledge about the organization, which is in charge for combating discrimination etc, has a significant, negative and weak effect on the dependent variable. It seems that Roma people's self-employment is primarily in the informal market, thus making human capital or other variables that have significance in the primary labour market irrelevant.

As far as total employment is concerned (examining together the salaried and the self employed as one category), research findings suggest that the number of years spent in education do have a considerable impact, since they increase the possibility of individuals to be employed.

Finally, what is interesting is the stress that age puts in the Roma population, since, for every added year it is more likely for the Roma to be unemployed.

CHAPTER SIX

Combating Discrimination in the Field of Entrepreneurship Interviewing women and young Roma and Muslim immigrants

KATERINA ILIOU²⁵³

1. Introduction

In order to investigate further the entrepreneurial activity of women and young Roma and Muslim immigrants in Greece we have conducted in-depth interviews with successful examples of entrepreneurs or self-employed representatives of the study's two distinct target groups. Therefore, the qualitative section of the research process was aiming at the development of a comprehensive understanding of the conditions under which the entrepreneurial activity of women and young Roma and Muslim immigrants in Greece is performed and the means and ways it may become successful. Thus, the main themes for qualitative inquiry included the following:

- What kind of entrepreneurship women and young Roma and Muslim immigrants exercise in this country (terms and conditions).
- Which factors put obstacles for Roma and Muslim immigrants in being more active in the field of entrepreneurship and starting up their own business (difficulties and problems, practices for overcoming such difficulties).
- What kinds of discrimination are present, hindering the entrepreneurial activity of women and young Roma and Muslim immigrants in Greece.

The research proceeded as originally designed. Ten in-depth interviews were conducted in each group category and in both areas of the whole study (Athens and Patras). In the present section analyses have proceeded on the basis of the six interviews per category conducted in the broader Athens area. Data from Patras are included only when they add differentiated information to the central –as

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above— research themes. In order to limit interviewee bias an interview protocol was designed structured along the lines of the research themes and questions of the study (see the Methodology section of the present volume, above with a view of investigating further the conditions of effective and successful entrepreneurial activity).

2. The case of women and young Muslim immigrant entrepreneurs

2.1 Profiling respondents

Profiling respondents in terms of 1) gender, 2) age, 3) nationality, 4) years of residence in Greece, 5) family status, 6) area of residence, 7) educational level, and 8) knowledge of Greek language, one may conclude the following.

The participants in the qualitative research were mostly men rather than women, reflecting the fact that the Muslim immigrant men dominate in the field of successful entrepreneurship as opposed to Muslim immigrant women. Thus, the assumptions of the quantification of the data available (chapter three) about the almost total absence of women Muslim immigrants from the field of self-employment and/or any business activity are, hereby, reaffirmed. Most of the successful entrepreneurs are in the middle –or the peak– of their productive age since they belong to a broad 29 to 45 age category. Although there is evidenced a diversity of ethnicities involved in the successful establishment of businesses those accessed and willing to be interviewed come from Eastern countries such as Syria and Afghanistan, and from Egypt. The Egyptian example may be considered exemplary since there are traditional trade and country ties between Greece and Egypt dating back to the 19th century. Egyptian people have migrated to Greece decades before the massive migration waves of the 1990s. Successful entrepreneurial activity needs time to flourish as indicated by the length of the years of residence in this country of the successful cases of businessmen, which ranges from 8 to 30 years.

The majority of the persons interviewed have families with children, which inflates their need for survival. Most of them live in the center of Athens. They determine three different reasons for choosing their neighborhood. First, because they prefer to stay in regions close to people from their country of origin. Second, because they seek a neighborhood with multicultural composition. Third, due to proximity to public transport.

The educational level of the interviewees is rather high since they have reached or obtained tertiary education degrees. All of them have entered the Greek educational system, even in the case they had started their education in their country of origin. It is worth stressing that poverty is mostly mentioned as the main or sole

cause for school dropping out or discontinuation of studies. Last, but not least, all Muslim immigrant entrepreneurs interviewed possess a very good knowledge of the Greek language.

2.2 Professional and entrepreneurial action

Examining the professional route Muslim immigrants entrepreneurs follow upon arrival in this country as well as the type of entrepreneurial activities they are practicing or have practiced in the past, one may deduce the following:

All interviewees belong to the 'economic immigrant' category. They appear to have followed a route of intense professional activity attempting their inclusion and stay into the Greek labour market. Most of them have performed a variety of employment tasks, which are mainly related to manual or unskilled jobs. Such tasks however appear to be in contrast with their educational credentials or their professional skills. It seems that their urgent need for raising capital for starting up a business or for covering their living expenses –a matter for survival– traps them in unskilled jobs and reduces their chances to be employed to a more suitable to their skills job or start up their own businesses.

Most interviewees are shop owners. The rest are self-employed. Overall, their businesses are situated in the neighborhoods where they live and their entrepreneurial activity targets primarily to other immigrants and only secondarily to Greek customers. For example, the mobile shops they own or their coffee shops are designed to cover immigrant or co-ethnic consumer interests rather than the taste of Greeks. Also, the particular object of self-employment is directly linked to immigrants' population needs (translations, banking and insurance services and products to foreigners, etc).

Autonomy and self-determination emerges as the most important reason why respondents turn up to entrepreneurship or self-employment. Negative behavior of employers is also mentioned. Harassment from employers especially in cases of irregular documentation is a strong push factor for women's self-employment.

2.3 Discrimination in labour market and in entrepreneurship

As far as discrimination in the Greek labour market and in the field of entrepreneurship is concerned data analysis may proceed in three distinct levels:

- First, discrimination may be depicted in a **personal level** focusing on persons' descriptions about individual experiences of discrimination.
- Secondly, discrimination may emerge in an **in-group level** focusing on direct or indirect discrimination against members of the minority group.

- Finally, discrimination may be discovered in an **inter-group level**, focusing on experiences of direct or indirect discrimination against vulnerable groups in general (and not only against the minority group of the interviewee). In this level discrimination may be proven to overcome the fields of labour market and entrepreneurship and to be accumulated around other aspects of social integration as well.

By means of qualitative content analysis the sources of discrimination, the attributions for discrimination, certain indirect forms of discrimination, the ways for combating relevant problems and difficulties are highlighted and brought to the discussion.

2.3.1 *Discrimination at personal level*

The interviewees reported certain personal experiences of discrimination in labour market and/or in entrepreneurship:

1) Exploitation from the employer: Interviewees report oppression and misconduct from the employers in order to be more productive in lengthy and exhaustive working hours. Economic exploitation is also mentioned since some employers appear to pay half wages than owed or in delay.

2) The employer does not give permission for the exercise of religious obligations: Muslim immigrants face up particular problems in the above respect since most employers do not offer leave of absence to fulfill religious obligations (even for prayer). Some Muslim immigrant employees are not even allowed to talk about their religion in their work place.

3) Exclusion from employment irrespective from expertise / skills specialization: Some interviewees stated that they have been excluded from certain job positions due to their nationality even though they had the necessary qualifications. Others emphasize that due to bureaucracy they could not get their residence permit on time in order to apply for, secure or maintain a job position.

4) Exclusion from employment due to nationality and/or external characteristics that identify ethnicity: Participants state experiences declaring that employers admittedly did not hire them because of their national origin.

5) Harassment and exploitation by employers due to vulnerability: Women state experiences declaring victimization. As a woman interviewee mentioned women of her kind are "*an easy victim for anyone*" not only because they are Muslim immigrants but also because they are women.

6) Exclusion from professional advancement: Women are mostly discriminated in this respect not only because they are excluded from professional advancement

in their chosen careers being women but also because they are Muslim immigrants being in vulnerable position in getting proper access to the labour market due to absence of a residence permit.

7) Behavior of the dominant group members indicating attitudes of inferiority against Muslim immigrants: Interviewees described experiences of discriminatory behavior against them by Greeks such as is the case of recurrent questions about their cultural habits end even contemptuous looks.

8) Denial by property owners to rent: Greek property owners avoid renting to Muslim immigrants in particular and immigrants in general and when they do they are demanding more expensive rentals. Such a stance adds further obstacles to Muslim immigrants who wish to start up their own business or open a shop of their own.

9) Exclusion from business loans by the banks: Raising finance, credit or capital from banks in order to start-up or maintain a business are prohibitive for Muslim immigrant entrepreneurs. Things have deteriorated further due to the current economic crisis.

10) Negative attitude when dealing with public services: Experiences of negative behaviour of public servants are testified and rudeness of employees. Problems are also encountered due to huge bureaucratic obstacles.

11) Negative and/or pejorative behavior of policemen: Policemen appear to behave to Muslim immigrants with suspicion and mistrust, while some persons even admit that they think police would not protect them in case of emergency.

12) Negligence in health services: Interviewees express complaints in that they are neglected in health agencies due to national diversity reasons.

13) Bulling from members of extreme right groups: Members of an extreme right group (named Golden Dawn) express verbal attacks against immigrants who are shop owners.

14) Threats inside the store by members of extreme right groups: Sometimes members of the Golden Dawn have threatened immigrant shop-owners, even in their shops, and have attempted to rob them.

15) Exploitation from private companies: Upon asking for professional advice, support and co-operation, Muslim immigrants entrepreneurs due to their national identity and differentiation often become victims of exploitation from private companies who charge them with more expensive services.

2.3.2 Discrimination at in-group level

At the analysis level concerning discrimination against members of the minority group (Muslim immigrants) interviewees delineate the following:

1) The Greeks avoid social contact with immigrants: Members of the dominant group tend to avoid social and/or personal contact with immigrants due to lack of information about immigration or immigrants' culture.

2) Multiple difficulties faced by immigrants in surviving, in finding a job, in education: All interviewees state difficulties in their social integration since the time of their arrival in Greece. They also refer to an extreme negative stance against them to the point of physical attacks and racist attitudes by the dominant group.

3) Discrimination due to religion: The Muslim immigrants face additional problems due to the so called 'islamophobia' of Greeks, due to restrictions of employers in expressing their religious beliefs or fulfilling their religious obligations and due to lack of access to special goods for Muslims.

4) Discrimination against Muslim immigrant women: Muslim immigrant women remain in the 'shadows' and appear to be restricted in the stereotypical role of a housewife. Due to their national origin, their nationality and their appearance (depicting their religion) they are almost totally excluded from the Greek labour market.

2.3.3 *Discrimination at inter-group level*

At the inter-group level the interviewees described various types of discrimination against vulnerable groups such as:

1) Vulnerability of immigrants due to socio-demographic characteristics: Immigrants are vulnerable to discrimination since they practice the lower status manual jobs and also because of their insufficient knowledge of the Greek language, which reduces potential for expressing their demands.

2) Exploitation and inter-group conflict in labor: Greek employers tend to tangle immigrants in illegal jobs (i.e. without insurance, with low wages) while at the same time immigrants feel legally unprotected. Conflict arises due to the fact that Greek entrepreneurs believe that immigrant entrepreneurs take their jobs, earnings, chances and consumers.

3) Institutional difficulties in the integration process: On this point participants refer to difficulties that immigrants are facing in the integration process due to lack of immigration policy in Greece and due to bureaucracy. They also mention lack of official protection for immigrants.

4) Prejudice from the dominant group: Greeks often express biased attitudes against immigrant populations, such as that the immigrants take their jobs, their food and their houses.

2.4 Sources of discrimination

Data analysis has shown certain sources of discrimination against Muslim immigrants. In terms of actors and agency these sources involve: 1. The dominant group, meaning Greek people in general. 2. Sub-groups of the dominant group and in particular: a) the Greek employers, b) Greek entrepreneurs in the neighborhood, c) members of the extreme right groups, d) employees in public sector, e) employees in the private sector. In terms of structures the sources of discrimination are identified within the legislative framework in Greece (i.e. the migration policy), the legalization process (legal inclusion in obtaining proper documents) the support schemes for the encouragement of the entrepreneurial activity more generally (offering credit, finance, support, information).

2.5 Attributions of discrimination

Analysis also aimed at finding out where the interviewees attribute discrimination against immigrants in general and Muslim immigrants in particular. The main results may be summarised as follows:

- Negative attitudes against immigrants based on an unrealistic perception of threat related to mistrust and ignorance
- Fear based on ignorance about the culture of other peoples
- Stereotypes promoted by the media against immigrant nationals
- Differentiated social norms
- Employers who are able to take advantage of vulnerable individuals or groups
- Politicians who do not care for the organization and function of state authorities and do not propose solutions
- Legal impediments and bureaucracy

2.6 Indirect discrimination

Interviewees also make reference to some kinds of indirect discrimination against immigrants. In their view, the dominant group often uses immigrant populations as scapegoats. In a few words it is stressed that Greek people tend to project their socio-economic problems (aggravated by the current crisis) on minority groups such as the immigrant populations. In the present study two different factors of indirect discrimination have emerged:

- 1) Due to the current economic crisis the Greeks perceive the immigrant populations as a threat of deprivation of resources (material and social).

2) There is evidenced an intra-group conflict as Muslim immigrants feel that other immigrant groups residing in this country cultivate negative stereotypes against them.

2.7 Combating problems, difficulties and discrimination

Interviewees also described possible ways for combating problems, difficulties and discrimination against immigrants in general and Muslims immigrants in particular in the field of labour market and/or in entrepreneurship. They highlighted the following:

1) Individual activation: Immigrants should attempt social and interpersonal contacts with members of the dominant group. In parallel members of the dominant group (Greeks) should be made accessible in order to increase the potential for social contacts with immigrants.

2) Support from members of the in-group: In this case interviewees refer to providing information and personal support from members of their own ethnic group in daily life, as well as support for addressing the extreme right-wing groups. They also mention financial support from friends and family members in order to begin and maintain their business.

3) Support from civil society organizations: Such organizations provide immigrants with valuable information for improving awareness of their rights. They support immigrants in learning the Greek language and cultivate solidarity among different social groups. Therefore civil society appears to help the social integration of immigrants in practice.

4) Institutional support: In this case participants stress the need for state support as being imperative for their social integration. Therefore the Greek state should facilitate the teaching of Greek language and schools establish support mechanisms and processes in the fields of entrepreneurship and vocational training. Besides, politicians should have the will to implement a rational immigration policy in Greece.

5) Deconstruction of stereotypes through awareness: Interviewees stress the need for reducing inter-group fear through increase of knowledge for others. Therefore Greeks should be informed about immigration, the reasons for immigration, and the profit for the host country.

6) Practices for professional success: Certain practices could lead to professional success in entrepreneurship. Participants recommend that an immigrant freelancer should set goals and constantly strive to achieve them, should aim at excellence in his/her professional object, should address the market according to

the attitudes and consumers' behavior in Greece, should acquire proper entrepreneurial skills and a good knowledge of the object of his/her business.

3. Discussion

The socio-demographic characteristics of the persons that participated in this section of the research process portray the dominance of men in the field of entrepreneurship as opposed to women in the case of immigrants in general and Muslim immigrants in particular. Young people are also somewhat excluded from the business field, as it seems that it takes time and money for a Muslim immigrant to establish his/her own business. Focusing on the professional route that Muslim immigrants follow during their stay in Greece it is observed that they delineate a rather intense professional activity in order to be included in the Greek labour market as well as to survive. They perform a variety of tasks, which are mostly related to manual jobs. This outcome is in contrast to the high educational level of immigrants or their expertise according to their studies in Greece. It seems that they are trapped in unskilled jobs either because of their personal need for income or financial resources or because of restrictions set by the labour market in Greece.

Most Muslim immigrants entrepreneurs are shop-owners or self-employed. However in both cases they operate in multicultural neighborhoods where they live. What is more they are primarily addressed to the consumer interests of immigrants and only to a lesser degree to the wider Greek market.

Drawing from research results it is remarkable that Muslim immigrants experience various aspects of discrimination at personal level while, in parallel, they determine corresponding discriminations in the in-group level (against Muslim immigrants) and in the inter-group level (against other low status groups). Taking into account all three levels of discrimination (personal, in-group, and inter-group) interviewees indicate multiple sources of discrimination. In a few words discriminatory behavior is addressed by both agency and structure. In accordance with the sources of discrimination participants depict causal factors such as: stereotypes and social norms that cultivate the social exclusion of minorities, special groups situated in the highest levels of social hierarchy (employers and politicians) and institutional processes (law and bureaucracy).

Present research highlighted new forms of indirect discrimination unanticipated by the thematic areas of the research design. These include two separate factors; the contemporary economic crisis and the sudden and unexpected accumulation of numerous groups of immigrants in this country, which appear to intensify inter-group conflict for control over restricted and limited resources. Under these

circumstances the immigrants are used as scapegoats by the dominant group (purposefully or unintentionally) in order to justify their exclusion.

Finally it is worth stressing that when participants to the research are asked to specify ways for combating problems, difficulties and discrimination in the fields of the labour market and entrepreneurship, they clearly draw the necessity for multiple interventions. They define factors such as personal activation, support by members of the in-group, by the civil society and the State. According to their opinion there is still much to be done in order to facilitate the inclusion of Muslim immigrants in this country. Therefore, the priorities concern the need for awareness of the different socio-cultural identities in order to weaken stereotypes, but also for governmental alertness for improvement of the immigration policy in Greece. Further, the support of entrepreneurship is deeply needed in order to promote not only economic development but also mainly social cohesion.

Present research testifies and reaffirms that Muslim immigrants face multiple forms of discrimination. The Muslim immigrant women in particular are mostly vulnerable especially in activating in the field of entrepreneurship. The professional route and the entrepreneurial activity of Muslim immigrants in Greece depict a rather restricted professional integration and an inadequate social adjustment. The advent of the current economic crisis had deteriorated the situation.

4. The case of Greek Roma

4.1 Profiling the Greek Roma population

As already stated, in the present research undertaking, qualitative tools were also employed in order to obtain a more comprehensive account of the field under investigation. In this part of the study some qualitative data from the in-depth – interviews of the research addressed to successful Greek Roma entrepreneurs are presented. Here again, the research design was executed as originally planned. In the present section analyses have proceeded on the basis of the six interviews addressed to Greek Roma entrepreneurs in the broader Athens area. Data from Patras are included only when they add differentiated information to the central –as above– research themes. In order to limit interviewee bias a protocol was designed and structured along the lines of the research themes and questions of the study (see the Methodology section of the present volume, above) with a view of investigating further the conditions of effective and successful entrepreneurial activity.

Examining the socio-demographic profiles of interviewees, analysis focuses on the following factors: 1) gender, 2) age, 3) family status, 4) area of residence, 5) educational level.

The persons participating in the qualitative research were in the majority men rather than women owing to the fact that the Greek Roma men dominate in the field of entrepreneurship in general and the successful business sector in particular as opposed to women. Further, with the exception of a unique successful businesswoman who is rather young (27 years old) most Roma entrepreneurs are not very young. Their age ranges from 44 to 57 years old. What is more, all participants are married and have children. All participants reside in a Western suburb of Athens, in traditional Roma settlement. In addition, all interviewees have families with children. Their educational level is not very high since no one has progressed beyond secondary education. Most of them state that according to their culture they have to follow parents at work at a rather early age and therefore they drop out of school.

4.2 Professional and entrepreneurial activity

Upon examination of the professional route the Greek Roma follow, as well as of their entrepreneurial activity, it appears that their career path has a few stations. Roma entrepreneurs in Greece grow up in the stores of their parents and, in fact, they continue the family business. Most of them work as traders in flea markets and or as street peddlers before opening their own businesses.

As far as entrepreneurship is concerned, the commercial activity of Roma focuses on clothing, footwear and household equipment. Besides, it is worth stressing that all respondents own family businesses, since members of their family support the operation of the business. As far as the reasons for entrepreneurial activity are concerned most of them state that they wanted to continue the family business and wanted to be autonomous at work. In general, they run their businesses in the same neighborhood of their residence. They mainly provide goods and seek for customers among the members of their race and not among the general population.

4.3 Discrimination in the labour market and entrepreneurship

As far as discrimination in the labour market and in the field of entrepreneurship is concerned content analysis was conducted of the interviewees accounts on a three level basis:

- Discrimination in **personal level** focusing on the individual experience of discrimination.
- Discrimination in **in-group level** focusing on direct or indirect discrimination against members of the minority group.

- Discrimination in **inter-group level**, focusing on direct or indirect discrimination against vulnerable groups in general (and not only against the minority group of the interviewee). In this level the focus also lies on discrimination that overrides the field of the labour market and is exceeded to multiple difficulties in social integration.

Content analysis is also applied for highlighting: a) the sources of discrimination, b) the attributions for discrimination, c) the means and ways for combating problems, difficulties and discrimination.

4.3.1 Discrimination at personal level

The interviewees report the following personal experiences of discrimination in the labour market and/or in entrepreneurship:

1) Negative behavior by customers who perceive Roma as inferiors: Even successful entrepreneurs have experienced biased behavior by customers who are considering the area of their business location and residence as degraded. These customers usually ask for better prices in an underestimated way and they prefer to buy products in lower-prices without getting a receipt.

2) Repeated controls by tax collectors questioning the regular payment of taxes due for the commerce of their commodities: Interviewees complain about repeated tax evasion controls based on the specificity of their business, since they trade in non original products.

4.3.2 Discrimination at in-group level

At this level of analysis concerning discrimination against members of the minority group (Roma) interviewees delineate:

1) Inter-group conflict: Interviewees report conflict at workplace with other groups of entrepreneurs such as Chinese or other immigrants, who activate as street peddlers, as well as with Greek entrepreneurs. They also mention conflict with other sub-groups of the dominant group such as property owners and members of the extreme right-wing groups not only in professional but also in social level.

2) Discrimination in public services: Roma appear to face discrimination in accessing public services by public servants (i.e. tax collectors) and private services (i.e. banks) which holds up their entrepreneurial activity.

3) Social exclusion: Interviewees believe that the Roma population are victims of social exclusion which is based on the fact that members of their race do not enter the educational system and therefore end up with disadvantage. This

disadvantage excludes them further from obtaining a job and especially from occupations of high status.

4.3.3 Discrimination at inter-group level

At the inter-group level the interviewees describe various types of discrimination against vulnerable groups such as the following:

1) Vulnerability of the Roma population due to the general socio-economic context: The Greek Roma feel that they face up serious problems in their businesses due to the current economic crisis that leads to lack of capital, credit and finance. They also stress that at such hard times members of the vulnerable social groups such as Roma are mostly discouraged to start up their own business.

2) Institutional difficulties in business activity: It is stressed that taxation and bureaucracy set serious obstacles to the entrepreneurial activity of Roma in general and the young Roma in particular.

3) Prejudice against Roma from the dominant group: The Greeks are biased against Roma and they confound them with other minority groups such as immigrants. This hinders Roma's social integration.

4.4 The sources of discrimination

According to the research design the content analysis was conducted in order to identify also the sources of discrimination against Roma in particular as well as the vulnerable groups more generally. In short, analysis showed the following sources of discrimination:

1. Discrimination emanating from the dominant group, that is the Greek people in general.

2. Various forms of discrimination exercised by sub-groups of the dominant group and in particular: a) the Greek entrepreneurs, b) members of the extreme right-wing groups, d) employees in public sector, e) employees in the private sector and, finally,

3. The institutional framework.

4.5 Attributions of discrimination

Analysis also aims at finding out where the interviewees attribute discrimination against the Greek Roma. The main results include:

- The negative attitudes of the Greek population against the Greek Roma.
- The Greek politicians stance, especially during the economic crisis.

- The economic crisis per se which constitutes the main source of problems in the Roma entrepreneurship.

4.6 Combating problems, difficulties and discrimination

Upon examination of the means and ways for combating problems, difficulties and discrimination against the Roma people in the field of the labour market and/or in entrepreneurship, the participants have highlighted the following:

1) Individual activation: Interviewees stress the fact that the Roma themselves should attempt to search for alternative employment and/or professional goals contrary to the attitude of previous generations who seem less empowered to do so. To this end, they stressed further the value of education and the need for attending school and getting university degrees in order to perform better their employment duties and seek for better (or higher status) jobs.

2) Support from the family: Parents should prompt their children to advance in the professional ladder and aim at higher status employment and/or professional positions. Respondents insist that parents should by any means support the education of their children in order to broaden their future prospects.

3) Support from civil society organizations: The main goal of civil society is to reduce prejudice against the Roma people. Special action should be taken in order to weaken the stereotypes related to Roma unlawful behavior and criminality and the way of living in deprived areas of Roma's settlements.

4) Institutional support: The state should support the improvement of the Roma's involvement in starting up their own businesses by facilitating entrepreneurship through reduced law taxation and regulations for raising capital, credit or finance to invest in their business. The state should also introduce scholarships for Roma kids in order to help them in their university studies. Besides, politicians should make proposals and promote solutions for the Roma entrance into the Greek labour market.

5) Deconstruction of stereotypes through education: Apart from the urgent need for improving the educational credentials of the Roma population, participants have stated that the stereotypical perceptions against Roma could be deconstructed within the educational system through the acceptance of diversity.

6) Practices for professional success: Participants suggested certain practices which if followed could lead to professional success in entrepreneurship. As they recommended, a Roma entrepreneur should appreciate his/her job, have the adequate educational and skill qualifications for entrepreneurship and make serious attempts to integrate into the Greek society as a whole. The Roma entrepreneurs

should set specific goals and constantly strive to achieve them. They should acquire managerial and organizational skills. Insight for catching up market opportunities is also important as well as consistency in tax liabilities, and previous business experience.

5. Discussion

The qualitative research has portrayed the dominance of men in the field of successful entrepreneurship as opposed to women in the case of the Greek Roma. All successful entrepreneurs are located in the same region where the Roma population has been settled; they all have families with children to take care, while they are not well educated. They have dropped out school in order to follow their parents at work, or to help in the family business in a rather early age.

It also appears that the successful Roma entrepreneurs follow a traditional professional route as street peddlers or traders in flea markets during childhood. Most entrepreneurs grew up in the store of their parents and they inherit the family business. As far as the type of entrepreneurial activity is concerned they trade in clothing, footwear and homeware. However, they are mainly aiming at customers from the members of their own race and not from the wider Greek public.

It is important to note that the successful Greek Roma entrepreneurs have expressed rare experiences of discrimination at personal level stressing the fact that this is due to their Greek citizenship. On the contrary, they describe various forms of discrimination in the in-group level (against Roma) and in the inter-group level (against other low-status social groups). Taking into account all three levels of discrimination (personal, in-group, and inter-group) interviewees indicate multiple sources of discrimination as the discriminatory behavior they described has been exercised against them by both: members of the dominant group and/or sub-groups. In accordance to the sources of discrimination participants depict causal factors such as: the negative attitudes and stereotypical perceptions against them from the part of the Greek population and from the part or persons of power and authority, such as politicians, who are not supportive especially in the midst of the current economic crisis.

Multiple interventions are needed in order to overcome problems, difficulties and discrimination in the labour market in general and entrepreneurship in particular. Personal drive and activation, family support, civil society actions, state interventions and most importantly the support in obtaining educational credentials, training and skills were considered as the necessary factors contributing to the improvement of the Greek Roma position into the Greek labour market. As the

participants have stated there is still much to be done in the fields of social equality and inclusion to the Greek labour market. However, as it is clearly emphasized by the participants the priorities concern the support in raising the educational level of the Roma population. They believe that the new generation of their race should be unconditionally integrated into the Greek educational system with support from their families and from the Greek State. They also are convinced that the reduction of inequalities through education could lead to more opportunities for their inclusion to the Greek labour market.

It seems that the issue of citizenship becomes an important factor for alleviating causes for discrimination as the Greek Roma successful entrepreneurs believe that their limited experiences of personal discrimination are due to the fact that they are Greek citizens. On the other hand, their business activity bears a great import from their cultural tradition as they mostly identify themselves as traders according to the cultural identity of their tribe. Nonetheless, they highlight the current economic crisis as the major problem for their entrepreneurship, which places the minority groups (Roma among them) in vulnerable social position. Finally the issue of education is the spearhead in their discussions since they consider it the most important factor for the improvement of their employment opportunities and the vehicle for their social integration.

CHAPTER SEVEN

Key-informants views on women and young Roma and Muslim immigrants initiatives in employment and entrepreneurship

MANOLIS CHRYSAKIS²⁵⁴

1. Introductory methodological remarks

The qualitative research seeking the views and positions of selected individuals and representatives of target groups (women and young Roma and Muslim immigrants), was based not only on the use of the field research technique based on a structured questionnaire, but also on the use of the method of focus group interview.

As stated in chapter two, the choice of the focused group interview method as a key tool for quality assessment and in-depth analysis of selected topics, is based *inter alia* on the fact that a qualitative research of this type not only allows respondents-participants to freely express their own opinions without restrictions, but provides them the opportunity to be updated and share information, experiences and concerns. Furthermore, this method allows the collective exploration of problems and leads, in many instances, to a joint pursuit for possible solutions to these problems. In this case, emphasis is given to the group, the interaction between the members, and the dynamic interactions that occur during the interview.

Focus groups interviews are targeting a specific type of groups, in terms of purpose, composition, process and size and constitute an important methodological tool in qualitative research. Moreover, the focus group interview has further advantages that make it increasingly popular in qualitative research, such as relatively low cost, direct and understandable results and finally, addressing the participants as entities and not as numbers²⁵⁵.

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²⁵⁵ The literature review shows that the focus group interview is a technique that

Usually the focus group consists of seven to ten people, but the number can range from four to twelve²⁵⁶. Stewart and Shamdasani²⁵⁷ suggest the participation of eight to twelve people and define the duration of the meeting as one and a half to two hours. Bellenger et al²⁵⁸ also consider that the perfect group size consists of eight to twelve people and support that with fewer than eight people the group members are too burdened, while more than a dozen largely limits the participants' time for expression. Finally, Wells²⁵⁹ states that the size of the team depends on the space available and the coordinator's ability, but adds that most coordinators choose six to ten people groups.

It is noted that during the selection of participants in focus group interviews, it is particularly important to preserve both: the uniformity in regards to the existence of a specific common interest relating to the issue under investigation, as well as their diversity in terms of institutions' origin. In particular, participants are chosen for their specific features or problems they face which link them to the subject, and although it is not necessary that they know each other, they must definitely have something in common to share. On the contrary, when participants know each other and especially when the research is conducted within the same organization special caution is necessary. People who have frequent social contact or are working in a dependent job are naturally influenced by their past experiences and conversations, thus making the free expression of their views difficult.

originated from group psychotherapy (Bellenger et al. 1976), was used in qualitative marketing research and was considered appropriate for application in exploring specific social problems. As argued by many scholars, the focus group interview was developed due to the importance of understanding social phenomena through the analysis of qualitative data that the traditional research was unable to interpret. See H. Pouloupoulos, A. Tsim-poukli, 1995, "Focus Group Interview: A new methodological tool for research in the area of social sciences", *Social Work*, vol 39, Athens.

²⁵⁶ R.A. Krueger (1988), "Focus Groups: A practical guide for applied research" Sage Newbury Park.

²⁵⁷ D. W. Stewart and P.N. Shamdasani "Focus Groups: Theory and practice", Sage Newbury Park.

²⁵⁸ D.N. Bellenger, K.L. Bernhardt, and J.L. Goldstucker (1976), "Qualitative research techniques: focus group interviews" In Bellrenger, K.L. Bernhardt, and J.L. Goldstucker, (eds), "Qualitative research in marketing", American Marketing Association, Chicago and Higginbotham, J.B. and Cox K.K. (eds) (1979), "Focus groups interviews: a reader" American Marketing Association, Chicago, (pp. 13-34).

²⁵⁹ W.D. Wells, (1974), "Groups Interviewing" In R. Ferder, (ed.), Handbook of marketing research, McGraw-Hill, New York in J.B. Higginbotham, and K.K. Cox (eds) (1979), "Focus groups interviews: a reader" American Marketing Association, Chicago (pp 2-12).

Focus groups interviews are targeting a specific type of groups, in terms of purpose, composition, process and size and constitute an important methodological tool in qualitative research. It should also be noted that even though the methodology of focus group interviews derives from the discipline of psychotherapy, it is predominantly a research and not a treatment method. This is in spite of the fact that the focus group interview enables individuals to provide information, opinions, impressions using their own wording and making their own connections and associations in the same way that psychotherapy allows individuals to give their personal interpretation of events.

The number, type and way of formulating the questions require special attention in the implementation of focus group interviews. They should be carefully selected and should not exceed ten questions. Krueger (1988) considers that in total five to six well-formulated questions are enough to cover a topic. These questions need to look spontaneous, but at the same time have to be chosen in a way that can provide maximum output. If, for example, these questions were to be used in an individual interview someone could answer them in a few minutes. The same questions during a meeting can produce hours of debate. The session may start with a general discussion on the subject and result in a more specific one. During the meeting questions which can be answered in one word should be avoided. The recording of questions helps the researcher during the sessions and the analysis.

Based on the above, for conducting focus group interviews with selected individuals and representatives of the target groups (women and young Roma and Muslim immigrants) which are provided in the framework of carrying out this research project, it was considered appropriate to develop specific common thematic axes of questions for both target groups, from which the basic "core" of the discussion may be developed on the two respective focused interviews: a) a focus group interview on women and young Roma and b) a focus group interview on women and young Muslim immigrants.

More specifically, in order to carry out the said focus group interviews four (4) common principal axes of discussion were formulated, so as to cover all aspects of issues concerning quality assessment and in-depth analysis of the selected topics of this research project. In particular, for conducting these two focus group interviews a specific protocol with four axes of debate was designed, including a small number of targeted indicative questions, which was the main methodological tool of the qualitative research.

2. Focus groups interview with Muslim immigrants

2.1 *The identity of participants and Entrepreneurial activity of Muslim immigrants*

The focus group interview was attended by five (5) young Muslim immigrants (all male), from the following occupational categories:

- Interpreter: 1
- Merchants with their own store: 2
- Physiotherapist: 1
- Student-peddler: 1

As part of the focus group interview with young Muslim immigrants, participants were first asked to refer to the type of business, which is primarily developed by women and young Muslim immigrants. That is, participants in the focus group were asked specifically to refer to the objects of young and female Muslim immigrant entrepreneurship, in which districts they are active and as to whether their employment is stable or occasional.

As noted by the participants in the discussion, the entrepreneurial activity of young Muslim immigrants varies and to a degree depends on their ethnicity. Specifically the discussion revealed that most young Muslim immigrants are employed in industries and artisanship while those who have their own stores are relatively few. Far fewer are the Muslim immigrants who have their own artisanship. Lately, the number of Muslim immigrants who work in industries and artisanship has been reduced due to the economic crisis and the dramatic decline of employment in this sector, while many of the Muslim immigrants who worked in these sectors have already left and are still leaving the country.

As was expressly stated "*Muslims do all the jobs except those that are not allowed in Islam*". Thus, Muslims are not engaged in selling alcohol and therefore do not have affiliations with nightclubs. Wherever there is no religious barrier, Muslim immigrants are working in any job available and lately they are also practicing new professions such as working as interpreters in order to serve the needs of their co-patriots. On the other hand, Muslim immigrants who have their own shops are dealing mainly with clothes and mini-market products. Muslim shopkeepers' dealings with the trading of garments, especially female ethnic clothing, and food marketing principally in Athens and Salonica, relates to the fact that, in both cases, the goods (clothing and food) are imported from their countries of origin (e.g. Syria, Egypt, Pakistan, India) and are aimed to the respective –same nationality– clientele. Accordingly, in the words of the focus group participants, the involvement

of Muslim immigrants in the marketing of mobile phones, mobile phone accessories and equipment for receiving television programs serves to meet the needs of their compatriots and / or other Muslim immigrants.

On the other hand, many of the male Muslim immigrants (solely men) are peddlers and perform activities related to the collection and trade of recyclable materials (mostly metals, but not exclusively). These activities of Muslim immigrants are usually illegal, as they are exercised without relevant permits. The used means of transport (carts) are stolen from supermarkets, products are collected (stolen) for recycling from the legally placed bins of recycling undertakings (owned by NGOs, private enterprises, enterprises or consortia with the participation of local authorities, etc.) and are mostly sold illegally in illicit trading of recyclable materials. The occupation of many Muslim immigrants in the collection and marketing of recyclable materials without a permit results in them experiencing various problems such as confiscation of means and goods and even their own detention.

However, despite the fact that the collection and trade of recyclable materials by Muslim immigrants are illegal activities, some of them expand these unlawful economic activities by buying their own means of transport (e.g. three-wheelers) and employing other compatriots to perform the task. As the current crisis worsens and unemployment rises in the Greek society, more and more Muslim immigrants are involved in peddling collection and marketing of recyclable metallic materials.

Estimations of whether the extent to which the kind of entrepreneurship that Muslim immigrants usually develop can ensure sufficient income for them and their families to survive, include the following: Participants believe that ensuring adequate income is negatively influenced by the current economic crisis which affects all forms of employment and entrepreneurship, whether regular employment (in industry, artisanship, commerce or agriculture) and entrepreneurship (shops, self-employment with a license to practice, etc.), or irregular – undeclared – employment and micro-entrepreneurship (peddlers, collection and trade of recyclable materials or other odd jobs) carried out almost exclusively by male Muslim immigrants. As mentioned characteristically *“lately jobs have been reduced very much, while before we could make a daily income... Now for days we make almost nothing, and inevitably we have to take from elsewhere to pay our debt. Especially we, as foreigners, are having a very difficult time, more difficult than the Greeks who have somewhere to stay, most have either own homes, while we have to pay for all this, but jobs must exist for us to cover expenses... jobs that unfortunately don’t exist now and we have been struggling a lot to survive”*. It is to be noted that all the participants in the focus group agreed with the above-mentioned point of view. They stressed

the fact the current crisis has affected very negatively the employment and income conditions for both immigrants and Greeks. But especially in the case of Muslim immigrants the crisis has affected their income situation most severely, as the jobs and the turnover of shops and in general their economic activities have been reduced tremendously. As a result even from the beginning of the crisis, the departure and repatriation of Muslim immigrants have occurred even by those living many years (25-35) in Greece. As stated *"since they have no money, how can they live? They have a family, they have children, they have lost their jobs, they opened a shop that has closed, owe money. How can they live?"* As an irony of fate, *"the events in the Arab countries started (Syria, Egypt, Tunisia, etc.) and the same people were forced to leave their countries again"*. As also stated, the income situation of Muslim immigrants deteriorated further due to the fact that in the past two years, the customers of those owning a shop almost vanished due to police operations against the irregular immigrants which had a paramount effect in ethnic migrant business. As stated characteristically, *"when I opened the shop two years ago, I sold fifteen to twenty mobile phones every day, so I made some money. Since they started arresting the foreigners –we had more foreign customers– I do not even sell two cell phones per day and some days, not even one cell phone, sometimes the same can happen for a whole week"*. Under these circumstances, depending on the degree of integration and the kind of entrepreneurship that they develop, Muslim immigrants are often forced to resort to additional resources in order to cover their needs, such as the benefits from State agencies or the benefits from civil society or social solidarity networks (e.g. the Church, NGOs, local governments etc.).

On the reasons of why Muslim immigrants choose self - employment instead of any other type of entrepreneurial activity, the participants agreed on that they choose to be self-employed in order to survive (because they have no other alternative), as they experience an acute problem of unemployment and exclusion from the labour market. To stress this point further, the example of Muslim immigrants' involvement in the construction sector was mentioned, that is, when the construction industry in Greece flourished, they had chosen to enter as contractors to the construction business since they earned more money while at the same time they possessed the desired autonomy. The crisis, however, damaged the construction activity, hence, the Muslim immigrants abandoned their construction activities and started up their own business, usually a shop, so as to work and earn a living. On the other hand, a second important reason as to why the Muslim immigrants choose to be entrepreneurs / self-employed proved to be that they want to be independent and autonomous work-wise as well as to deal with commercial and other businesses related to products and goods from their own place

of origin (usually clothing and food destined to the needs of their compatriots) or with their previous work experience. However, the factor of prior experience does not appear to be associated with the kind of entrepreneurship or the trade objects they choose (e.g. food retail or clothing). Instead it is found that the choice of economic activity is associated with the trends developing in the market, which are consolidated depending on the origin of the immigrants (e.g. Syrians engaged in manufacturing materials for women's clothing, the Egyptians in food trade etc.).

Upon examination of the young Muslim immigrants entrepreneurship this does not differ in any respect from the activities described above regarding migrant entrepreneurship more generally in this country. Admittedly, however, the issue of female employment is taboo among Muslim immigrants who do not speak with ease about it. However Muslim immigrant women, despite the adversities they face in the labour market, they seem to exploit all opportunities available to them and work where they can. Some of them are working in various retail trade shops mainly owned by compatriots or relatives, or even as interpreters. Female Muslim immigrants seem to face substantial obstacles in entering the labour market and even more in working independently as entrepreneurs. Although the formerly obstacles of emancipation are still present further impediments have been added to the problems that Muslim immigrant women face. These are detected in their religious distinctiveness, which, among others, is reflected in the non-acceptance of their traditional attire clearly indicating their religion. As noted, before the financial crisis there were several Muslim women who were involved in entrepreneurship but in the form of co-entrepreneurship or working in the family business. In most of these cases the work of women in family business substitutes paid employment. It is therefore concluded that in the case of Muslim immigrants, few (if any) are the cases where women appear to keep a shop by their own. Nonetheless, a couple's engagement in business development emerges as crucial for the growth and longevity of the family business.

Considering the types and the characteristics of Muslim immigrants' entrepreneurship, participants have indicated the main problems faced by entrepreneurs / self-employed Muslim immigrants, especially the young people and the women. As noted in the discussion, the desire of Muslim immigrants to start-up or retain their own business often stumbles on the excessive requirements set by the current institutional framework in force especially on all foreign immigrants (not exclusively on Muslims). Present requirements applicable only to the migrant populations demand a serious bank deposit of 60.000€ funding capital for a year before starting up a business. Prospective migrant entrepreneurs face difficulties in renting a suitable place for their business not encountered by their Greek

counterparts. Moreover, the competent authorities are not easily providing the required permits and a fairly lengthy bureaucratic process has to be followed. The participants in the focus group emphasized that Muslim immigrants, besides the above mentioned problems faced by all immigrants in Greece, have also to resolve all the problems that afflict the Greek small and medium sized entrepreneurs. According to the prevailing view within the focus group such policies are leading the small and medium sized enterprises to extinction, Muslim immigrant businesses among them. More problematic becomes the issue of the excessive and unfair taxation which in turn leads to an ever increasing tax evasion, while the competitiveness of small and medium enterprises irrespective of the entrepreneurs' nationality is burdened. The most serious problem faced to a much greater extent by immigrants who own a business in Greece, compared to their Greek counterparts, is the difficulty in accessing the banking system (for loans, credit, development plans funding etc.), as well as the absence of support programs for small and medium enterprises (for starting-up, employment subsidies, reduction of non wage labour costs etc.).

2.2 Discrimination against muslim immigrants in the labour market and in the field of entrepreneurship

Upon examination of causes or sources of discrimination against Muslim immigrants in the Greek labour market as well as in the field of entrepreneurship, it is to be noted that according to the participants views a key factor in social discrimination against Muslim immigrants in the Greek labour market, is their religion, namely that they are Muslims. Specifically, it was mentioned that Muslim immigrants working in industries, artisanship or shops are often recipients of derogatory comments related to their religion, thus experiencing rejection regardless of their country of origin. In many cases they are even characterized as Turks because they are Muslims. Besides these, Muslim immigrants in Greece have the feeling that they experience additional discrimination in the labour market compared to non-Muslim immigrants, which they attribute to the existence of more negative stereotypes against Muslims than other groups of immigrants. As stated, Muslim immigrants experience rejection by people of other religions and especially Christians and Jews who, according to the participants, do not respect and do not "accept" them. As evidenced, the Muslim immigrants are entering the Greek labour market from a disadvantageous position, making themselves susceptible to social prejudice, which can reproduce the vicious cycle of poverty and exclusion. At the same time, intolerance is exacerbated by the Muslim immigrants' bad

socio-economic situation and their deprived living conditions. Among the participants in the focus group there is a belief that for Muslims it is too hard to find a job to survive, exactly because they are Muslim immigrants and are perceived differently. They believe that in all jobs other groups of immigrants have a better confrontation. Thus, they consider such a negative attitude towards them a disgrace to those who adopt it and a deep insult to themselves and their humanity, especially living in a country Member-State of the European Union.

In the words of the participants themselves, Muslim women face greater difficulty in entering the labour market in Greece, mainly due to the culture of their group and to emancipation reasons. As a participant mentioned, *"when someone brings his wife here she needs at least two years to go out alone, her husband always goes out along with her for walks...The woman must stay at home until her husband returns"*. Women are devoted to house caring and child breeding. Consequently, very few Muslim women work independently from their husbands. Keeping women at home renders learning the Greek language too difficult and ultimately encumbers their social integration and, hence, their employability.

As for the issue whether Muslim immigrants face discrimination in the labour market that restricts or prohibits their ability to initiate or sustain their own businesses, the participants in general agree in that in the case Muslim immigrants decide to start up a business they face additional difficulties because of their religion, which overrides their national origin. As also noted, Muslim immigrants often experience problems of racism and discrimination in their search for work, which have been aggravated due to the economic crisis, and the magnitude of migrant influx into the country. More people for fewer jobs. Participants also agree in that Muslim immigrants face a greater degree of discrimination in the labour market, while being more affected by the economic crisis, unable to adapt easily to the new circumstances. Further, Muslim immigrants face considerable prejudice by employers when seeking employment because of their ethnic, religious and cultural differentiation. Examining further the issue as to whether discrimination stems more from the different religion or the different ethnicity (e.g. Afghan, Syrian, Pakistani, Bangladeshi etc.), it was concluded in the context of the focus group that women are facing multiple discrimination, on the basis of their status as immigrant, on their gender and on their religion as Muslims. Moreover, women are more easily discriminated due to the strict rules for wearing their traditional clothes which in turn becomes a subject of racist comments and discriminatory treatment against them. As the participants stated even the skilled and educated women are excluded from entering the labour market for the sake of appearance. In an indicative dialogue reproduced at the focus group discussion *"the boss asked*

her from the beginning: «What will you do with the headscarf?» She said: «I am Muslim I cannot take it off». He replied, «at least take it off in the store and when you leave do whatever you want». She answered that «it is not possible, as long as there are men in the shop. I can't do that». Then he said very clearly: «If you keep the headscarf you will not get a job here with me, or anywhere else».

Muslim immigrant entrepreneurs face discrimination from: a) owners and / or real estate brokers, partners and neighborhood / local community agents, b) public services (Tax offices, Local Authorities, Ministries, Citizen Service Centers, Employment Agencies) and c) private entities, such as banks. As reported, Muslim immigrants face fewer problems with owners and / or real estate brokers in their attempt to obtain business premises, but almost always encounter problems when they try to rent a house to stay. As mentioned, however, the negative stance of homeowners is dictated by a well-founded prejudice owing to the bad behavior of previous immigrant tenants. Nevertheless, counter arguments were also expressed in that Greek tenants do not always fulfill their commitments towards commercial and residential properties. Also, the instance of many Greek owners of commercial premises was mentioned, who are under pressure from their environment not to rent to foreigners. It seems that some Greeks are afraid to rent their shops to foreigners "who take our jobs" to avoid receiving criticism. Similarly, even in neighborhoods where Muslim immigrants live and operate within an ethnic enclave, discrimination phenomena are manifested by customers not belonging to their own ethnic group mainly being Greeks. As it was reported Greeks avoid buying goods and especially food from Muslim immigrants' shops. Thus, their turnover is limited, since their clientele is almost exclusively restricted to compatriots and coreligionists.

Considering the issue of Muslim entrepreneurs encountering prejudice in public agencies (Local Authorities, Police, Tax offices, Ministries, Citizen service centers, Employment Agency etc.) the focus group participants highlighted a number of problems which require specific attention: Problems for the asylum seekers were considered most important due to the lengthy time lag for permit administration by the relevant authorities. Greater difficulties were also noted in the granting of Greek citizenship to Muslim immigrants who are entitled to it. The biggest problems mainly encountered by Muslim immigrants who are small business owners, however, are those associated with the police. As specifically noted the police, who make frequent checks of the legality of their residence and business, is constantly persecuting the Muslim micro-entrepreneurs. In this way their employment and business activity is severely harassed. Furthermore, the existing system for issuing residence and work permits for immigrants establishes objective obstacles

to entrepreneurial activities, since even for those who have raised the capital to start-up a business they have to face *“this red card and have no future. Namely for six months you can open a shop and after six months they could tell you to get out of here”*. What is more, there is always uncertainty among immigrants, even long-term residents, of losing their documents, thus losing the right of legal residence in Greece. This insecurity experienced by foreign immigrants, Muslim or not, always puts them in a vulnerable position in the labour market and reduces their ability to plan and develop even short or medium term entrepreneurship projects.

In the opinion of participants in the focus group, Muslim immigrants face significant discrimination problems when they address the tax services, namely, the Public Financial Services or on issuing a tax ID, which is a prerequisite to get a work permit, buy or rent a house, open a personal account, buy or sell a car, etc. Obviously there are ways to break the relevant deadlocks, but the interested Muslim immigrants fail to find the right solution by themselves and the competent authorities in the participants' view do not seem willing to help. The same holds true on asking for information and assistance where also the Muslim immigrants feel that they are treated distinctively than the Greeks.

Notwithstanding, participants in the focus group believe that immigrants' poor knowledge of the Greek language and possible negative behavior of foreigners towards public officers result to receiving a similar negative response. Such views reflect the existence of negative stereotypes operating both ways. It is evident, however, that the removal of these negative attitudes and behaviors at least at the level of public agencies requires special diversity management techniques, which should be taught and applied in the daily work routines of public services personnel. On the other hand, it is found that Muslim immigrants are not sufficiently aware of their rights, or even when they have acquired knowledge of them they cannot always exercise them since they are often met by racist behavior. Many times though, the difficulties and problems faced by immigrants and especially Muslim immigrants in their exchange with the competent services, are emanating from formal barriers imposed by law or from practices followed at the enforcement level. As it was stated in order to overcome formal and informal barriers that impede entrepreneurship of immigrants they often seek and receive the assistance of Greek friends who are willing to assist them in undertaking contracts or assignments in their own name.

As to whether Muslim immigrants face discrimination from other social groups (e.g. racial / ethnic, extreme right), participants clearly underlined the fact that such problems do exist originating mainly from organized members and / or supporters of the right-wing party of Golden Dawn. Criminal actions perpetrated by

the aforementioned right wing / neo-Nazi group are known, with victims being mostly Muslim immigrants in areas where there is an accumulation of immigrants belonging to this group. As pointed out, during the past five years, the Muslim immigrants who owned shops, but also those who worked as employees, began to face problems with racist attacks by right-wing extremist groups. The dramatic increase in unemployment and povertization of the indigenous population during the same period created competition between Greek and foreign workers and led to the consolidation of the stereotype that immigrants take the Greeks' jobs. Such an attitude combined with the demonization of immigrants from the media, due to the increase in crime and general insecurity in the Greek society, fomented criminal acts by extremist elements against immigrants and especially Muslim immigrants and strengthened the orders of right-wing and / or Nazi political constructs such as the Golden Dawn.

As to whether young people and women Muslim immigrants face discrimination in starting or maintaining a business the participants stated that although there is a great difference between Muslim immigrant women who grew up in Greece, have studied, learned Greek from an early age and newly wed women who immigrated recently, both groups of women face discriminatory attitudes, racist attacks and feel insecure when walking out on streets or in seeking employment. Under these circumstances, it is difficult to speak of female Muslim immigrant entrepreneurship in Greece, as apart from discrimination and prejudice from the native population, they have to face prejudice and negative stereotypes of their compatriot and coreligionist men who in one way or another do not miss the opportunity to emphasize that it is difficult for them to leave the house, let alone be active in the labour market and / or develop their own entrepreneurship.

Finally, the advent of the current economic crisis and the large amount of immigration influx has contributed to the intensity of discrimination against Muslim immigrants. At the same time the preventive measures enforced in reducing non-regular migration and the intensification of the routine police inspections hinder the attempts for starting up a business. On the other hand, the massive influx of Muslim immigrants in Greece, has led to the intensification of competition and / or conflict between migrants and other socially vulnerable groups (e.g. Roma, repatriates, other migrants etc.) who are economically active in approximately the same occupations (e.g. retail trade, recycling materials, peddling etc). This fact additionally burdens the Muslim immigrants integration in Greek society, making them even more vulnerable to discrimination.

2.3 Combating discrimination against muslim immigrants: ideas, proposals and actions

In order to enhance employability and promote entrepreneurship among Muslim immigrants certain measures were discussed. Given the fact that the participants were not aware of any relevant interventions implemented in the above fields, the urgent need for more information was immediately pointed out. Participants also stated that there is an urgent need for the implementation of lifelong education especially targeting this vulnerable social group (e.g. learning the Greek language, improving employability, promotion and development of entrepreneurship etc).

From the discussion that followed it was shown that certain measures should be put in action. These include:

- Planning and implementation of information and awareness raising actions for the Greek society on multiculturalism and diversity acceptance, with emphasis on the tolerance of religious diversity.

- Planning and implementation of information and awareness of Muslim immigrants in Greece, with emphasis on multiculturalism and social rights in order to empower them.

- Planning and implementation of information and awareness raising of the Greek society in addressing issues of racism that are directly related to discrimination faced by Muslim immigrants in the Greek society in general and in the Greek labour market in particular.

- Planning and implementation of information and awareness raising of Muslim immigrants on combating discrimination and prejudice against women's participation in the labour market and the exit of Muslim immigrant women from home to work.

- Planning and implementation of actions empowering female Muslim immigrants to pursue entrepreneurship either independently or with their husbands.

- Planning and implementation of intercultural lifelong learning programs, teaching the Greek language and improving the employability of Muslim immigrants. Special focus should be on Muslim immigrant women.

- Planning and implementation of awareness raising actions in mass media in collaboration with primary, secondary schools and universities in order to change the negative image of immigrants and in particular Muslim immigrants in Greece projected on the news, printed and electronic media, highlighting positive models of successful Muslim immigrant entrepreneurs, which is absolutely necessary for the empowerment and social integration of this vulnerable social group.

- Reviewing and streamlining the system and procedures for political asylum of Muslim immigrants in Greece.
- Planning and implementing integrated interventions of Promotion and support of entrepreneurship, specifically targeted at Youth - Women - Young couples.
- Removal of financial-capital requirements and geographical and other barriers in order to facilitate Muslim immigrants to open stores – get involved in economic activities of their choice wherever they wish.
- Extension of the immigrant mediators institution, reinforcement and staffing of front office services in public agencies (Local authorities, Police, Tax Ministries, Citizen Service Centers, Employment Agency, First National Health Network, Hospitals, etc.) with Muslim immigrant mediators. It is estimated that this can assist in combating phenomena of racism and discrimination and increase the confidence of Muslim immigrants in public services.
- Reviewing and streamlining of policies and procedures for naturalization and granting of Greek citizenship to Muslim immigrants and their children born in Greece and / or participating in the Greek educational system.

The focus group participants were also asked to indicate in particular who in their opinion might contribute towards the fight against discrimination and the promotion of employment and entrepreneurship among Muslim immigrants in Greece. At this point, there was a general agreement among the attendees about the role of the State through public agencies (Employment Agency, local authorities, citizen service centers, tax offices, Ministries, Regions etc), responsible for providing social services, able to be promoters of appropriately designed measures to combat discrimination and employment and entrepreneurship schemes for Muslim immigrants in Greece. Moreover, the necessity to improve the provision of social services to vulnerable social groups who are experiencing discrimination in the Greek society through integrating in the daily functioning of any public body, elements and principles of Diversity Management is highlighted. Participants in the focus group mentioned and expressed their expectations on the utilization of available EU funds for the reception and improving of living conditions of immigrants (including Muslim immigrants) in Greece.

Finally, participants in the focus group were asked to submit proposals aiming to strengthen the role of the Muslim immigrants and their representatives in combating discrimination in the labour market and reinforcing entrepreneurship. Summing up the discussion it is noted that participants in the focus group recognize the fact that Muslim immigrants in Greece are divided and less organized compared to Muslim immigrants in other European countries. Consequently, it was proposed the activation of unions, organizations and associations of Muslim

immigrants in this country on subjects of advocacy and defense of social rights and anti-discrimination regulations with a view of strengthening the role of civil society in this area with the involvement and participation of the interested parties.

3. The Greek Roma case

3.1 Identity of participants and the Entrepreneurial activity of Roma people

This focus group discussion was held at the offices of the Merchants' Association of Agia Varvara and was attended by Greek Roma representatives and professionals from all over Attica. More specifically, participants included 14 Greek Roma representatives (two women and twelve men) from the areas Agia Varvara, Halandri, Menidi and Zephyri, belonging to the following occupational groups:

- Mediators: 6 (males: 4, females: 2)
- Merchants: 2
- Entrepreneur: 1
- Vendor: 1
- Florist: 1
- Lawyer: 1
- Unemployed: 1
- President of Roma association: 1
- Town Councilor: 1

The focus group participants were asked to refer to the type of business in which the Roma are primarily involved. The discussion included themes ranging from the objects of Roma entrepreneurship, the areas they are mainly active and the nature of their employment (permanent, occasional or seasonal).

As stated by the participants the businesses of Roma vary and are depending on the tribe and their place of residence. More specifically, the discussion revealed that most Roma in Agia Varvara are entrepreneurs who run shops and are engaged in the trade business. As it was characteristically mentioned, on Eleftherios Venizelos Avenue in Agia Varvara the 80% of the stores owned by Roma are active in trade (clothing, footwear, bridal outfits etc.). Similarly, in Zefyri, the "Romani-speaking" Roma have massively rented vacant shops on the central avenue and have proceeded to establishing their own trading business, while the "Romanian-speaking" Roma not undertake similar business risks. More specifically, with regard to the ethnic group of "Romani-speaking" Roma, it was stated that in recent years there is activation towards entrepreneurship, as they have opened many self-owned new stores and are committed to start-up new businesses. In

contrast, the Romanian-speaking Roma in Zefiri are not as active in developing new business, even though they were formerly antique dealers and vendors. Thus, although some do run shops, there is not that much growth mainly due to the different mentality and business attitude of each ethnic group.

On the other hand, in all regions, many of the Greek Roma, women and men, are peddlers and are engaged in commercial activities, mainly illegal, due to lack of licenses required. Their involvement in illicit trade transactions often leads to confiscations of their goods and their detention by the police authorities. As stated, *"we have many recorded incidents of Roma being arrested by the police, having their goods seized, having being jailed... terrible problems, every day we hear something new"*. The Roma community on the whole, strives for the younger generations to escape from informal and / or illegal activities, to learn to do something else, to live in obedience with the law. As indicatively stated, *"there are many young people who are trying to be occupied in something other than peddling but are not given the opportunity"*. Exceptions are young people with financial support from their family. However, as all participants concluded, few Roma are not dealing with the peddler trade and are occupied with something else.

Subsequently, as reaffirmed by the participants' responses ensuring of sufficient income is related to the type of business. Particularly it depends on whether it is a case of a fundamentally legitimate entrepreneurship (shops, self-employment with a license to practice etc.), or a case of an undeclared self-employment or micro-entrepreneurship (peddlers or odd jobs) practiced by men and women and / or often by all members of the Roma family. It should be noted that especially in the second case, and depending on the degree of integration and the kind of entrepreneurship that they develop, Roma sometimes resort to supplementary sources of income, such as social subsidies and other benefits of the welfare state, panhandling and illegal activities, while utilizing extensively the benefits of any kind of social solidarity networks (e.g. the church, NGOs, local authorities etc).

According to the participants from the Agia Varvara region, there is general agreement on the fact that Roma choose to be entrepreneurs / self-employed mainly for survival purposes (because they have no alternative solution), as they experience severe problems of high unemployment and exclusion from the Greek labour market. In this light, it seems that the recent economic crisis in Greece has also played a role in the occupational activities of Roma. As mentioned by a participant Roma businesswoman *"actually we are an exception, this particular family. Because my husband was always working, wasn't a peddler, has never done it. He was always an employee at some other store. He has also been manager in a store and he has been a simple employee. At some point he was left without a job and we had to*

open our own business, because of the crisis". On the other hand, a second important reason of why Roma choose to be entrepreneurs / self-employed is that they want to be independent and autonomous work wise, which is attributed to the fact that autonomy and not the exercising at any profession entails dependent employment relations which are part of their traditional work culture. As characteristically reported by a female participant in the focus group *"the Roma have the trade in their blood and have the intrinsic tendency to take risks, despite the crisis, despite the difficulties in maintaining a shop"*.

Further, the Roma women participating to the discussion, believe that today there are no real obstacles for them in entering the entrepreneurial field. Previously, barriers of emancipation were extremely strong hindering Roma women business activity even in running the family business. Nowadays, things are improving but only to the extend of running family business together with spouses. As characteristically mentioned *"there is no more bias from home, whether the woman will work or not. I believe that this is a bit more convenient for men too since we help them rest a little more"*. The engagement of a couple in developing entrepreneurial activity is proven crucial for the development of both women's entrepreneurship as well as entrepreneurship among young Roma, often with the support of the extended Roma family. A serious inhibiting factor for the development of women's entrepreneurship among Roma is the lack of any public care provision and child-care (nurseries, kindergartens, etc.), hence the so-called conciliation of family and work life becomes impossible for Roma women. Specifically, with respect to Romani women of the Halandri area (Nomismatokopecio camp), participants agreed that they need to work in order to support their families, while at the same time they stated that women's entrepreneurship is non-existing among them. Most participants in the focus group want their wives to work so that they contribute to the family income.

Finally, as noted by the participants in the discussion, since the entrepreneurial activity of Roma has been often practiced without the necessary legal documents required for each individual case (licenses etc.), they are subject to persecution from the competent bodies (police, financial and economic crime unit etc.) or are charged with excessive and disproportionate fines to the value of the traded goods. Yet, all problems encountered in the midst of crisis by small and micro entrepreneurs are also met by Roma entrepreneurs but more intensely. This is not due to their racial origin alone but rather to their unfavorable socio-economic situation and deprived living conditions because they are Roma. As the participants stated, under the often police raids to their settlements effective business activity cannot flourish.

3.2 Discrimination against Roma people in the labour market and in the field of entrepreneurship

As already noted, the social characteristics of Roma vary and differ according to the specific Roma race and the place of their residence. From the discussion, the strong relation found in other studies between social integration, progress in education and the housing conditions or shelter establishments is reaffirmed. Significant differences are found regarding the educational level of the more integrated Roma, compared with the Roma living in settlements / camps and in deprived areas. As reported, in the Agia Varvara area the Roma children do not experience discrimination at schools. As a result, they are able to finish high school, learn foreign languages and get acquainted with computer technologies. Conversely, in the Halandri Roma settlement, Roma face significant discrimination when trying to enroll their children in school and come up against the strong opposition from the local association of parents and guardians against them. Thus, in the case of Agia Varvara the 100% of Roma kids attend regularly school while for Roma living in settlements under deprived conditions the 90% of the Roma kids are dropping out from school.

Further, the young Roma with low educational qualifications enter the labour market from a disadvantageous position, making themselves vulnerable to social discrimination and exclusion, which may reproduce the vicious cycle of poverty. At the same time, discrimination problems are intensified by the fact that Roma unfavorable socio-economic situation as well as their deprived living conditions, affect their negative image already existing in the Greek society, because of their racial origin. Women are further burdened due to their early age of entering marriage and housekeeping obligations. As collectively stated by the participants, these problems may be tackled by substantial and combined interventions in education, housing, employment and health, specifically targeted at the Roma populations.

It is important to note that discrimination may be considered a push factor for Roma entering the self-employed business field since, as reported, they are not drawn to work in poorly paid jobs that do not suit them and prefer to survive by entering the shadow economy, micro-entrepreneurship, even living on social benefits or begging. It was also stressed that it is not in the nature of Roma to beg or to steal. It is poverty and the lack of State provision that pushes people to the margins of society. The opportunities for getting an income, however, have been deteriorated lately since many of the traditional occupations of Roma are slowly disappearing, while they are not provided with the proper licenses for

practicing their traditional trade, which pushes them to the informal economy or even illegality.

Another problem lies in the social insurance/security field. Contrary to the rest Greek population, the Greek Roma do not have developed an "insurance consciousness" and they have not entered the social insurance system, which is *"un-fair... people who have worked all of their lives, being uninsured and not eligible for pension"*.

Further, participants in the focus group stated that the Greek Roma face a great degree of discrimination in the labour market, while they are affected more by the economic crisis being unable to adapt easily to the new conditions. Because of their racial and cultural distinction, they are facing a considerable degree of discrimination by employers when seeking employment, as the latter are not convinced about the benefits of multiculturalism in the workplace. As a result, many Roma are remaining frustrated and avoid seeking a job due to their prior negative experiences and victimization practices against them.

On the other hand, the Greek Roma are not sufficiently aware of their rights, or even, when they are, they cannot exercise them properly during their hiring or promotion, due to discrimination. Also, many Roma do not believe in the value and importance of education. As pointed out, people in poverty do not have the luxury to attend training courses or send their children to school, as everyone is striving to secure survival. Overall, the stigmatization and discrimination faced by the Greek Roma is often combined with their simultaneous exclusion not only from the Greek labour market but also from every aspect of social life.

Further points were raised as to the problems faced by Roma regarding health. As pointedly mentioned *"we often go to hospitals and see our fellow gypsies, who are worried, do not know where to turn, get lost, do not understand the doctor's advice"*. Another important issue is related to interception of state loans destined to Roma housing by intermediaries exploiting their ignorance and illiteracy.

On the issue of whether discrimination exists against Roma in the labour market and / or particularly in their attempt to start or maintain their own business it was pointed out that although racism and discrimination against Roma always existed these phenomena were not intensely observed, mainly because Roma practiced the peddler trade in villages or remote areas. Nowadays, with the Roma settlements being in the middle of the city suburbs racist attacks and discriminatory practices are inevitably noted. Participants referred to indicative examples of discrimination against Roma in finding a job even when they hold all necessary qualifications, due exclusively to the fact that they are Roma.

Followingly, the participants expressed their views on whether the Roma entrepreneurs face discrimination: a) by owners and / or real estate brokers, partners and neighborhood / local community, b) by public services (tax offices, local authorities, Ministries, Citizen service centers, Employment Agency) or c) by private entities, such as banks. As they have indicated, the Greek Roma, in fact, face problems with owners and / or real estate brokers in their attempt to secure business premises as they later are not always willing to rent shops to people, potential entrepreneurs from the said racial group. Similarly, even in neighborhoods where Roma traditionally had their own stores, discrimination phenomena are manifested by the customers not belonging to their own racial group, who, when realize that the stores are belonging to Roma, react negatively and / or leave.

Regarding whether the Roma entrepreneurs face discrimination by public services (local authorities, police, tax offices, Ministries, Citizen service centers, Employment Agency, etc.) the participants in the focus group highlighted a number of problems, which require immediate specific corrective interventions the state. The biggest problems faced mainly by small entrepreneurs who are peddlers - itinerant traders, are those associated with the municipal authorities and the police. As noted by the participants, one cannot easily develop entrepreneurship if constantly persecuted by police riots at Roma settlements residence areas or even when is forced to regularly changing places of residence. As argued Roma are persecuted today more intensely compared to previous years. Yet, the traditional Roma occupation of peddler - itinerant trade, is practiced nowadays by non-Roma people in a completely different way. Participants also feel that the municipal authorities miss no opportunity to target the Roma people mainly because they lack the necessary permits for practicing their chosen professions (an in the case of Zefiri). In cases where there is greater tolerance from the above agencies Greek Roma have a chance to develop successful entrepreneurial activity (as in the case of Agia Varvara). In the opinion of the participants in the focus group, Greek Roma face significant challenges in addressing public employment services (Employment Promotion Centers of the Employment Agency) whose employees are not always informative and helpful. The job vacancies are not properly announced and the Roma employability is hindered. In some programs, the briefing is done in a vague and incomprehensible way. Even in cases where the importance of information and education in entering the labour market is recognized there is neither instruction nor any incentive for Roma, to make them change their mentality. Besides there is no educational institution which will undertake the Roma information and education. Characteristically it was said *"most children have neither the education nor the incentive... social institutions with the purpose of informing or training simply*

do not exist". Other participants put the same assertion differently in stating, "we have both incentives and the information, as long as those who have the first say and role support and help us".

It is noted that, as to whether Roma are facing discrimination from other social groups (e.g. racial / ethnic, extreme right), confrontational relations have been developed between Greek Roma and Greek-Pontians in areas where their residences are neighboring. Competitive relationships also exist between the Greek Roma and migrant groups who are economically active and claim the same occupational space with Roma (e.g. recycling materials, itinerant trade, etc.).

As to whether young and women Roma face discrimination in starting or maintaining a business it was mentioned once more that in many cases the traditions of the tribe dictate marriage and procreation at a very young age which is an obstacle to the continuation of education and to exercising any independent professional activity especially by Roma women. Furthermore, a problem faced by Roma women is discrimination and prejudice for their participation in the labour market. As a female speaker described "racism exists, let's not hide behind our finger, even here (in Agia Varvara) where the level of the Roma integration is improved anyway". However, as emphasized by the participants in the focus group, discrimination problems may be overcome with greater success at younger ages when Roma couples are involved together as co-entrepreneurs in the practice of any entrepreneurial activity they have chosen. As mentioned above, the engagement of a couple in developing entrepreneurial activity emerges as crucial for the development of both female entrepreneurship, and entrepreneurship of young Roma. On the other hand, the almost complete lack of coverage of Roma mothers in public care provision and childcare (nurseries and kindergartens etc), remains an important deterrent factor to the development of women's entrepreneurship among Roma.

Finally, as to whether other factors, such as the economic crisis and the large influx of migrants and refugees, have contributed to the intensity of discrimination against Roma, participants consider that the discrimination problems faced by the Greek Roma in the labour market have been exacerbated owing to both the above factors: The economic crisis deteriorates the socio-economic situation of Roma in all sectors (education, housing, employment and health) making them even more vulnerable in the Greek labour market. Similarly, the massive influx of immigrants in Greece, has led to phenomena of intense competition and / or conflict situations between Roma and migrants economically active in same or similar occupational categories (e.g. recycling materials, itinerant trade etc.). This way the Greek Roma feel that they have become more vulnerable in entering the Greek labour market as the opportunity structure becomes for them extremely limited.

Yet, it is noticed that in conditions of economic crisis where the risk of poverty and social exclusion for vulnerable social groups increases, there is no form of positive discrimination to facilitate their social integration in the labour market and / or the support structures of the State and those at local government level.

3.3 Combating discrimination and measures taken for the reinforcement of women and young Roma entrepreneurs

Roma participants were generally knowledgeable about interventions implemented during the previous programming periods covered by the three Community Support Frameworks (as well as in the current programming period of the National Strategic Reference Framework). However, it was stated that these interventions had no significant impact with regard to the social integration of the Roma population. The majority of funding went ashtray.

More particularly, the training seminars aiming at improving the Roma skills and educational qualifications did not always correspond to the specific needs of the target population. Many of these programs were attended by both Roma and non-Roma, and failed to increase the employability of trainees. What is more, the above programs were seldom needs oriented. A further problem faced by the Roma people is that applications need certifications that attendants belong to the Roma category. This is not an easy task as the status of Roma is not proven by an official document but it is a matter of self-determination. However, it seems that the interventions implemented under the Operational Program "Education and Lifelong Learning" of the NSRF 2007-2013 were more successful, as they concerned the social inclusion of young Roma in education and through education.

Further, the focus group participants being aware of the phenomena of discrimination and exclusion faced, suggested the following:

- Design and implementation of JOINT ACTIONS covering simultaneously the four key pillars for the social inclusion of the Roma: Education – Housing – Health – Employment.
- Design and implementation of integrated approaches for promotion and support of entrepreneurship, specifically targeted at Youth - Women - Young couples.
- Administrating a proportion of licenses in farmers' markets, in order for peddlers to become legal merchants - professionals and a positive model to function.
- Facilitating the provision of vocational licenses for Roma who are practicing their profession informally.
- Positive discrimination actions to facilitate the hiring of Roma in state or local government structures and / or in the private sector similar to those applied for other socially vulnerable groups of the population.

– Extension of the practice of Roma mediators and staffing of front office services in public services (Local Authorities, Police, Tax offices, Citizen Service Center, Employment Agency, Primary National Health Network, Hospitals, etc.) with Roma public servants or / and Roma mediators. It is estimated that this can combat phenomena of racism and discrimination and increase the trust of Roma in public services.

– Reduction of fines imposed to peddlers from municipalities, police or other government agencies. Specifically, it is proposed for Greece to follow the example of Germany and Cyprus where fines are charged to peddlers, who do not own the required permit, based on the value of their goods and not on a general sanction rule making Roma unable to pay.

– Design and implementation of programs for the development of Roma entrepreneurship, which are consistent with each community's needs. As mentioned, each tribe has its own mentality and temperament and thereby Roma of each region do not follow same occupations.

– To make the subsidy of goods an eligible expenditure and not only the equipment, within the framework of the programs aiming to promote Roma entrepreneurship in order to facilitate Roma in opening new businesses.

– When a Roma graduates from a vocational school, he/she should be subsidized to open up his / her own business. The emergence of new entrepreneurs among the graduates of initial vocational training at all levels will bring much needed positive role models for the empowerment and social integration of the rest of the tribe.

– Adopt a more reinforced point system for selecting the Roma with a educational degree of any level as beneficiaries in programs aiming to enhance employability and promote employment and entrepreneurship.

– Awareness raising and commitment from the relevant municipal authorities to deal effectively with problems of Primary Health Care (PHC), using properly qualified health mediators, Roma and non-Roma.

Finally, there was a general agreement among the participants in the focus group regarding the crucial role of Public institutions (Employment Agency, local authorities, Citizen Service Centers, tax offices, Ministries, Regions, etc.), responsible for the provision of social services of any kind, capable of becoming implementing bodies of appropriately designed JOINT ACTIONS which can cover simultaneously the four key pillars for the social inclusion of the Roma: EDUCATION – HOUSING – HEALTH – EMPLOYMENT. Moreover, the need to improve the provision of social services to vulnerable social groups, including the Greek Roma,

by integrating elements and principles of Diversity Management in the daily functioning of any public body, has been more than once highlighted.

Participants in the focus group expressed their expectations and hopes of the new National Strategy for Roma and the planning of the Partnership Agreement 2014-2020, which will be the Community Support Framework for the new programming period, and will include actions for social integration through the promotion of entrepreneurship among Roma. In this context, attendees expressed particularly their expectation that *“the entrepreneurship programs developed will have to be promoted equally in all regions, for Roma to be able to practice something other than the professions they are already engaged in, to advance their standards of living”*.

Participants' recommendations for strengthening the role of the Roma themselves and their representatives in combating discrimination in the labour market and supporting entrepreneurship include the following:

- Strengthening the role of civil society with the mobilization of Roma in issues of advocacy and defense of social rights and combating discrimination.
- Organization of nationwide training for members of all Roma associations, clubs and unions in order to make their role more active and substantial in informing potential beneficiaries for Human Resources development programs, including programs aimed to promote Roma employment and entrepreneurship.
- Highlighting and promoting of positive entrepreneurship role models among young people and women Roma.
- Promotion and development of social entrepreneurship in the Roma community. Updating and awareness rising of potential Roma beneficiaries for the opportunities offered by the new institutional framework (N. 4019/11) for the establishment and operation of the Social Cooperative Enterprises (Koin.S.Ep.).

CHAPTER EIGHT

Conclusions

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1. Concluding remarks

As stated in chapter one of the present volume, this study came out from a research initiative which was promoted by an EU call which, in turn, developed more themes than it was initially anticipated. Thus, while the original scope of the project was to document the existing practices (from the point of view of agency - structure and actor) situation, to seek evidence on the current discriminatory perceptions and attitudes regarding the social position (status) of female and young Roma and Muslim immigrants in the enterprise sector of the Greek labour market and to draw substantive as well as policy conclusions for the facilitation and empowerment of their access to it, certain specific goals were soon developed. These included, in short, the following:

In the theory level, the study has drawn its epistemological considerations from three main traditions: The ideas around the issue of “competition and social cohesion”, the conceptualisation of “entreprenship” especially in conditions of “risk” and/or economic crises, and the issue of discrimination. Detailed accounts of the theoretical considerations of the research project have already been provided in previous chapters.

The documentation of the employment and unemployment characteristics of women and young Roma and Muslim immigrants was coupled with the search for career development parameters especially those related to vulnerable social categories such as the populations of women and of young people. In connection to this endeavour, the mapping of specific situations and conditions that prevent, delay or facilitate the development of professional and employment careers of the above groups was also undertaken.

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The exploration of stereotypes that contribute to the generation and enhancement of multiple, ever-going and intense discrimination in the labour market on the grounds of gender, ethnicity and religion was a key element of the research process. Most importantly the issue of discrimination on the basis of gender – especially with respect to the linking the career development of Roma women and female Muslim immigrants to their personal family lives – was a core item of the research undertaking. The same holds true as to the search of the ways the above groups should to respond to labour market inequalities.

In connection to the above, in the policy level, the project aimed at challenging the relevant misconceptions and prejudices in the areas of public administration and public opinion with a view to contribute to the promotion of good relations between different groups and of the dissemination of benefits of equal rights and opportunities for all. To this respect, one of the basic goals of the endeavour was to build an understanding through interaction among diversified populations, defuse racial tensions and hostility and provide evidence in support of multicultural oriented services offered by the State apparatus.

In short, the basic priorities of the project required an interdisciplinary approach and the pairing of quantitative and qualitative research techniques, in order to form a general analytic and research framework for the deciphering not only of the 'visible' but also of the latent and "subtle" forms of discrimination in the field of the entrepreneurship of female and young Roma and Muslim immigrants in contemporary Greece. The data which have been presented and analysed in the previous chapters reveal their usefulness not only for the understanding of the subject under consideration but also for future planning and policy making from the competent authorities in national, as well as in European and international levels.

2. Muslim immigrant entrepreneurship in Greece

Considering the nature and the specific characteristics of the migrant (ethnic) entrepreneurship in Greece we may conclude the following:

Although many migrants and people from ethnic minorities are motivated to become entrepreneurs, even in the midst of the current economic crisis, there are certain difficulties, specific to these groups, which may prevent them from realising their business projects. Certain pressing problems have been identified mainly related to access to finance, access to support services and knowledge of such services, language barriers, awareness of rights and their pursue, as well as limited business, management and marketing skills. Most Muslim ethnic minority businesses are relatively small and manager-owned, and they operate in an urban

environment. Certain features of migrant and ethnic minority entrepreneurship met elsewhere²⁶¹ are present also in the Greek case. Contrary to what is required under other labour market systems, however, the first generation of Muslim migrant and ethnic minority entrepreneurs, in particular, often start in the Greek labour market with considerable entry barriers and significant capital requirements. Skill and educational credentials as well as previous experience, although important, do not hinder the business process in the first place. Muslim entrepreneurs in Greece operate in a rather competitive environment where price is the main parameter. This results in labour intensive production, long working hours, low wages and so on. In general, Muslim migrant businesses rely less on formal providers of support than the average business; they prefer informal networks for obtaining information and assistance. This is partly due to a general lack of integration into society and a resulting lack of knowledge and lower familiarity with the business culture and the administrative environment. For similar reasons the businesses often obtain capital from family and friends and not from banks or other institutional sources. It was deeply acknowledged that Muslim migrant businesses required a specialised kind of support, since they were found to rely less on formal help and support providers than the average business and to prefer informal networks for obtaining information and assistance. Lack of knowledge of what is available, lack of trust towards the advisors from mainstream support organisations and trust based relations with persons from their own ethnic group are considered accountable for petitions for help to family and friends in obtaining finance instead of approaching formal institutions like banks. Discriminatory practices as well as certain administrative and bureaucratic regulations in force are considered as burdens for migrant and ethnic minority business activity while a lack of business skills was observed in cases driven out from necessity rather than opportunity²⁶².

Most of Muslim immigrant businesses are *micro businesses* with no or very few employees. They are also small in comparison with indigenous businesses as regards turnover and profit and typically managed by their owner – usually a man (female ethnic entrepreneurship is still extremely rare, if existing at all). In the majority Muslim immigrant businesses are reflecting strategies of survival than a clear cut desire to enter the entrepreneurial field. The first generation of Muslim migrant entrepreneurs often start on a market with demanding entry barriers. As a

²⁶¹ Thomas Jaegers (2008), *ibid.*

²⁶² European Commission, Brussels, ENTR.E.1./TJ D(2008). Supporting Entrepreneurial Diversity in Europe – Ethnic Minority Entrepreneurship/ Migrant Entrepreneurship, Conclusions and Recommendations, of the European Commission's Network "Ethnic Minority Businesses", May 2008.

result, the existing businesses are those with the lowest capital requirements (e.g. mini-shops of various kinds) and low skill requirements. The owners' knowledge of marketing techniques tends to be limited so they usually do not manage to turn their business – given the opportunity – into some unique venture. There are various additional reasons for not expanding uncertainty of a permanent residence into the country and discrimination among them. It was also observed that different ethnic Muslim groups have different proclivities for certain economic sectors. The years residing into the country are proved as an important factor of businesses flourishing settlements and future successful prospects as in the case of the Egyptian group. The typical Muslim migrant business is located in areas with ethnic clusters and usually in relatively poor and deprived suburbs or neighbours of the city. Customers are usually among the Muslim immigrant own ethnic enclave while discrimination severely hinders plans for expanding among the indigenous population. In certain cases, however, a variety of customers was testified but despite the increased variety on the customers' side there still appeared to be a relatively strong reliance on ethnic resources and especially on co-ethnic employees and very often even on family members. Nevertheless, given an increasingly non-ethnic clientele and ethnic resources the Muslim migrant business may be considered to be of an "hybrid" nature in Greece as well.

In all stages of the research, the empirical evidence seemed to suggest that any of these entrepreneurs were pulled into businesses to be autonomous and realise their own ideas. Status also appeared to be an important reason for becoming one's own boss. In other cases Muslim immigrant entrepreneurship rather represented the exploitation of special market opportunities, closed to indigenous business. Ample is the evidence that Muslim immigrant entrepreneurship tends to cover the gaps emerging out from the withdrawal of indigenous entrepreneurship from various sectors of the economy. Thus, Muslim immigrant businesses have infiltrated in entrepreneurial activity in areas previously held by the indigenous population. However, as data suggest, the Muslim migrant businesses even of qualified owners and personnel often face legal difficulties, limited labour markets and career opportunities that make them fail mainly due to a lack of information, knowledge and language skills.

As already stated, in fact, the Muslim immigrant entrepreneurship contributes to economic growth and employment, often by rejuvenating neglected crafts and trades, and increasingly participate in the provision of value-added goods and services also neglected by the indigenous population. They also form an important bridge for the integration of migrants into employment, creating employment for themselves but also increasingly for immigrants' population – more directly – and

the native population indirectly. It seems that the assertion stating that “migrant entrepreneurs also enhance social opportunities for migrants, create more social leadership, are role models in society, especially for young people, increase self confidence and promote social cohesion by revitalising streets and neighbourhoods”²⁶³, holds equally true for the Greek case.

Considering the case of Muslim immigrant women gender segregation is perpetuated in the Greek labour market, with women extremely underrepresented in the business sector and paid work. It seems that they still bear in fact the brunt of the unpaid but unavoidable domestic tasks of daily life, such as childcare and housework. Traditional culture barriers hinder their employment and business activity. It is also true that the greater educational equality does not guarantee equality in labour market outcomes, since most Muslim migrant women may have the credentials for proper employment but their poor employability reflects the traditional cultural heritage. As long as they continue to bear the main brunt of unpaid household tasks, childcare and caring for ageing parents, it will be difficult for them to realise their full potential in paid work. Yet, discriminatory social norms enhance early marriages or limit access to credit for women, thus, the significant gains made in educational attainment for girls may not lead to increased formal employment and entrepreneurship.

Muslim immigrant entrepreneurship is also importantly affected by religion and the particular cultural ethics of outdoor appearance – most obvious in the case of women. In this respect, the Greek case bears witness to Becker’s ‘taste model’²⁶⁴ which is a finding in need of further empirical verification.

Because of the tendency for Muslim immigrants (as well as other ethnic minorities) to concentrate in particular localities, the development of some local economies, and the standard of living within them, has been heavily influenced by the nature and extent of the Muslim migrant business development. At the same time, not all ethnic Muslim migrant minorities are equally represented in terms of self employment and small business ownership. There are variations in the levels of entrepreneurship between Muslim migrant ethnic groups, suggesting also, on the basis of the Greek case, that there may be unfulfilled potential for business ownership when viewed at the macro-level. Research results also draw attention to similarities and differences depicted with other types of small firms. As shown, the extent to which a firm demonstrates distinctive behavioural attitudes and experiences distinctive support needs is likely to vary according to the length of time a

²⁶³ King: SOC/449, *ibid.*, pg. 2.

²⁶⁴ G. Becker, (1957), *ibid.*

particular Muslim ethnic group has been resident in the host country, the circumstances in which their migration occurred and the degree of ethnic solidarity or assimilation into mainstream society. Since the present research endeavour had focused on the first generation Muslim migrants it is reasonable to assume that the distinctiveness of their business activity and the support issues that stem from this, might be sharpest in the case of firms owned by first generation migrants especially those established in the midst of crisis. Yet, the Muslim migrants' small firms share many of the characteristics and problems faced by small firms more generally. These include problems in raising finance to start a business and/or expand and deficiencies in core management competencies, such as marketing and financial management skills. Evidence suggests that finance is typically perceived as the greatest single problem by Muslim migrant entrepreneurs at the start-up stage while discriminatory practices are equally important.

Followingly, the informality that is commonly found in the recruitment practices of small, and particularly very small Muslim migrant enterprises, can be associated with a reliance on co-ethnic labour. At the same time, it is important to recognise the diversity of small firms between different Muslim migrant groups which can affect the distinctiveness of certain types of enterprises compared with other small firms. Cultural factors strongly affect the value placed on entrepreneurship and the motives for starting a business, although it is important to also recognise the role of 'opportunity structures' presented by the social and economic context, as a contributory factor, as well as cultural influences. Clearly, there are many interrelationships between ethnicity, culture and enterprise, which means that the muslim migrant entrepreneurship is consisted by an heterogeneous group whilst sharing many of the underlying characteristics of the small business population more generally²⁶⁵.

On the assertion that *migrants are more entrepreneurial* and therefore they should be encouraged to contribute to economic growth by exploiting their such inherited talents the Greek case of the Muslim immigrant entrepreneurs indicates the following:

Although a high proportion of foreign-born entrepreneurs work in sectors more traditionally associated with migrant businesses (i.e. wholesale and retail trade), many work outside their traditional ethnic business sectors, such as the construction sector, the technical support sector, manufacturing, human health and social work services. With the advent of the economic crisis which damaged the construction sector and had a significant impact of the health and social work

²⁶⁵ Young entrepreneurs... *ibid.*, pg. 92.

services many Muslim migrant people were pushed to start-up businesses (usually small shops) in order to survive.

The general profile of Muslim migrant entrepreneurs differs considerably than that of the natives in that they tend to be *skilled* and *male*, with more than three out of four being *over the age of 35*. Migrant and native entrepreneurs are on average older than wage and salary workers. This result on the part of the migrants may be attributed to the need to accumulate enough social and physical capital, as well as experience, before being able to start a business; for the native population it may be also the case of young people's mentality in seeking a salaried job rather than undertaking entrepreneurial risks especially in the midst of the country's deep crisis. Yet, the crisis *per se* cannot be considered as a push factor for enhancing entrepreneurial activity by both, natives and immigrants alike, since the austerity measures and the high unemployment rate (50-60% among young people) have led to massive migration waves of both populations in seeking job opportunities abroad.

Muslim migrant entrepreneurs, further, possess a *high average educational level* since at a significant percentage they possess a tertiary education credential. In Greece also, the migrant entrepreneurial experience by region of origin isn't homogeneous²⁶⁶. Migrants from different regions of origin have different propensities to become entrepreneurs. Differences in education and wealth may explain an important part of the differences in entrepreneurship behaviour between migrant groups. Some origin countries traditionally have a higher share of entrepreneurs in their economies. Individuals that migrate from such countries are more likely to establish a business in the recipient country. Traditional trade and commerce relations between the country of origin and Greece are also important as in the case of Egyptians or earlier the Libanese.

In short, the mapping of Muslim migrant entrepreneurship in Greece indicates that the number of Muslim migrant entrepreneurs is growing, albeit the economic crisis, as a strategy of survival. There is tremendous variation since some ethnic groups are more active than other ethnic groups. Female entrepreneurship is non-existing. Tradition and customs impose significant impediments to women's entrepreneurial, even employment activation away from their family environment. Religion too, poses impediments further. Appearances are also important since provide grounds for multifaceted discrimination. Muslim migrant entrepreneurs are strong in classic vacancy-chain sectors such as retail trade, ethnic restaurant and catering, but there are signs for their venture out to growth sectors

²⁶⁶ King, *ibid.*, pg. 7-8.

such as personal and business services. Furthermore, Muslim migrant entrepreneurs are to be found in the middle of working-class ethnic neighbourhoods in the form of ethnic enclaves rather than in central business districts and suburbs. Language barriers and lacking access to financial capital forces many Muslim migrant entrepreneurs to the lower end of the market. In these markets, production is mainly small in scale, low in added value, and usually very labour intensive; earnings are typically low, and days are long and hard. In general, bureaucratic rules and regulations may constitute barriers for entrepreneurs starting out, especially for those with language problems and poor educational qualifications. They find it hard to obtain credit loans or other forms of financial capital. Banks and other financial institutions tend to be reluctant to give credit loans to small migrant start-ups. Thus, Muslim migrant entrepreneurs are funnelled towards lower-end markets and resort to informal credit systems. They often rely on their relatives, who constitute a convenient, flexible and cheap pool of labour. Little information is available about the implications of this for labour relations. Many Muslim migrant entrepreneurs seem reluctant to ask for support or apply for outside help, or are not aware of the availability of support schemes. At the same time, governmental and non-governmental agencies that offer a variety of support services do not reach out to them. In Greece too, this discrepancy points to a serious lack of communication and raises questions as to the efficiency of the support services²⁶⁷.

3. The case of the Greek Roma entrepreneurs

The case of the Greek Roma entrepreneurship although distinct from that of the Muslim immigrants presents certain common characteristics with the most prominent one being the discrimination endured by all travelling communities around the world which in the Roma case is deeply embedded.

While some progress has been made in recent years towards the recognition of the Roma community mainly owing to their Greek nationality, the application of equality status by official agencies in practice is still lacking. The majority of the Greek Roma population still attracts a number of offensive and incorrect labels and behaviours. The Greek case bears witness to what has often been highlighted by other countries' experiences, in that extreme discriminatory perceptions continue to thrive and ensure that the Roma communities are remaining marginalised in society²⁶⁸. Thus, the existing strong stereotypical perceptions – similarly to what

²⁶⁷ J. Rath, Eurofound (2011), *ibid.*, pg. 90-95.

²⁶⁸ See indicatively Thomas Cooney, *ibid.*

has been expressed elsewhere – also include that the Greek Roma are regularly labelled as cheats who do not pay taxes and do not pay for the services that they receive on halting sites, that they are often associated with violent behaviour, and that they are labelled as being work shy.

However, as well as possessing its own cultural identity, language and oral customs, the traveller community of the Greek Roma has a long and proud tradition of craftsmanship and self-sufficiency. By culture and way of life values enterprise. In the face of discrimination in accessing the waged labour market, many Roma have turned to self-employment as a solution to achieving an income that will sustain themselves and their families. Trading, and market trading in particular, has always been an important economic activity within the traveller economy²⁶⁹.

The Greek case supports the argument that there are a number of key features to the Roma's involvement in economic activity that distinguishes this community from general economic activity. More specifically, aspects of nomadism are present where mobility makes marginal activity viable. Also there is an evident focus on income generation rather than job creation. Extended families are present as the basic economic unit. In certain cases the home base and the work base is one and the same or the residence and the business location are cited in the same neighbourhood. Flexibility exists often in response to market demands²⁷⁰.

The barriers and challenges faced by the Greek Roma community and specific economy stem from a lack of recognition of the skills acquired through this way of working and its contribution to the mainstream economy. Also, the lack of acknowledgement of such a business culture within public policy has resulted in both direct and indirect discrimination, with changes in the law on street trading having a particularly adverse effect on the economic life of the Roma traders in comparison with other groups. For example, the designation by local authorities of specific trading areas made transient and door-to-door trading illegal, and reductions in the size of the trading pitches within designated markets meant that some products traditionally sold by travellers (e.g. carpets) could no longer be offered from the market stall²⁷¹.

Further, competition – which has intensified in the midst of the current economic crisis and more acutely with the arrival of migrant populations – for a smaller number of trading pitches in fewer markets had a negative impact on

²⁶⁹ See also for similar data, D. McCarthy and P. McCarthy, (1998), *Market Economies: Trading in the Traveller Economy*, Pavee Point, Dublin.

²⁷⁰ Pavee Point (2008b), *Factsheets – Travellers and Work*, Pavee Point, Dublin, as ref. in Thomas Cooney (2009), *ibid.*, pg. 135.

²⁷¹ See also identical comments in Thomas Cooney (2009), *ibid.*, pg. 135.

travellers who were not resourced or organised to compete. High license fees also reduced the opportunity for the Greek Roma who had no start-up capital or access to legitimate credit facilities²⁷².

On the issue of the Greek Roma entrepreneurship the assertions exhibited in previous chapters of the present study hold equally true for the Greek case. The Greek Roma community is recognised generally as being a strong patriarchal society, and so the role of women is heavily orientated towards motherhood and homekeeping. Roma women, however, exhibit a strong character as mothers, home-makers and carers, have to make do with low incomes, in poor living circumstances, without basic facilities such as running water and sanitation²⁷³. Lately, they are assisting in the family business which in most cases has been inherited and in doing so they help successfully in raising the family income²⁷⁴. In addition to the gender-specific difficulties that women experience within the Roma community, there is also a clear gender dimension to the Roma women experiences of racism²⁷⁵.

The Roma women, however, are actively engaged in self-employment or in the family business sector in much greater degree than the Muslim immigrant women. Nevertheless the number of constraints faced by women in general motivated into starting their own business such as gaining the necessary confidence to start the business, finding adequate sources of assistance and advice, gaining access to capital, lack of mentors and advisors to sole traders, sense of isolation/adaptation problems in moving from organisational employment to self-employment, gaining acceptance from suppliers and clients, difficulties in managing a home and a business, issues of self-management, low levels of entrepreneurial spirit, risk aversion, lack of skills and access to business networks do not equally apply to the case of the Greek Roma women. The principal reasons for lower levels of the Roma female participation in entrepreneurship include social conditioning, perceptions of demands on the entrepreneur, lack of self-confidence and relevant role models,

²⁷² See also, D. McCarthy, and P. McCarthy, (1998), as ref. in Thomas Cooney (2009), *ibid.*, pg. 135.

²⁷³ R. McDonagh, (1994), *Travellers with a Disability: A Submission to the Commission on the Status of People with Disabilities*, Pavee Point, Dublin.

²⁷⁴ See indicatively A. Lydaki, ed., (2013): "Roma: Persons behind stereotypes", Athens, Alexandria. Also A. Lydaki, (1997): "Balame and Roma: Gypsies in Ano Liosia area", Athens, Kastaniotis. A. Lydaki, (1998): "Gypsies in the city: Growing up in Agia Varvara", Athens, Kastaniotis.

²⁷⁵ As also in A. Crickley, (1992), *Feminism and Ethnicity*, DTEDG File, Dublin.

difficulties in reconciling work and family life. Most importantly, lack of educational credentials.

Further, the research has shown that the Greek Roma more than anyone else have been lost out in the market economy changes in the midst of the current economic crisis and in an environment flooded by immigrant populations expecting to share the hitherto privileged sector of Roma entrepreneurial activity. The Roma unemployment rate is evidently high and the Roma's dependence on government benefits is widespread. Lack of formal education cannot provide a full explanation of the relatively high unemployment rates faced by Roma. At least part of the problem arises from discrimination in employment. Roma are also disproportionately employed in low-quality jobs in the informal sector. Thus, a viable solution might be that programmes aiming at combatting labour market and income disadvantages of the Roma must be based on the development of opportunities for autonomous income generation rather than public works employment schemes.

The research has also shown that for Roma employment is a desirable – but often inaccessible – source of income. As already stated, Roma are facing labour market discrimination to a higher extent, lack of sufficient education prevents or restricts Roma from entering the labour market and it is especially hard for Roma women and Roma living in segregation to enter the labour market. The same the Roma feel that what they need is the operation of programs applying active labour market policies, namely training, which targets populations with temporary unemployment, with severe lack of sufficient education or with unmarketable profession. Also, microfinance programs providing small loans for individuals who cannot meet even the most minimal qualification to have access to credit provided by commercial banks. Business programs that are designed to accelerate the development of entrepreneurs and micro-scale companies.

Under current conditions entrepreneurship for Roma is, in most cases, a survival strategy and less an economic activity with future prospects. The Greek Roma women, however, have less access to work and their unemployment levels run higher than those of men. The research confirmed that the majority of the Roma people are trapped in jobs in the informal labour market, without economically viable prospects. Most Roma are found to be in an intermediate state between employment and unemployment, while their employment status can be better described as survival workers. As to the ratio of the Roma women in the labour market, this is very weak to non-existent. It was also found that in the labour market there are some tasks (e.g. recycling, itinerant, scrap dealing), which are practiced almost exclusively by Roma, while in others (e.g. agricultural works) the

percentage of Roma participation is also high but not so as to previous decades. The employment status of Roma is characterized by constant fight for survival and an endless cycle of insufficient working options. Their low educational credentials have also a great bearing on their engagement on low waged / low-paid jobs and low-skilled employment patterns.

The lack of educational credentials is considered by the Greek Roma themselves as the most important burden to their participation into the country's entrepreneurial and business activity. They also consider education to be their 'way out' from social isolation, stereotypical stigmatisation and their vehicle towards sustainable employability. This is evidenced by the distinct way the Greek Roma of Agia Barvara who are more integrated into the local community and those living in the Xalandri settlement who are involved in entrepreneurial and self-employed activities.

Nevertheless, the Greek Roma case resembles to the case of Muslim immigrant entrepreneurs in considering the motivation for being involved in entrepreneurial activity. The present research has shown that in both cases the most important motives were risk propensity, the empty market segment and opportunity identification. It was also found that in the variables of "income", "customers' attraction" and "consequences from racist behaviors" the common attitudes exceeded the expectations of the researchers. In both populations, businesses are started up out of necessity. In both populations, people become entrepreneurs because they do not see other, more attractive, options (including salaried employment) to enter the labour market. Family obligations also play a role. In fact, opening a small business can be the easier (re-)entry point to labour market participation for women who want to reconcile work and care commitments. Evidence also suggests that in both cases, entrepreneurs tend to attribute more importance to the time flexibility that comes with being one's own boss, and this holds true in particular for women.

4. Policies combating discrimination

Research results have shown that as the European Commission has recommended²⁷⁶ migrant and ethnic minority entrepreneurship is a topic that hides a consider-

²⁷⁶ European Commission Brussels, ENTR.E.1./TJ D(2008), Supporting Entrepreneurial Diversity in Europe-Ethnic Minority Entrepreneurship/ Migrant Entrepreneurship, Conclusions and Recommendations of the European Commission's Network "Ethnic Minority Businesses", May 2008. http://ec.europa.eu/enterprise/entrepreneurship/support_measures/index.htm

able degree of heterogeneity under one label. Given the diversity of the businesses concerned a uniform approach and a general "migrant and ethnic entrepreneurship policy" will not be possible or successful. Thus, as a thorough analysis of the current research results has indicated certain policy steps should be followed in order a relevant policy to be successful.

Considering to tailoring the business support to the individual needs and the relation of the individual entrepreneurs with their community the analyses conducted have shown that the individual needs of ethnic business is crucial to the success of any business service provided. Although the ethnic minority and migrant businesses might be facing some special challenges (e.g. language or education problems), that does not mean that they can all be supported with identical instruments. The imbeddedness of the entrepreneurs in their ethnic community needs to be taken into account as well as the degree migrant and ethnic minority entrepreneurs often feel that they have to consider the needs and opinions of their communities and their leaders.

As also shown, efficient support provision to ethnic minority and migrant entrepreneurs is to a large degree a matter of trust. Reaching out to and involving the local leaders of ethnic communities is essential to building up credibility of support providers. Ethnic minority and migrant people's representatives should be present and heard in any business support planning at an early stage to ensure that the needs of their people are fully considered. Employing coaches and trainers from ethnic minorities and migrant communities also helps to increase credibility of support organisations. Any support structure should avoid fragmentation of services. Isolation of businesses from the mainstream economy should also be avoided.

To increase the social inclusion of ethnic minority and migrant entrepreneurs further, supply diversity is crucial. The challenge for service providers will be to offer targeted services integrated into the general programme of service provision. Efficient networking among service providers, policy makers and ethnic communities is also important for success. As individuals in disadvantage areas face additional barriers to making a contribution to the national economy regardless of their community group, the relevant policies which focus on all people in disadvantage communities can help overcome these barriers and stimulate the creation of businesses and employment, reducing inequalities between disadvantaged areas and other parts of the country. Ethnic communities are disproportionately concentrated in these areas therefore targeting disadvantaged areas also has potential to increase ethnic minority entrepreneurship.

Raising the awareness of migrant and ethnic minority businesses of their rights and the support that is available is equally important. Raising the relevant

awareness of administrations and other stakeholders (e. g. banks) as regards the contribution that these businesses can make to the general economy is one of the most crucial factors. The development of basic business skills of migrant and ethnic minority entrepreneurs is also important. Finally, mastering the language of the host country is an essential prerequisite for conducting business successfully beyond the narrow borders of the entrepreneur's own ethnic community. In many cases language training is therefore an indispensable element of the training package. But language skills should not be a condition for receiving business training. Business training should also be offered in the language of the migrant entrepreneurs.

5. Notes on definitions

As officially recognised, there is no clear definition of ethnic minority entrepreneurship and migrant entrepreneurs²⁷⁷. As it has been pointed out, earlier studies focussed on businesses which mostly functioned in closed economies, restricted to certain immigrant communities, and highlighted the role of ethnic resources in the definition of immigrants' entrepreneurial strategies. Later research argued that group characteristics should be considered in relation to their interaction with a surrounding opportunity structure, including the market conditions.

Empirical research has shown that even immigrants embedded in their ethnic group can experience different processes of economic integration, refraining from repeating group strategies in the receiving society. "Ethnic entrepreneurship" has been mainly referred as businesses connected to a certain immigrant group, functioning on a closed basis and dependant on a certain community (including workers, suppliers and clients). Therefore, "immigrant entrepreneurship" is seen as a broader concept that also includes businesses that target non-ethnic clients and that function in the open economy (as opposed to the closed market defined by the immigrant community).

Yet, in the context of the present study various definitions of entrepreneurship have been mentioned. Due to the exploratory nature of the present undertaking an operational definition of entrepreneurship was adopted including

²⁷⁷ European Commission Brussels, ENTR.E.1./TJ D(2008), Supporting Entrepreneurial Diversity in Europe-Ethnic Minority Entrepreneurship/ Migrant Entrepreneurship, Conclusions and Recommendations of the European Commission's Network "Ethnic Minority Businesses", May 2008. http://ec.europa.eu/enterprise/entrepreneurship/support_measures/index.htm.

self-employment to aspects of starting – up and developing a business undertaking – ‘creating new combinations’.

The data analyses have shown that in Greece no forms of important entrepreneurship in terms of a “migrant economy” where immigrant businessmen infiltrate in branches of the economy previously held by native entrepreneurs and the surplus labour created includes migrant and natives employees alike²⁷⁸ were witnessed. The Greek case resembles to the model of “ethnic enclaves” which include business where all stakeholders are coming from the same ethnic group (owners, employees, customers, traders etc.). It was reaffirmed that this type of entrepreneurship is an urban phenomenon and is characterized by concentration to specific neighborhoods, which acquire the specific ethnic characteristic of the group²⁷⁹. It was also proved that such businesses are in the service of the special consumer and cultural needs of the ethnic community rather than the broader community. Their closeness with the community creates a protected labour market which lives and thrives through com-patriots who at the same time provide the necessary but cheap employment personnel.

Also the theory of “blocked mobility” is reaffirmed. Ample is the evidence that the development of ethnic entrepreneurship in Greece is mainly due to the fact that the members of ethnic groups are facing important impediments to their inclusion to the host labour market and especially to salaried work. More specifically, ethnic populations are facing on top of labour market discrimination, multiple discriminations due to lack of education and skills or employment credentials. As a result the members of ethnic minority groups are obliged to turn to business or self-employment as a strategy for survival²⁸⁰.

For the case of the Greek Roma the “dispositional” theory is valid enough since the entrepreneurship is attributed to the culture of the particular ethnic groups, which includes elements of trade and entrepreneurship (i.e. Jews, Chinese, Roma traders and businessmen etc.)²⁸¹.

Thus, considering both the case examples of the present undertaking (Muslim immigrant entrepreneurs and Greek Roma entrepreneurs) one may validly consider that aspects of the mixed theory (i.e. mixed embeddedness theory) are

²⁷⁸ I. Light, R. Bernard, & R. Kim, (1999): “Immigrant Incorporation in the Garment Industry of Los Angeles”, *International Migration Review*, no 33(1), 5-25.

²⁷⁹ As cited in Mavromatis, 2007, *ibid*.

²⁸⁰ I. Light,(1972), *ibid*., A. Portes & R.L. Bach, (1985): “Latin Journey: Cubans and Mexican Immigrants in the United States”, Berkeley, University of California Press.

²⁸¹ A. Pecoud, (2001): “The cultural dimension of entrepreneurship in Berlin’s Turkish economy”, *Revue Europeene des Migrations Internationales*, no 17: 153-168.

present in asserting that the opportunity structures of the host country are of vital importance for the development of entrepreneurship and the institutional framework of the host country should always be taken in consideration and not being discarded²⁸². This approach combines personal 'agency' factors and structural conditions which were unearthed in the present undertaking. The "model of mixed embeddedness" explicitly includes beside personal factors the political and economic context. As shown by the research results, the political and economic institutions are crucial in understanding both the obstacles and opportunities for aspiring entrepreneurs to start their own business. As stated, the Greek economy in the midst of crisis coupled with the magnitude of migrant flows into the country is undergoing fundamental changes, and aspiring entrepreneurs are facing a continuously changing opportunity structure. The opportunity structure is key to understanding ethnic and minority entrepreneurs' performance. National or local differences in the opportunity structure have actually resulted from the rate of replacement in vacancy-chain businesses, which is related to general social mobility. But they have also resulted from the decline of the Greek labour markets as a result of the crisis and in a process contingent on the rate and composition of immigration and the spatial distribution of groups of immigrants.

However, the new opportunities existing are interconnected with the specific entrepreneurial character of the Greek economy, that is many small and medium sized and mainly family owned businesses and the specific cosmopolitan characteristics of the Greek commerce and trading history. Therefore, the Greek case of the said social groups is not indicative of an upward social mobility of those involved in the 'given the opportunity entrepreneurship' but rather of a 'blocked social mobility' social structure.

Finally the recruitment of the theory of 'taste' is important in order to comprehend fully the dynamics of employability and entrepreneurship of 'other' than the indigenous populations in this country.

To put it differently, the Greek case is a typical case of a Mediterranean country than of a Southern European country.

²⁸² J. Rath & R. Kloosterman, *ibid.*

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The present volume is based on research outputs produced during the implementation of a research initiative titled “Combating Discrimination in the Field of Entrepreneurship: Women and Young Roma and Muslim Immigrants”, conducted at EKKE, under the funding of the PROGRESS ACTION GRANTS (JUST/2012/PROG/AG/AD).

The basic priorities of the project required an interdisciplinary approach and the pairing of quantitative and qualitative research techniques, in order to form a framework for the deciphering not only of the visible but also of the latent forms of discrimination in the field of the business engagement of female and young Roma and Muslim immigrants in contemporary Greece. The data presented and analysed in the present volume may be proven useful not only for the understanding of the subject under consideration, but also for future planning and decision making in national, european and international levels.

The study has drawn its epistemological considerations from three main traditions: The ideas around the issue of “competition and social cohesion”, the conceptualisation of “entrepreneurship” especially in conditions of “risk” and/or economic crises, and the issue of discrimination. It was in connection to these traditions that the mapping of specific conditions that prevent, delay or facilitate the development of professional and employment careers of female and young Roma and Muslim immigrants was undertaken.

The exploration of stereotypes that contribute to the generation and enhancement of multiple, ever-going and intense discrimination in the labour market on the grounds of gender, ethnicity and religion was a key element of the research process. To this respect, one of the basic goals of the research undertaking was to provide evidence in support of multicultural oriented services offered by the state and its specific services.



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