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**Characteristics and Business Profiles of Immigrant-Owned Small Firms: The Case of Albanian Immigrant Entrepreneurs in Greece**

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## *Abstract*

Greece has experienced rapid growth in immigrant and refugee populations since 1990. Most are immigrants from Albania and throughout the Balkan region. Immigrant and refugee groups arriving in Greece also come from the former Soviet Union, Southeast Asia and Africa. Some of these newcomers started small businesses in their quest to become economically self-sufficient, serve the consumer needs of fellow newcomers, and integrate into community life. Research cites that immigrant businesses are closely intertwined with national interest in community economic development. As well, national and research statistics have reflected that immigrant entrepreneurship has a direct economic impact on local economies. Finally, research in the area of immigrant small business development must also address reasons that the immigrant small business entrepreneur gravitates to self-employment and innovative financing methods. The purpose of this research was two-fold: 1) to review the extant literature on social and economic factors influencing immigrant entrepreneurship in Greece, and 2) to determine characteristics and business profiles of Albanian immigrant-owned small businesses within the municipality of Attiki – the location of Athens, Greece’s capital city and largest urban center, which has experienced rapid growth in immigrant populations between 1990 and 2005. This is the first paper of a dynamic five-year project to research and promote the unique entrepreneurial and self-employment spirit brought by immigrants and refugees to Greece.

### **INTRODUCTION**

In the U.S., while largely disconnected from local economic development planning, immigrant entrepreneurs have already been a driving force for economic growth in U.S. cities. In Los Angeles, first-generation immigrants founded 22 of the city’s 100 fastest-growing companies in 2005 (Miller, 2007). The boom in immigrant entrepreneurship is also a European Union-wide phenomenon. Across the E.U., immigrant entrepreneurs are making an important contribution to the European economy and display a strong capacity and potential for entrepreneurship (Tzilivakis, 2005).

For high-income countries such as Japan and the core nations of the European Union, early-stage entrepreneurial activity remains low, at 10% or less. While the proportion of people starting businesses in the U.S. dropped slightly in 2006, the level of immigrant entrepreneurship remains high compared to European countries such as the United Kingdom, where it hovers just above 5% (GEM Report, 2006).

Even in the face of restrictive immigration policies and souring public opinion, immigrant entrepreneurs are creating jobs, stirring Europe’s economy and transforming the face of society on an unprecedented scale. In 2000, the 16 million legal immigrants in Western Europe earned more than \$460 billion. The number of immigrant entrepreneurs in the E.U. has increased by close to 20% over the past seven years. In The Netherlands,

the number of businesses owned by foreigners has tripled since 1986. In Italy, one-third of the labor in the industrial and service sectors is done by immigrants, though they comprise just 2% of the population. Chinese immigrants in Britain are more likely than Caucasians to hold professional jobs and earn incomes above \$40,000, while Britain's 900,000 Indian residents tally larger family incomes and higher rates of home ownership than the general population (Rensaler, 2000).

But for Europeans, such statistics of globalization also tap latent fears about the erosion of national identities – and immigrants are the object of such anxieties. But E.U. countries that have accepted immigrants in the past today reap the benefits of a richer culture. And immigrants cling to their identities as new Europeans. Still, across North America and Europe, immigrant entrepreneurs have generally encountered many difficulties such as language barriers, cultural differences, rising competition, racial segregation, taxes and money problems (Butler, 1991, Herbert 1989 and Herbert 1990).

So, what fuels the entrepreneurial spirit among immigrants?

Even in low-income countries, entrepreneurs are often driven by passion and opportunity, the study found. A majority of entrepreneurs across the world claim they are starting a business to capitalize on an opportunity. Reasons for choosing the entrepreneurial lifestyle include the desire to be independent and to be passionate about work, to achieve satisfaction and find a motivation for productivity (Minnetti, et al., 2006). In high-income countries, this translates into high percentages of entrepreneurs leaving behind other career options to pursue an entrepreneurial opportunity. In Denmark, Norway, and The Netherlands, that type of opportunity-driven entrepreneurship accounted for more than 90% of new start-ups (GEM Report, 2006).

As an E.U. country in Southern Europe, Greece has also experienced rapid growth in immigrant and refugee populations since 1990. Most have settled in the urban centers, primarily in Athens, the nation's capital. Athens is an urban center ripe with immigrant entrepreneurship. This evidence can be seen in the countless Chinese cut-rate clothing stores and restaurants, Pakistani and Indian groceries and video rentals. Dozens of immigrant-owned shops line the streets of many of the city's inner-city neighborhoods, in various urban ethnic enclaves, but also sprinkled throughout predominantly homogeneous suburbs as well (Tzilivakis, 2005).

In Greece, most immigrants started small businesses in their quest to become economically self-sufficient, send money back to relatives in their countries of origin, serve the consumer needs of fellow newcomers, and integrate into community life. According to research published by Martin Baldwin-Edwards of the Mediterranean Migration Observatory at Athens Panteio University, up to 2004, more than 80,900

residence permits had been issued to immigrants who declared themselves self-employed. The majority (58%) have gone to Albanians (Tzilivakis, 2005).

This paper is the first to be developed as part of a dynamic five-year project to research and promote the unique entrepreneurial and self-employment spirit brought by immigrants and refugees to Greece. This research investigates the characteristics and business profiles of small firms in Athens started by Albanian immigrant entrepreneurs. The purpose of the research is to identify social demographics and business trends of immigrant-owned small businesses. The research area incorporated the city of Athens as well as surrounding suburbs in the Attiki prefecture county that experienced rapid growth in immigrant populations between 1990 and 2006. Funding for this research was provided by the Hellenic American Union in Athens, Greece.

Based on this five-year project's end results, recommendations will be made to government and private-sector agencies for appropriate policy formulation on:

- a) Ways and means to encourage sustainable small-scale economic development activities by Albanian immigrants,
- b) Financial and social supports to encourage immigrant entrepreneurship, and,
- c) Determining ways to integrate these small businesses into existing urban economic development projects and strategies.

Finally, a goal of this five-year research project will also be to provide access to information and resources so that immigrants can work toward self-sufficiency, entrepreneurial success, and achieve full participation in community life.

## **Theoretical Framework for the Study of Immigrant Entrepreneurship**

In the research field of immigrant and ethnic entrepreneurship there have been a variety of theories or explanations for rates of entrepreneurialism among immigrants. Three of the more common theories that will be reviewed in this section are the middleman minority theory, the ethnic enclave economies theory, and the ethnic market niche theory. The premise of the middleman minority theory is that immigrant entrepreneurs are drawn to certain types of business sectors in order to earn money quickly. The ethnic market niche theory is framed around the notion that immigrants find business start-up opportunities in market niches created by the interaction between opportunities in society and the characteristics of the immigrant group. The ethnic enclave economies theory is built upon the point of view that immigrant entrepreneurs typically find business start-up opportunities within immigrant communities and neglected business sectors in the broader economy.

Each of these theories has unique features; however, they all focus to some extent on the interaction between the immigrant group and the broader host society (Bonacich, 1973, Zhou 2004, and Waldinger, et al., 2000). What follows is an overview of each of these theories.

### ***The Middleman Minority Theory***

The middleman minority theory has been discussed in the field of immigrant entrepreneurship for several decades. In the middleman minority theory the immigrant group serves as a middle or trading economic role between an economic elite and a lower income group. The middleman role may be between a producer and consumer, such as a grocery or other retail store, or between property owner and renter, such as a building manager (Bonacich, 1973).

The middleman minority theory makes an assumption that many immigrants start out as temporary residents in a host country and that they plan on returning to their home country. The immigrant's main goal in the country is to make money quickly to either send back home to his or her family or to take back with him or her upon returning home. Therefore, immigrants who are sojourners are inclined to seek self-employment in industries where start-up costs are relatively low, where competition is minimal, where capital can be raised quickly, and where assets can be easily liquidated and turned into cash (Bonacich, 1973 and Zhou, 2004).

In addition to the sojourning orientation of immigrants, the middleman minority status arises due to the solidarity among immigrant groups and hostility toward immigrant groups in the host society. Therefore, the immigrant entrepreneurs often tend to distance themselves from their customers and the broader community in which they are living and running a business. Middleman minorities have traits such as residing in ethnic neighborhoods, the establishment of language and cultural schools, the maintaining of their group's cultural and religious traits, and the tendency to avoid active involvement in politics except when they are directly impacted (Bonacich, 1973: 586). All of these are factors that lead to isolation from the broader host society.

Immigrant entrepreneurs commonly have family members, or other co-ethnics, work in the business. These employees are often paid little or no wages since the goal of the business and family is to accumulate money. The low labor costs allow immigrant businesses to be more competitive than non-immigrant businesses within their industries. The competition from the immigrant businesses can cause hostility from native business owners and workers who are negatively impacted (Bonacich, 1973 and Zhou, 2004). Also, as immigrant entrepreneurs become successful, animosity and hostility often

develop not only between the immigrant business owners and their competition, but also between the owners and the broader community (Zhou, 2004).

The research on the middleman minority theory does provide a formative explanation for why some immigrants become entrepreneurs and the types of business sectors they enter. However, the sojourning scenario is not the case for many immigrants who come to Greece from Albania. Most of these immigrants begin to set roots and assimilate, but also open businesses. An implied assumption of the middleman theory is that these immigrants would participate in the economy through the traditional means of the labor market. The challenge of this assumption is one of the reasons why other theories have been developed (Grey, et al., 2005).

### ***The Ethnic Market Niche Theory***

The ethnic market niche theory is based on the idea that immigrant entrepreneurship is focused on market niches and therefore “ethnic strategies.” Ethnic strategies emerge from the interaction between opportunity structures and ethnic immigrant characteristics (Aldrich and Waldinger, 1990). This theory has identified what is called an “interactive model of ethnic business development” (Waldinger, et al., 2000). Within the ethnic market niche theory, immigrants become entrepreneurs in order to find alternatives to traditional employment options for immigrants in unattractive industries. The interaction of opportunity structures and ethnic group characteristics creates ethnic strategies that enable immigrant entrepreneurs’ niche business opportunities (Waldinger, et al., 2000).

Immigrant entrepreneurs often enter non-ethnic or open markets when conditions allow access. Conditions may be underserved or abandoned markets, markets with low economies of scale, instable markets, or markets for the provision of ethnic goods. Underserved or abandoned markets can be either industry or geographically driven. Examples include immigrant entrepreneurs opening a grocery store in an urban area where large grocery chains choose not to have a presence. This market condition can also be viewed from the perspective of the middleman minority theory (Grey, et al., 2005).

Another avenue of the opportunity structures, according to Aldrich and Waldinger, is the access to ownership opportunities for immigrants who are dependent on the supply of business vacancies and on government policies (Aldrich and Waldinger, 1990). Business vacancies are created as existing native business owners relocate their businesses, close their businesses, or sell their businesses to immigrants. The socio-economic shifts in neighborhoods and communities are often critical factors in creating opportunities for immigrant entrepreneurs (Min and Bozorgmehr, 2000).

Another scenario for the creation of business vacancies is when an immigrant group assimilates into the host country and the children of the first immigrant generation move into the main stream economy and labor market. These second generation children are likely to have achieved a higher level of education than their parents and have more opportunities available (Waldinger, et al., 2000). So, the first generation immigrant business owners will often sell their businesses when they retire to newly arriving immigrants and refugees looking for economic opportunities.

The impact of government policies on immigrants can affect the opportunities available to immigrants to start a business or the types of businesses that may be started. Some nations require a person to be a resident in order to start a business and it may be extremely difficult, or take many years for an immigrant to obtain their citizenship. Many communities have zoning and ordinances which prohibit certain types of businesses from operating or which dramatically increase the start-up costs for a business in order to comply with the local regulations (Waldinger, et al., 2000 and Min and Bozorgmehr, 2003).

Group characteristics, the second element of interaction identified by Aldrich and Waldinger, which formulate ethnic strategies, encompass “predisposing factors” and “resource mobilization” (Waldinger, et al., 2000). They believe that some immigrants are predisposed toward entrepreneurship and that some immigrant groups are also able to draw on informal ethnic resources which provide them a competitive edge over non-immigrant business owners. Predisposing factors include blocked societal mobility that may be due to language barriers, discrimination, or the lack of skills. Since an immigrant faces these barriers, as well as pure economic needs, they find self-employment a desirable path. Other predisposing factors identified include selective migration and settlement characteristics. Entrepreneurial opportunities arise because immigrants tend to locate in areas where they have family or cultural ties which will often times provide support networks and resources for immigrant entrepreneurs (Aldrich and Waldinger, 1990).

A final predisposing factor identified is the aspiration levels of immigrant entrepreneurs. The risk tolerance of many immigrants is typically higher than residents of the host society since they have already taken risks by leaving their homeland and coming to a new country. Therefore, many immigrants are more willing to take entrepreneurial risks in starting a business. In addition, entrepreneurship is viewed as a chance of getting ahead in the host society (Waldinger, et al., 2000).

Coupled with the settlement characteristics of immigrants is resource mobilization. Across the research reviewed, it is clear that immigrants tend to rely on their family and friends and other connections within their immigrant community when settling into a new



country and when starting up a business. Immigrant entrepreneurs access financial, social, and human capital. Many entrepreneurs raise start-up funds from family and friends or by participating in rotating credit associations (Laguerr, 1998).

Closely connected to social capital is the ability to access human capital. Immigrant entrepreneurs are able to find workers within their immigrant community, often at a lower cost. The immigrant community also benefits since more job opportunities are made available to members who may have difficulty in finding employment via the main stream labor market of the host society (Grey, et al., 2005).

Ultimately, the type of business which an immigrant entrepreneur starts, how it is operated, and its success is shaped by the opportunity structure of the community, region, and country the immigrant is in and by the immigrant group's characteristics. The combination of these form the ethnic strategies built around the ethnic market niche opportunities within the host society (Waldinger, et al., 2000: 383-384). An issue that has been raised about Aldrich and Waldinger's interactive model of ethnic business development is that they only focus on the positive aspects of capitalism in relation to immigrant entrepreneurs and do not address negative dimensions that impact immigrants (Bonacich, 1993).

### ***The Ethnic Enclave Economy Theory***

The third theory or explanation for immigrant entrepreneurship is ethnic enclave economy theory. This theory comes from a labor market perspective in explaining why immigrants seek self-employment. Workers, whether immigrant or non-immigrant, encounter a two-tiered labor market. The first tier, the primary market, consists of jobs based on the worker's education, credentials, and experiences. These jobs are often called primary wage jobs, and economic and career advancement in this primary market is based upon worker performance. This is the traditional mainstream labor market in the host society where the majority of native-born workers participate (Zhou, 2004).

The second tier, or secondary market, is typically a low wage market with few opportunities for either economic or career advancement. Immigrants and minorities are often relegated to employment opportunities in the secondary market. Immigrants many times are willing to work in the secondary market because of their immigrant status, their lack of proficiency in the language of the host country, or their lack of skills. Employment in the secondary market may also be the only option for immigrants due to societal discrimination and other employment barriers (Zhou, 2004).

Since the secondary market offers limited economic opportunities for immigrants and the primary market is not accessible, immigrants establish an ethnic enclave that has an

alternative economy and labor market (Zhou, 2004 and Portes and Bach, 1985). An ethnic enclave is a geographic concentration of ethnic businesses providing a variety of economic activities. Businesses in the enclave serve the immigrant community within the enclave and the broader economy. Businesses that export goods or services outside the enclave often times are filling niches, as was discussed earlier with the ethnic market niche theory's opportunity structure (Zhou, Min and Logan, 1989).

The ethnic enclave theory is based upon the geographic concentration of immigrants that is often not the case in communities where immigrant entrepreneurs reside. The ethnic enclave theory, as well as the ethnic market niche theory, tends to focus on a single immigrant group and does not delve into the dynamic of neighborhoods, communities or regions which have a diverse mix of immigrants. Ultimately, each of the three theories or explanations for immigrant entrepreneurship makes important contributions to the ongoing research discussion.

## **REVIEW OF THE LITERATURE**

Although often contrary to the perceptions of native residents, a plethora of academic research widely acknowledges the beneficial effects of immigration on a host country's labor market and economy. This is evidenced by the fact that not only have immigrants historically been a willing source of cheap labor on the one hand, but "self-employment and small business ownership [in] response to discrimination and blocked opportunities in the labor market" (Timothy Bates, 2003: 1) on the other have actually fueled local economies.

### **Global Migration Patterns**

On a global scale, there are marked differences in the public policies and strategies that countries have adopted to deal with immigrants and refugees, either political or economic. Over the past 60 years, the United States of America has consistently shown a positive stance, while European nations have dithered on the fence at times aggressively 'recruiting' immigrants and, more recently, enacting legislation to curb major influxes and/or hinder economic incorporation (Hollifield, 1994).

While research points to the myriad of difficulties encountered by both illegal and legal immigrants in terms of "language barriers, cultural differences, rising competition, racial segregation, taxes and money problems" (Young-Ho Nam, James I. Herbert, 1999: 341), immigrant tenacity has delivered positive returns in both struggling and booming economies as well as contributing to the emerging global economy.

### **Immigrants Provide Europe with Cheap Labor**

Following World War II, guest-worker policies saw such countries as Germany, France, Switzerland and even Italy recruiting temporary foreign workers as a means of benefiting from cheap labor in lieu of the American model of off-shore operations in efforts to reduce labor costs. Entering the 1970's, uncontrolled migration waves across Western Europe prompted the emergence of extremist, anti-immigrant right-wing parties vowing to return jobs to the native masses and preserve cultural identity. However, moves to close the door to displaced peoples resulted in "the opening of side doors and windows ..., and most important of all, the 'back door' was left wide open ... for refugees and asylum-seekers" (Hollifield, 1994).

With the option of political asylum presenting an attractive means of entry for 'non-desirables,' subsequently termed 'economic refugees,' the collapse of communist regimes in East Central Europe spurred new migrant in-flows to Europe's Mediterranean shores of Italy, Spain, Portugal and, the most geographically accessible, Greece (Hollifield, 1994).

Major migrant influxes at the beginning of the 1990's found Southern European countries, albeit sensitive to the plight of refugees, dealing with their own political and economic transitional phases. Consequently, although attempts were made to modernize immigrant legislation, inadequacies resulted in pan-European efforts to streamline border control issues and align policies addressing entrance and asylum policies for foreigners. Two shining examples of such efforts are The Schengen Agreement and the Maastricht Treaty (Hollifield, 1994).

### **Greece as a Migrant-Destination Country**

Greece has often been referred to as a bridge between East and West. However, the nation has land demarcations with Albania, the Former Yugoslav Republic of Macedonia (FYROM) and Bulgaria to its North and Turkey on its East coast. For these and other ethnic groups, as far afield as Russia, India and China, Greece holds many attractions as a destination country. However, this wasn't always the case. With decades of experience in out-migration due to tumultuous political scenarios and high unemployment, Greece was highly unprepared for the sudden influx of foreigners from the disintegrating Balkans looking to make a new start and take advantage of better future prospects.

In the first half of the 1990's, Greece was considered more of a stepping-stone en-route to Western European countries. However, the country's need for cheap labor in, inter alia, the sectors of construction, agriculture and tourism services, acted to serve both the host and the 'visitor.' As a labor-intensive market where the productive structure stills uses

low to mid-level technology, employers discovered a new physical resource pool filled with hard working foreigners willing to earn below par pay. These circumstances provided a prime settling location, thus making Greece a desirable destination country, despite restrictive laws, initial obstacles of poverty, social exclusion and negative reception by Greek nationals (Danopoulos, 2003).

The introduction of a new Alien Law in 1991 was Greece's first attempt to channel its new and sudden externally-imposed capacity as a destination country. Characterized as "being permeated with policing philosophy and xenophobic" (Siadima, 2001: 24), the law was obscure, baffling to most, and affected the opposite of what it sought to accomplish: halt undocumented immigration. In 1997 immigrant employees were subject to a new Presidential Decree which encouraged them to gather required papers for the obtainment of a 'green card.' Legislation, however, was still insufficient to tackle the growing problem and Greece voted in the Act 2910/2001, giving those who were already residing in the country a 'second chance' (Lyberaki and Maroukis, 2005: 28).

Although the 2910/2001 Act, Law 3013/2002 and subsequent Presidential Decree in 2003, outline conditions for naturalization, immigrant rights and obligations, the main aim is to tackle illegal employment of displaced persons (Lyberaki and Maroukis, 2005: 28). Despite ongoing efforts at planning and committee levels, the existing laws remain restrictive and have done little in the way of concrete or proven contributions to the economy.

The latest obstacle for immigrant entrepreneurs in Greece to start their own businesses came in January 2006 when the government enacted a new law requiring at least 60,000 Euros deposited in a bank account for the start-up of a new business. This is a new financial requirement outlined in the country's second-ever immigration law that was approved by the parliament in April 2005. The law states immigrants must have sufficient funds (at least 60,000 Euros) to create a business and that this venture must contribute to the growth of the national economy (Tzilivakis, 2005).

### **The Marginalization of the Albanian Minority in Greece**

Literature relevant to ethnic entrepreneurship in Greece, albeit scant, reports that migrants often strive to set up their own business as a means of survival whereby they are able to "struggle against exclusion, have control over their work situation ... and gain emotional satisfaction and self-fulfillment" (Lazaridis and Koumandraki, 2003: 1).

The findings of what little fieldwork research does exist on Albanian migrants in Greece point to the tendency of increasing success in their integration at both the social and economic levels. One such study, conducted by P. Hatziprokopiou in 2003, focuses on the

experiences of Albanian immigrants in Thessaloniki (Greece's second largest metropolitan city). Although limited to just one geographic locality, the Hatziprokopiou study appears to corroborate the findings by Lazaridis and Koumandraki.

Both studies make note of the importance of social networks (termed 'social capital') as influencing the upward/positive economic and socio-spatial trajectories in the Albanian immigrant experience. In addition, while Hatziprokopiou does not make a case for "absolute exclusion from the labor market in general" (2003: 1045), he does note the significance of legalization – the same significance that Lazaridis and Koumandraki attest to as a major determinant of "whether a migrant will engage in a formal or informal business activity" (2003: 2).

Interviews conducted by Lazaridis and Koumandraki reveal that ethnic minorities turn to self-employment both as a means of generating income as well as an incorporation strategy (Ibid.). Fieldwork results show that "ethnic entrepreneurial activities encompass both small ... as well as 'unconventional' solo projects in the *twilight zone*" (2003: 11). Hatziprokopiou confirms this with an interview extract:

"In the beginning I worked in a small firm producing plastic flowers ... Then we managed ... to get a license for being street vendors ... and we have worked, together with my husband, as street vendors at open markets, feasts, such things" (2003: 1041).

Lazaridis and Koumandraki, noting that self-employment is "an opportunity to avoid oppressive constraints" (2003: 9), quote one interviewee as saying: "the employees are not really getting paid that much. I have got friends that work and what they make in a month I can make in three days" (2003: 10).

Despite having to overcome hurdles in the areas of social marginalization, labor market exclusion, and host-country immigration policy, case studies and in-depth interviews reveal that, with the passage of time, Albanians gain access to better employment and higher salaries, secure improved living conditions, and enjoy a more dynamic form of social incorporation with the local community (Hatziprokopiou, 2003). This is not to say that obstacles have been overcome, or that racist sentiment has been eradicated. However, as the immigrants themselves become "regularized" (i.e., legal), they in turn manage to organize almost all aspects of their lives in a more beneficial and fulfilling manner.

### **Albanian Immigration and Economic Integration in Greece**

The majority of these hard working immigrants was and still is Albanian. Hailing from Europe's poorest country, the latter have been pouring into Greece since the collapse of Albania's communist regime. With the paths of mobility open, Albanian migrants chose to sacrifice familiar surroundings, family ties and "acceptable standards of dignified employment ... in the hope of gaining a future life in dignity" (Hatziprokopiou, 2003: 1043). With Greece's middle and upper classes enjoying higher salaries and thus indulging in more personal consumption, Albanian immigrants filled a gap the Greek labor market was under pressure to fill by accepting jobs that are considered low-status, dirty and non-skilled (Hatziprokopiou, 2003 and Danopoulos, 2003).

However, existing literature on the characteristics of Albanian migrants reveals that most of those crossing the border into Greece are generally more educated, skilled, motivated and resourceful than their fellow stay-at-home citizens. While the first two 'personal assets' do little in assisting their economic and social integration in the host society, the latter two play a major role in the long-term success of migrant objectives.

Research and literature focuses mainly on the migrant experience as an illegal worker or on individual case studies, thus leaving a large hiatus on information about minority-owned businesses. Fieldwork conducted by Lazaridis and Koumandraki (2003) reveals that a surprisingly low percentage of Albanian immigrants in Greece are self-employed. A possible explanation given by the authors is that experiences in their home-land (regarding the communist regime up to the 1990's) is likely a major factor accounting for this "low representation of Albanian migrants in ethnic business" (2003: 12).

However, surveys and research studies indicate that as the length of stay in the host country increases, so does employment stability, access to public services and, ultimately, standard of living. One such study reveals three stages of the settling process: 1) immigrants, predominantly male, live collectively in poor conditions, 2) each immigrant establishes individual household unit with family members, and 3) those earning enough rent houses outside of poor neighborhoods and become increasingly incorporated with the local population (Noussia, 2003: 207).

With Albanian immigration into Greece closing 15 years of history, recent literature has been able to showcase success stories as well as focus on the effects on both the Albanian and Greek economies. Research notes that migrant remittances in 1996 totaled an estimated \$476 million (EIU, 1998) – an amount earned in part in Greece, but spent wholly outside of it. Such numbers point to the strategy of work migration as a means of earning and saving whereby immigrants live frugally with the intent to return to Albania and invest repatriated savings in new enterprises and improved housing conditions (Nicholson, 2004: 880).

Taking this into account, the implications for the economy of Greece as a host country are innumerable. In the short-term, Albanian immigrants provide cheap labor but long-term consequences involve an actual depletion of assets: having worked as undocumented laborers, government coffers are worse for the wear (Danopoulos, 2003); instead of taxes being paid on wages earned, savings are spent and invested 'back home' thus strengthening the economy from whence they ran (Hall, 2000: 36); and, returnees take back with them new skills, leaving the Greek labor market to deal with constantly renewed waves of non-skilled workers. As such, not only does current legislation not keep illegal immigrants at bay, it has created opportunities for short-term benefits on both sides while long-term benefits are enjoyed only by the sending country, Albania (Nicholson, 2004).

Realizing that ethnic minorities increasingly face exclusion from the labor market, the European Social Fund (ESF) is working to promote all-inclusive employment policies across the European Union (European Communities, 1995-2007). However, immigration policies together with the myriad of bureaucratic procedures required to open a business, place migrants in a seemingly never-ending maze that ultimately acts to deter self-employment. As such, while various European Union initiatives aim to assist the integration of immigrants, the structure of national policies serve more to help expatriates (such as Pontics and North Epirotes) rather than encouraging self-employment by third-country migrants (Lazaridis and Koumandraki, 2003: 12).

## **RESEARCH METHODOLOGY**

The criteria for inclusion in this study were that an immigrant-owned business is one that is owned and managed by the immigrant and/or more than one family member (Hollander & Elman, 1988 and Astrachan & Astrachan, 1993). This definition is clearly less restrictive than other definitions because it is not dependent on the involvement of multiple family members (Winter, et al., 1998). A second reason for adopting a broad definition is that this paper is an exploratory study and our sample represents relatively young and small immigrant-owned businesses.

The sample of this study focuses on Albanian immigrant businesses in the Athens-metro area. They were identified from three sources: The Greek Chamber of Commerce, the Albanian Student Association, and a field search in the Albanian immigrant community conducted by the project's research assistants. The sample was scattered throughout all industries including professional, scientific, and technical services and healthcare.

The interview survey was taken to the business owners by one of the study's research assistants who on average spent thirty to sixty minutes interviewing the subjects and

writing down the respondents' answers on the survey itself. Seventy seven valid interview surveys were completed by the research assistants and used in the study's data analysis.

The survey was written in English and orally translated to Greek and Albanian by the research assistants conducting the individual interviews. The demographic questions included: age, gender, marital status, number of children, relationship to the owners, and level of formal/informal technical trading education. The remaining questions in the first section were open-ended and pertaining to perceptions of the immigrant owners on their relationship to their own immigrant group, their relationship to the host society, and the effect of the global business environment on immigrant entrepreneurship. A final open-ended question allowed the respondents to add any further individual perceptions they wished, which were not included in the survey.

The second section of the interview survey collected business data (industry sector, financial data, marketing, growth/expansion strategy, technology, distribution channels, employee profiles, supplier profile, and customer profile). According to this information, data was collected and analyzed to formulate a picture of the immigrant entrepreneur's social profile and key characteristics comprising the business profile of each firm.

### ***Research Participation Rates***

Identifying immigrant small businesses was the first phase of research. The second, and by far the most challenging and time-consuming, was building the rapport necessary to actually conduct interviews. Among the 150 immigrant businesses identified, in-depth interviews were conducted with 77 business owners. Immigrants are notoriously reluctant to provide interviews to researchers.

Many of their reasons for declining participation in research are similar to those of established-resident business owners: reluctance to share financial information, concerns about the potential benefits for their competitors, etc. However, immigrant business owners often have additional reasons to decline research participation: language barriers, concerns that their business practices or personal lives will draw the attention of authorities about whom they remain unfamiliar or even suspicious, potential exposure of their employment of undocumented immigrants, etc. (Grey, et al., 2003).

Some newcomer business owners granted interviews on the initial day of contact. Others granted interviews only after several weeks of persistent inquiries. Many interviews were scheduled, only to have the interviewee fail to appear at the appointed time and place. Some business owners did not live in the same community, forcing a potentially long wait to arrange an interview.



Even among those business owners who were interviewed, there was reluctance to answer every question in the interview protocol; an experience shared by other researchers in the area of immigration studies (Griffith, 2004). This was particularly the case in terms of financial information. In order to encourage participation, business owners were assured through signed informed consent forms that the name and specific location of their business will not be identified in this paper.

## DATA ANALYSIS AND RESULTS

Seventy seven individuals responded to the survey; however, not all respondents answered all questions. Table 1 shows the demographics of the respondents, who were predominantly male, married, and sole proprietors of their businesses. Since most businesses are run by married males, and the number of females interviewed was relatively low, these business owners may be sending remittances back to their families. In cases where respondents said they were co-owners, these businesses were most likely co-owned/operated by relatives.

**Table 1. Group Demographics (n=77)**

<b>Demographics</b>	<b>Frequency</b>	<b>Percentage</b>
Male	59	77%
Female	18	23%
Single	11	14%
Married	64	83%
Divorced	2	3%
Owner	64	83%
Co-owner	13	17%

Table 2 shows the breakdown of business categories given by 75 respondents. Note that the majority of businesses were in retail/wholesale or manufacturing/construction. Very few businesses were in the professional services or financial/healthcare sectors. Service sectors that were represented more were the food service and support services sectors. From these findings, we can see that owners predominantly focus on retail and construction services as these are sectors most likely to utilize the immigrants' cultural skills (retail) and manual labor assistance (manufacturing and construction).

**Table 2. Business Category Profile (n=75)**

<b>Business Category</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Percentage</b>
Retail & Wholesale	33	44%	44%
Manufacturing & Construction	12	16%	16%
Food Service	11	15%	15%
Support Service	10	13%	13%

Health Care	4	5%	Other 12%
Professional Services	3	4%	
Financial Services	2	3%	

In terms of how these owners promote their businesses, simple word-of-mouth or print media promotions are mostly utilized. However, as Table 3 shows, only 47 of the business owners replied to this question. Immigrant business owners are likely taking advantage of these methods – using friends, their existing cultural networks, and immigrant-focused newspapers and periodicals – to attract immigrants like them to their businesses. Note that more sophisticated forms of mass media promotion – TV, radio, Internet, etc. – are relatively underutilized probably due to cost. It is surprising to note that 17% of respondents simply said they use no form of business promotion. Thus, by locating their businesses in immigrant cultural centers, some businesses are able to thrive by just “being there.”

**Table 3. Promotion Strategy Profile (n=47)**

Promotion Strategy	Frequency	Percentage
Word of mouth only	19	40%
Newspapers and magazines	14	30%
Flyers	13	28%
None	8	17%
TV and radio (3+2 =)	5	11%
Internet	5	11%
Door to door	1	0%

In terms of strategies the business owner(s) are employing, over half wish either to grow or to expand their firms (see Table 4). With most of the respondents answering this question (65), a clear focus is to both grow the existing business or to expand into other geographical (or market) areas. These strategies are largely consistent with those in retail and in manufacturing sectors where margins are often compressed and volume – both in terms of customer acquisition and retention – is a critical strategic differentiator. Of particular note, too, unfortunately, is that a non-trivial 14% (nine businesses) plan to shut down. Understanding why these businesses cannot continue to be ongoing concerns – or to grow, expand, and/or diversify – deserves further analysis.

**Table 4. Business Strategy (n=65)**

Strategy	Frequency	Percentage
Maintain	12	19%
Grow	20	31%
Expand	17	26%
Shut down	9	14%
Diversify	7	10%

Grow and  
Expand 57%

Of the 47 respondents who answered the question regarding employee demographics, not surprisingly, the vast majority – almost 70% – utilized Albanian employees exclusively. Further, as Table 5 shows, 27 respondents replied regarding the employee(s) relationship to the owner. Over half (56%) utilize only relatives or both friends and relatives. Interestingly, however, when looking at customer profiles and channels of business distribution, no significant preference or trend was seen. Thus, although these businesses largely employ Albanian relatives and friends, their customer segments are more heterogeneous with no particular preferred channel approach being used for product/service distribution.

**Table 5. Employee Demographics (n=47)**

Ethnic Group	Frequency	Percentage
Only Albanian	32	68%
Anybody	15	32%
<b>Employee relationship to owner (n=27)</b>		
Only Relatives	12	44%
Friends	9	Other 56%
Both	3	
None	3	

Unlike the customer demographics, suppliers to these businesses are largely homogeneous. Table 6 shows that almost all of the 38 respondents reported Greek-only suppliers with only a few having sourcing strategies with Albanian or German suppliers. This is not surprising given the retail and manufacturing foci for these owners. Local

sources of supply will be cheaper, not subject to possible tariffs or shipping fees, and more readily available to these relatively thin-margin businesses.

**Table 6. Suppliers' Ethnic Group (n=38)**

Suppliers' Ethnic Group	Frequency	Percentage
Only Greek	34	90%
Greek and Albanian	3	8%
Greek and German	1	2%

But these supplier relationships, as Table 7 shows, are largely based on personal friendships with the owner(s). Almost two-thirds of the 27 respondents reported having friendly (or no) relations with the supplier. The other third reported no familial or personal relationship of the supplier with the owner(s).

**Table 7. Supplier's Relationship to Owner (n=27)**

Supplier's Relationship to Owner	Frequency	Percentage
None	10	37%
Friend	12	63%
Friend and None	5	

Finally, we profile the financial resources utilized by these business owners to support their growth and/or expansion strategies. A little over half of the 59 respondents reported using mostly debt – in the form of loans – to support their businesses. This majority also used savings and some public funding, but the other half (approximately 48%) utilized savings – with no debt or public assistance – to support their businesses. The sources of these loans would be interesting to evaluate as well as the impacts of these loans on remittance levels back to Albania.

**Table 8. Startup Financial Support (n=59)**

<b>Startup Financial Support</b>	<b>Frequency</b>	<b>Percentage</b>
Savings	28	48%
Loan	13	52%
Loan and Savings	13	
Public Funding and Savings	5	

## **Conclusions**

This paper is about the important role of Albanian immigrant entrepreneurial activity in Greece and asks two main questions: 1) what are the characteristics of Albanian-owned small businesses?, and 2) what are the business profiles of Albanian immigrant businesses in metro-Athens? The study's findings are summarized and theoretical implications are discussed.

In summary, several trends emerge from the study's survey findings on Albanian immigrant entrepreneurs starting small businesses in Greece. These businesses largely focused in retail or manual labor sectors, are mostly married-male run, are sole proprietorships, and are focusing on growing/expanding their products and services in markets dominated by Albanian customers and Greek suppliers.

Word-of-mouth and simple flyer and newspaper promotion strategies are heavily utilized, probably due to heavy dependence on loans (and some savings) as the key source of capital for these owners. Personal networks are key to success as most (Greek) suppliers to these businesses are personal friends of the owners. However, these businesses use multiple distribution strategies and have largely heterogeneous customer bases (with no channel or customer segment preference seen).

Specific information about the number of customers served and sales was difficult to obtain. Most interviewees were reluctant to provide even estimates of customers and sales, fearing their competition would benefit, or there were tax and/or regulatory implications. Nonetheless, the data collectors did obtain some interesting information.

During the survey interview, immigrant entrepreneurs would often engage in casual, "off the record" discussions with the data collectors about various aspects of Albanian immigrant entrepreneurship in Greece. While not part of the actual data collection and analysis, many of these discussions focused on similar themes that are worth noting for the purposes of discussion and making recommendations for further research on the subject of Albanian immigrant entrepreneurship in Greece.

## Discussion

Albanian immigrant business ownership in Greece is rooted in the desire to make money, for business ownership and social and economic assimilation. A desire to succeed to the next generation was extremely low. Most immigrants had greater ambitions for their children, especially in the area of higher education and professional careers.

The financial sources for business capital for Albanian immigrant entrepreneurs came from loans of family or relatives and personal savings. It is noteworthy that while the National Statistical Service of Greece (2005) shows an increase in the number of businesses operating in Greece between 1994 and 2004 (see Table A below) and a decrease in the number of businesses declaring bankruptcy during that same time period (see Table B below), Albanian immigrant entrepreneurs report greater difficulty in opening small businesses in 2006 than 5 to 10 years in the past.

**TABLE A**

Year	No. of Businesses Operating in Greece
1994	469,541
1995	543,839
2000	805,871
2001	795,556
2002	879,377

**TABLE B**

Year	No. of Businesses Declaring Bankruptcy in Greece
1994	955
1995	1,504
1996	1,691
1997	1333
1998	921
1999	886
2000	805
2001	700

**Reference: National Statistical Service of Greece, 2005**

Most every Albanian immigrant entrepreneur interviewed stated that the 60,000 Euro minimum bank deposit required by law to start up a business in Greece is now the greatest obstacle immigrant entrepreneurs face in business ownership. This requirement applies to any kind of business an immigrant is planning, no matter how small.

When this law was being debated in Parliament in 2005, MPs did not object to this venture capital requirement since similar conditions exist in other European Union countries. Immigrants, however, say it's not fair because it will prevent many from opening their own small shop. Law 2910/2001, the first immigration law passed in Greece and enacted in 2003, did not require a minimum amount of startup funds (Tzilivakis, 2006).

Table C below lists other obstacles and procedural difficulties Albanian immigrant entrepreneurs reported when attempting to start their own business.



**TABLE C**

<b><u>Bureaucratic obstacles Albanians come up against when trying to open up their own business include:</u></b>	
<b>1)</b>	If the applicant cannot prove more than 10,000 Euro income per annum, they cannot renew their residence permit.
<b>2)</b>	In order to be able to apply for and be granted a business operating license, they have to show a closed bank account holding at least 40-60,000 Euros.
<b>3)</b>	Vicious circle of trying to obtain and/or renew residence permit in order to obtain business operating license - with one government authority asking for official documents from the other.
<b>4)</b>	Major problem in obtaining the business operating license also has to do with the municipality - many do not want to grant operating licenses to Albanians.

**Reference: Information obtained through interviews, 2006**

Other stressors felt most often by the immigrant entrepreneurs were: cultural exclusion, money problems, fierce competition and customer relations, and economic condition of home country where they had to send part of their money. Immigrant entrepreneurs believed that ethnic stereotypical attitudes of Greeks towards them hindered their cultural and social assimilation at the beginning of their business start-ups. Many even changed their names to sound more Greek and would use different methods to hide their ethnic origin. As two or three years passed into their business ventures, they felt more accepted and supported by their communities. Several owners reported discrimination as a barrier to starting their businesses. One owner cited the “racist attitudes from some people in the community.” About one third noted that Greek competitors tried to “discredit” their businesses.

Strategic planning contains six questions: “Who is your target customer?”, “Who is your main competitor?”, “Where do you get important information to run your business?”, “How often does your job require that you interact with people outside your company?”, “Does your company have a written mission/vision?”, “Does your company have goals/objectives?” (Herbert, 1999). The Albanian immigrant businesses this study surveyed had

only oral and vague goals or missions, and were without concrete and clear objectives or visions. For example, one of the interviewees in our sample stated, “I want to extend my business,” or “I want to do another business and yield the current shop to my wife.” Most had a clear vision of how their desire for future growth and expansion would happen.

Even if members of the study’s samples are young (average age 39), strategic planning in even a small business is needed nonetheless. A significant reason for analyzing strategic planning is that every tens of thousands of small companies fail (Wheelen & Hunger, 1998). The underlying problem appears to be an overall lack of strategic management beginning with an inability to plan a strategy to reach the customer and ending with a failure to develop a system of controls to keep track of performance (Lussier, 1995). Language and educational barriers also play a part in the lack of business plans. Among immigrants who do not speak or write Greek well, writing a thorough business plan can be a tremendous challenge. Most of the study’s interviewees obtained less than high school educations.

Immigrant entrepreneurs need to be made aware of – or trained on – the importance of strategic planning. How do prospering firms plan actively and add new strategies to their businesses as their environments change? Business and family strategic planning promote continuity in family businesses, yet few of the businesses in the sample do this and this may not bode well for their long-term success and survival. Because ethnic and family resources are such a limited pool, Albanian immigrant entrepreneurs will have to cultivate relationships, professional and otherwise, outside of their racial/ethnic/cultural domain. Furthermore, these small businesses must build a cross over capability in terms of attracting a diverse clientele.

Albanian immigrant entrepreneurs were eager to discuss the factors that contributed to their own business success. Those who felt their business was currently successful were asked which factors make their business successful. One-half of the respondents gave sincerity as an important factor for business success, followed by diligence and credibility. Customer satisfaction and financial planning were minimal factors. Most asserted that hard work is considered the greatest ingredient for business success.

Unpaid labor was invaluable human capital while the spouse and children was the most important source of family labor. Women in Albanian immigrant businesses received fair treatment and strong family ties were significant contributors to the success of these businesses. Overall, net income was greater when they had a target customer base, fulfilled a local market need with fair pricing, a future business goal, unpaid family labor, a written mission or vision statement, and the unbiased treatment of women.

Although this research is exploratory, identifiable characteristics and business profiles of Albanian immigrant entrepreneurial activity were discovered. Therefore this is pioneering research that will stimulate further study. Furthermore, this study will give direction and guidance not only for Greek academia that is just beginning to focus on immigrant entrepreneurship in Greece, but also for scholars and researchers in general.

## **Recommendations for Further Research**

The limitations of this paper are: the paucity of data and the restrictive geographical region of the study. More studies are needed to gain a better perspective on the scope of this research, including identifying other variables for examination. This paper should inform not only academe and social and economic policy makers but also prospective Albanian immigrant and other ethnic entrepreneurs.

Based on the overall goals of our five-year project, the research group's final objective will be to develop recommendations to government and private-sector agencies for appropriate policy formulation on:

- a) Ways and means to encourage sustainable small-scale economic development activities by Albanian immigrants,
- b) Financial and social supports to encourage immigrant entrepreneurship, and,
- c) Determining ways to integrate these small businesses into existing urban economic development projects and strategies.

In order to move forward towards this long-term objective, the next step of this project will be to conduct a second study on Albanian immigrant entrepreneurs. This study will focus on some specific cross-sectional surveying and analysis which could prove even more insightful and valuable in meeting the overall project's objective:

- Longitudinal analysis: Look at what business "life stage" each firm is in and characterize its capital structure – mix of debt, savings, reinvestment of profits, etc. – based on these life stages
- Expansion and growth: Take a closer look at the expansion and growth strategies, including whether growth will be "organic" – same owner – or via alliances, mergers, etc. This closer look could also investigate why some of these firms are closing down
- Remittance impacts: Determine how much of business profits are remitted back to Albania

- Supplier analysis: Take a supply-side view and see how Greek suppliers view these business customers. Are they able to price discriminate? Do they provide better deals for these start-up businesses? Do Greek suppliers view these business owners as friends, too?
- Customer segmentation: Better understand customer segments – demographics, psychographics, profitability, etc. – for these businesses. While one would expect to see a large cultural skew in the customer bases, one was not seen, and a better understanding of why would be helpful for future promotion and growth strategies.

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