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Deliverable 3.2 – Report on migrant women needs to be entrepreneur **MIGRANT WOMEN AND ENTREPRENEURSHIP IN GREECE**

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MIGRANT WOMEN AND ENTREPRENEURSHIP IN GREECE

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Executive Summary

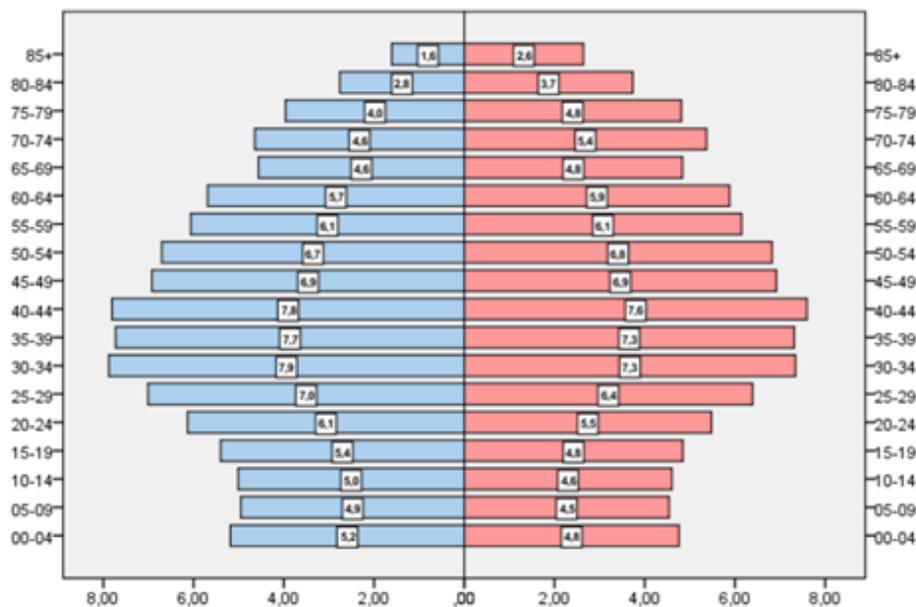
This report explores migrant women entrepreneurship in Greece through quantitative and qualitative data that focuses on various aspects of employment, the business sectors they are involved in, as well as the needs, difficulties and motivations with respect to their entrepreneurship. According to the 2011 national census, 327,106 women third-country nationals resided in Greece in 2011, or 6pct of the population. According to 2019 data, from the 369.4 thousand third-country nationals above the age of 15, the majority are employees (174.4 thousand), while under 5 percent (18.1 thousand) are self-employed and 2.9 thousand are family workers. Immigrant entrepreneurship in Greece is considerably lower than that of people holding Greek citizenship from birth and is gathered in very specific industries and sectors, such as skilled agricultural, forestry and fishery workers, plant and machine operators and assemblers and in elementary occupations. Compared with men, women show somewhat higher shares of self-employment, though in so-called ‘low status jobs’ (e.g. house cleaners), and women are also slightly more likely to work as assistants in family business but less likely to start their own firm. Migrant women noted that the lack of systematized and centralized information provided by state authorities with respect to bureaucratic requirements for setting up and running a business and the lack of access to funding schemes and bureaucratic difficulties were the main barriers they faced when starting their businesses. Moreover, migrant women entrepreneurs highlighted the crucial need for access to funding solutions and public calls for sub-contracting activities. Increased taxation, lack of state-funding or tax reliefs for potential entrepreneurs and lack of access to funding tools provided by credit institutions and banks were important determinants that turned migrant women towards micro-finance, family loans and savings accounts in order to support the first steps of their entrepreneurial career. This research also shows that language barriers presented quite important challenges for migrant female entrepreneurs when dealing with bureaucratic administration, while long delays and time-consuming processes in completing tax, legal and other bureaucratic requirements for enterprises in Greece were discouraging factors for migrant women.



Chapter 1. Context of reference and territorial dynamics

1.1 General overview of the context

With respect to the population demographics, the data has been derived from the 2011 national census conducted by the Hellenic Statistical Authority. The next national census will be conducted in November 2021, therefore, current data are expected to have changed, especially with respect to migrant populations, given the increased migratory flows in 2015-2016. The total number of inhabitants in the context of reference are 10,816,286 (Hellenic Statistical Authority, 2014, p.1), with the number of the female population in the context of reference being 5,513,063, which is approximately 51% of the total population (Hellenic Statistical Authority, 2014, p.1). The average age of the population is 41.9 years old (Hellenic Statistical Authority, 2014, p.3). Graph 1 presents the way this is structured with respect to the population (data are presented in percentages per age group – blue for male, red for female).



Graph 1- Age groups: population and percent share by gender (Hellenic Statistical Authority, 2014, p.5).

With respect to the number of third-country nationals residing in Greece in 2011, the data show that of the 10,816,286 inhabitants in Greece, 9,904,286 were Greek citizens and 912,000 were

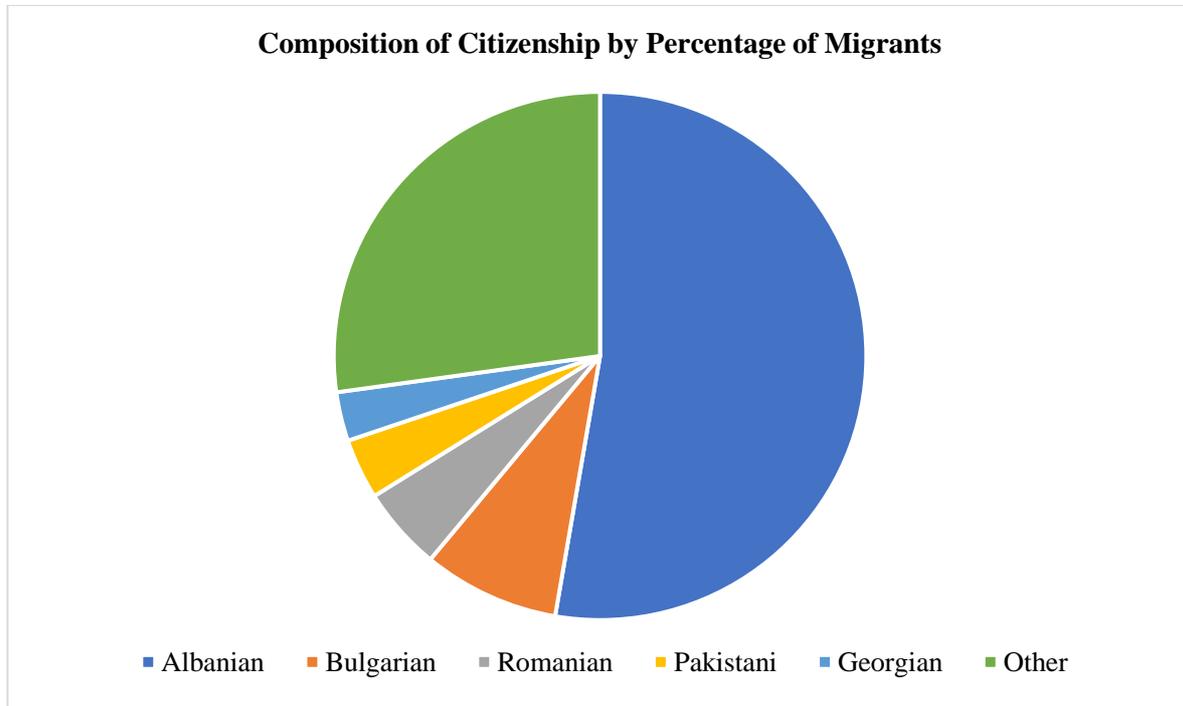


migrants, or 8.43% of the population. The citizenship of the migrants and their percentage of the total population is show in Table 1 below:

Citizenship of residents in Greece	Number of Persons	Percentage of Total Population
Greek citizens	9,904,286	91.56%
Migrants	912,000	8.43%
EU citizens	199,121	1.84%
Third country nationals	708,054	6.54%
No or undefined citizenship	4,825	0.04%

Table 1: *Hellenic Statistical Authority, 2014, p.7-8*

Therefore, as shown in the table, the total number of migrants (EU, third-country nationals, stateless and with undefined citizenship status) are 912,000 or 8.43%. From the total number of migrants, Pie Chart 1 below, which is derived from the Hellenic Statistical Authority data, reveals that citizenship is comprised of the following nationalities:



Pie Chart 1: *Hellenic Statistical Authority, 2014, p.8*

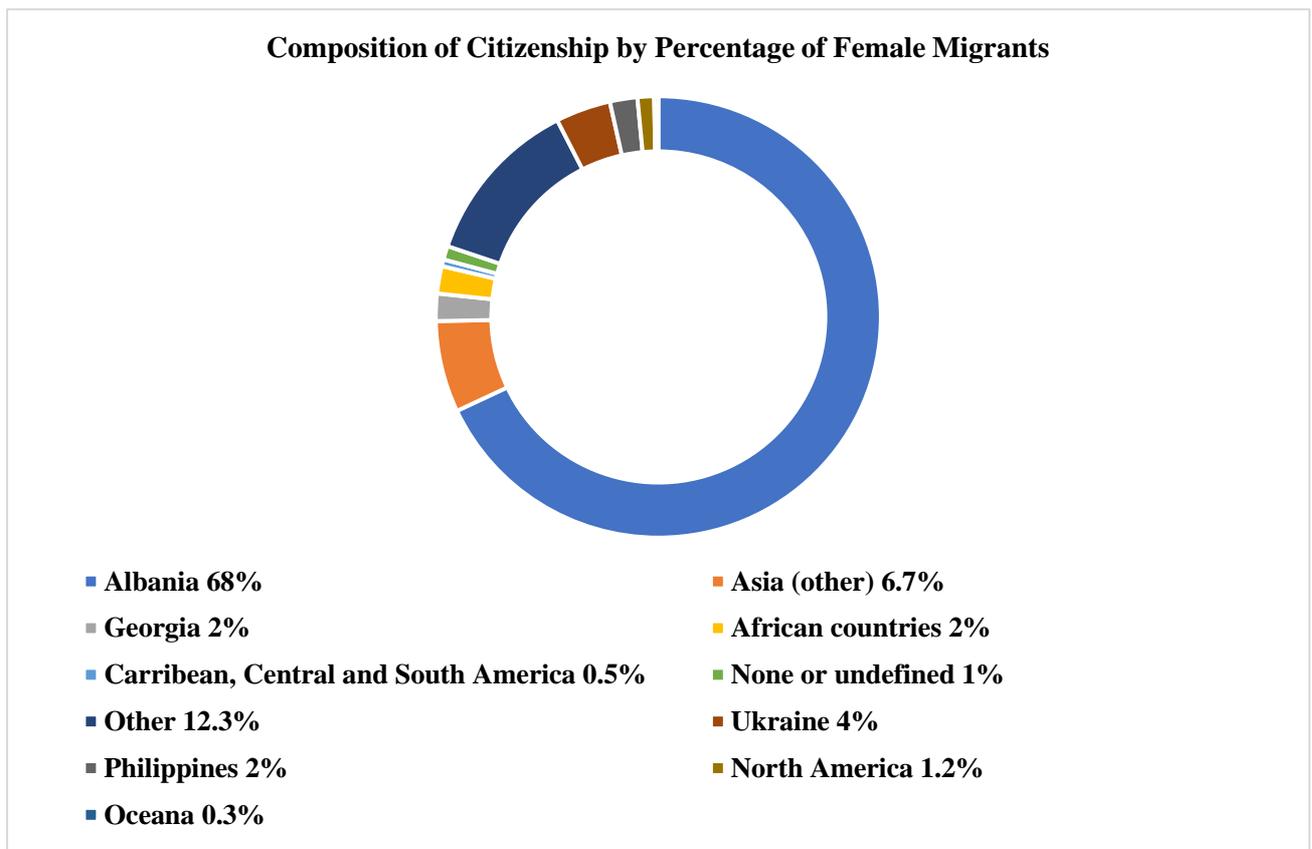
With regards to the citizenship of females residing in Greece and the number of women from third countries, data reveals the following:

Citizenship of Females residing in Greece	Number of the female population	Percentage of the female population
Total females in Greece	5,513,063	100%
Greek citizens	5,068,010	91.92%
Total number of migrants	445,053	8.07%
EU citizens	117,947	2.13%
Third country nationals	327,106	5.93%

Table 2: *Hellenic Statistical Authority, 2014, n.d.a.*



Therefore, as shown in the table, the total number of female migrants (EU, third-country nationals, stateless and with undefined citizenship status) are 445,053 or 8% of the total females in Greece, and notably of the migrants 73% are third country nationals. The Hellenic Statistical Authority also reveals that the female migrants’ population is comprised of the following nationalities:



Pie Chart 2: *Hellenic Statistical Authority, 2014, n.d.b.*

In order to present a clear picture of the active labour force in Greece, we have consulted the information provided by the labour force survey constructed in yearly time series by the Hellenic Statistical Authority, which deals with the period between 1981 and 2020. Here, we provide information only for 2019 (the numbers are in thousands). In particular, among the 9,103.5 thousand people above the age of 15 residing in Greece, one third of them or 3,911.0



thousand persons were employed, 818.9 thousand were unemployed and 4,373.6 were inactive, resulting in an employment rate of 43% and an unemployment rate of 17.3% (Table 3).

Employment status 2019	
Total population aged 15+ (1981-97: 14+)	9,103.5
Persons in Labour Force	4,729.9
Activity Rate	52%
Persons Employed	3,911.0
Employment Rate	43.0%
Persons Unemployed	818.9
Unemployment Rate	17.3%

Table 3 - Labour Force Survey - Population, Education, Employment status for 2019 (Hellenic Statistical Authority, n.d.c)

Of the 3,911.0 employed, they are categorized as self-employed, family workers and employees, and although there is no available data on the employment and unemployment rates of third-country nationals, among third-country nationals 195.0 thousand are employed, while the number of unemployed among third-country nationals is 71.0 thousand, or 36% (Hellenic Statistical Authority, n.d.b). Table 4 below summarizes the key information and reveals that, in the case of third country nationals who work, 89.23% are employees, while only 9.28% are self-employed and 1.48% are family workers.



Population & Employment status		Total population aged 15+ (1981-97: 14+)	Sex		Nationality		
Year	Employment status		Male	Female	Greek	EU country	Other
2019	Employed	3,911.0	2,266.3	1,644.7	3,682.1	33.9	195.0
2019	- Self employed	1,124.1	766.6	357.5	1,102.2	3.8	18.1
2019	- Family workers	123.4	44.0	79.5	118.6	1.9	2.9
2019	- Employees	2,663.5	1,455.8	1,207.7	2,461.3	28.3	174.0
2019	-- Permanent job	2,330.6	1,297.3	1,033.2	2,179.5	20.8	130.3
2019	--Temporary job	333.0	158.4	174.5	281.8	7.5	43.7
2019	- Full-time employed	3,550.4	2,128.7	1,421.7	3,361.4	29.8	159.2
2019	- Part-time employed	360.6	137.6	223.0	320.7	4.1	35.8
2019	Unemployed	818.9	368.4	450.5	736.3	11.6	71.0
2019	- New unemployed	161.6	61.5	100.1	142.5	1.3	17.8
2019	- Long-term unemployed	574.4	252.0	322.4	524.1	7.2	43.0
2019	Inactive	4,373.6	1,752.1	2,621.5	4,239.6	30.5	103.5
2019	TOT. POP. AGED 15+	9,103.5	4,386.9	4,716.7	8,658.0	76.1	369.4

Table 4 - Labour Force Survey - Population, Education, Employment status for 2019 (Hellenic Statistical Authority, n.d.d)



Notably the table below shows that approximately one-third of third country nationals are employed in “elementary occupations”, while a little over 44.87% are employed as craft and related trades workers and as service and sales workers.

Main employment occupation		Total Employed	Sex		Nationality		
Year	Occupation		Male	Female	Greek	EU country	Other
2019	ISCO-08: Technicians and associate professionals	312.1	161.3	150.8	308.6	1.2	2.2
2019	ISCO-08: Clerical support workers	449.4	180.2	269.3	439.1	2.8	7.6
2019	ISCO-08: Service and sales workers	919.7	471.0	448.7	867.8	7.2	44.7
2019	ISCO-08: Skilled agricultural, forestry and fishery workers	410.5	248.6	161.8	401.1	1.8	7.6
2019	ISCO-08: Craft and related trades workers	357.7	325.8	31.9	309.2	5.7	42.8
2019	ISCO-08: Plant and machine operators and assemblers	261.0	241.5	19.5	244.9	1.6	14.5
2019	ISCO-08: Elementary occupations	274.1	136.7	137.3	192.9	9.3	71.9



2019	ISCO-08: Did not answer/not possible to classify	61.1	54.2	6.9	61.1	0.0	0.0
2019	TOTAL EMPLOYED	3,911.0	2,266.3	1,644.7	3,682.1	33.9	195.0

Table 5 - Labour Force Survey - Employed for 2019 (Hellenic Statistical Authority, n.d.e)

Moving now to the statistical description of enterprises, the last year of data available is 2018 where the total number of enterprises in Greece was 1,419,855 (Hellenic Statistical Authority, n.d.e). The time series data from 2011 to 2018 is presented below:

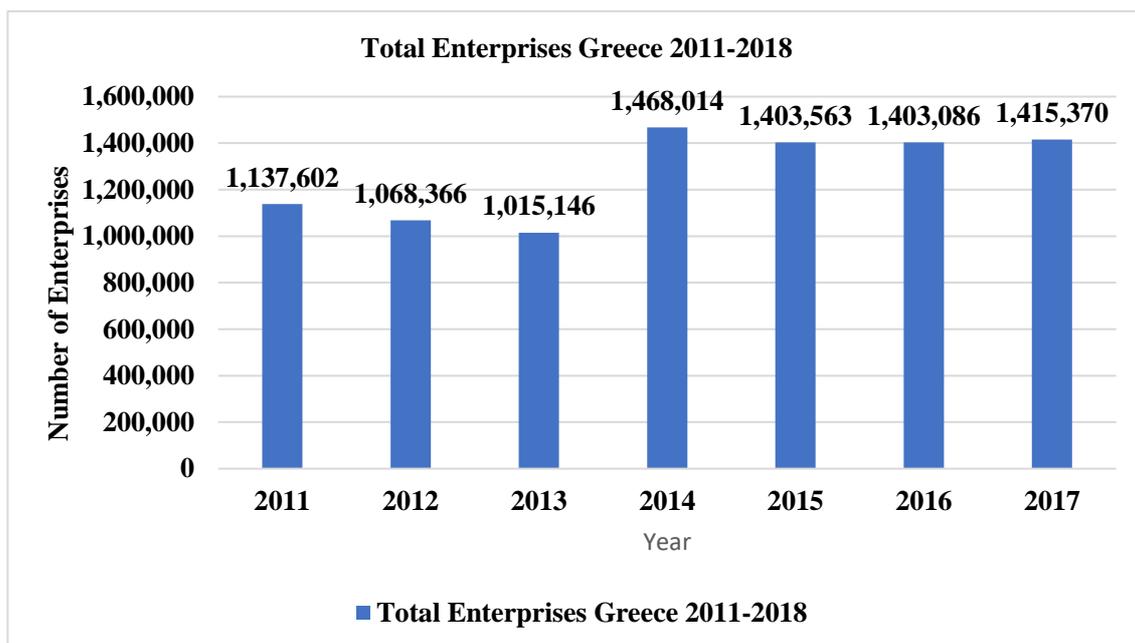


Chart 1: (Hellenic Statistical Authority, n.d.f)

Unfortunately, there is no data available with respect to the types of enterprises (sole proprietorships, companies, cooperatives, etc.). Apart from the public sector, the majority of all other business sectors occupy 0-4 employees (Hellenic Statistical Authority, n.d.f). Nevertheless, the economic sectors in which the enterprises operate provide us a hint regarding



migrant entrepreneurship in Greece. According to the available data, the breakdown of the sector of enterprises is as follows: 38.69% in agriculture, forestry, and fishing, 16.02% in wholesale and retail trade as well as in repair of motor vehicles and motorcycles, 9.45% in professional, scientific and technical activities, 7.52% in accommodation and food service activities, 4.22% in transportation and storage and 24.1% in other sections (Hellenic Statistical Authority, n.d.f).

1.2 Quantitative information on third-country nationals' entrepreneurship

This section of Chapter 1 presents quantitative information on third-country nationals' entrepreneurship and the main countries of origin of third-country migrant business owners. The analysis is based on data retrieved from the Hellenic Statistical Authority and Athens Chamber of Tradesmen, as provided in the literature (Stampolas and Tragaki, 2016). According to Hellenic Statistical Authority (2011), women are more likely to be self-employed compared with men. The most common activity contains the involvement in low status jobs such as: hairdressers, domestic workers, dry cleaners etc. Data shows that, compared with men, women are more likely to work as assistants in family businesses (Table 6). This is even more evident if we explore the available data based on ethnicity. For instance, women coming from Eastern European countries (i.e., Moldova, Georgia, Ukraine, Russia are less likely to start up a business. On the other hand, women from China and Nigeria register the highest female self-employment rates, 32% and 21% respectively. (Stampolas and Tragaki, 2016, Hellenic Statistical Authority, 2011 Population Census Data and calculations of the authors).



	Total	Men	Women
Employers	2.1%	2.3%	1.8%
Self-employed	11.2%	10.8%	11.8%
Employees	85.1%	85.6%	84.3%
Assistant in family business	0.6%	0.3%	1.1%
Others	1.1%	1.0%	1.1%

Table 6 - Different types of employment among foreign born, 2011. (Hellenic Statistical Authority 2011, Population Census Data and calculations of the authors, Stampolas and Tragaki (2016))

According to Stampolas and Tragaki (2016) and data retrieved from the Hellenic Statistical Authority in 2011, migrants in Greece who are employers themselves amounted to 2% (2.3% are men and 1.8% are women). With regards to ethnic characteristics, migrant women from Romania, Moldova, Bangladesh, and Pakistan are more likely to be employers than their male counterparts. Migrants from China constitute the largest community of employers (11%), followed by Polish (3%) and Russians (2.5%).

Stampolas and Tragaki (2016) also present data on migrant entrepreneurship in the area of Athens from January 2000 until September 2016, using data from the Athens Chamber of Tradesmen. During this period, the total number of newly setup businesses run by migrants in Athens were 14,724 and most of these businesses were run by Albanians, as revealed in Table 7 below.

Country of origin	Business start-ups (in numbers)	Business start-ups (as share of total foreign start-ups)
Albania	6271	42.6%
Pakistan-India-Bangladesh	1133	7.7%
Ukraine-Russia-Georgia	761	5.2%
Bulgaria	740	5.0%
Romania	705	4.8%
Poland	547	3.7%
Egypt	430	2.9%



China	216	1,5%
Moldavia	188	1,3%
Nigeria	100	0,7%
EU-28	3849	26,1%
Total Number	14724	100%

Table 7 - Immigrant-run businesses by major ethnicities, 2000-2016 (Athens Chamber of Tradesmen, data provided to Stampolas and Tragaki (2016) after specific request)

Another important result is that most of the businesses run by immigrants cover only a very narrow range of sectors, which are elaborated in Table 8 (Stampolas and Tragaki, 2016).

Sectors	Frequencies (% of total registrations)	Cumulative frequencies
Retail trade (except of motor vehicles and motorcycles)	29.7%	29.7%
Food and beverage service activities	21.1%	50.7%
Specialized construction activities	9.0%	59.7%
Services to buildings and landscape activities	6.0%	65.7%
Other personal service activities	5.7%	71.4%
Activities auxiliary to financial service and insurance activities	4.2%	75.5%
Construction of buildings	2.1%	77.6%

Table 8 - Major sectors of ethnic entrepreneurial activity (Athens Chamber of Tradesmen, data provided to Stampolas and Tragaki (2016) after specific request)

According to Stampolas and Tragaki (2016), ethnic differences are evident when we see the numbers and the specific sectors that specific nationalities choose to be active as entrepreneurs. For instance, Polish and Romanians are usually self-employed in the construction sector. On the other hand, Asians (Chinese, Pakistanis etc.) are most active in the retail sector.

The last remarks of this section deal with the relationship between the total number of enterprises and the number of enterprises led by third-country migrant citizens in Greece, the



relationship between the total number of enterprises and the number of enterprises led by migrant citizens in general, as well as the relationship between the number of enterprises led by migrant citizens and the number of enterprises led by third-country migrant citizens. Drawing on the growing literature on migrant entrepreneurship, it is evident that in some of the wealthiest western countries (US, Canada, UK, Australia), third-country nationals are more likely to be entrepreneurs than the natives (Fairlie, 2012). It is indicative that when reviewing the US case, immigrant business owners constitute 25% of the US entrepreneurs. As Hunt suggests (2011), entrepreneurship among skilled immigrants is a more favourable option in comparison with the natives. On the other hand, immigrant populations in Europe, traditionally, tend to be absorbed as dependent workers in companies and factories (Hermes and Leicht, 2010). However, the economic uncertainty that affected many countries in Europe since 2008-09 has led to a sharp increase of migrant entrepreneurship in various countries. Rising unemployment rates along with low wages and job insecurity worked as a push factor for migrants to seek new opportunities through entrepreneurship.¹

While entrepreneurship rates among migrants are increasing in many western countries, the case of Greece is somewhat different. It is clear from the available data that migrants working as self-employed entrepreneurs consist of only 6.5%, whereas the natives take a much bigger share (24%) (Marchand and Siegel, 2014). This particularity is not unexplained. Rather, research so far has shown that there are a number of reasons which confirm that migrant entrepreneurship in Greece faces strong challenges and obstacles. Cavounidis (2006:646) stresses that “*migrants are disproportionately employees [...] contrary to the pattern observed in many receiving countries where ethnic entrepreneurship is widespread*”. She also highlights the fact that migrant work “[...] *is the substitution or supplementation of some of the work done by family workers on small enterprises*” and that “*migrant presence appears to have facilitated the transfer of domestic work and the care of dependants previously carried out by family members to migrants, for wages*” (Cavounidis 2006:647).

¹ <https://www.tandfonline.com/doi/full/10.1080/1369183X.2016.1251013>



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During the 2009 financial crisis and post-crisis era, employment characteristics have not changed that much. According to the latest Population Census, 9 out of 10 third-country nationals are employed as dependent workers. Only 11.2% are self-employed and even less (2%) are employers. Apart from the reasons explored in the previous paragraph, low rates of migrant self-employment might have to do with institutional malfunctions and/or personal development skills. These reasons are evident throughout our qualitative research as it became clear that such arguments were raised by the most of the interviewees.



Chapter 2. Methodological note

After conducting quantitative analysis and examining the basic characteristics of migrant women entrepreneurship in Greece through desk research, the second part of this report (Chapter 3) aims to dig deeper and understand the needs, difficulties, and motivations of migrant female² entrepreneurs through qualitative field research and, particularly, qualitative interviews with migrant women and privileged witnesses. The interview samples were selected with the assistance of the ATHENA project's stakeholders' group, which is comprised of institutions and personalities that are active in the field of migration and entrepreneurship. Among the stakeholders there are People's Trust and Praxis, which are non-profit institutions that work closely with female migrants, and which assisted in identifying and contacting interview subjects who fulfilled the criteria as set out by the project's partner and leader of WP3, NOVA. The established criteria involved interviewing:

- At least 1 migrant woman from a third country who currently owns a business;
- At least (if possible) 1 migrant woman from a third country who is engaged/or has set up a social enterprise;
- At least 1 migrant woman from a third country who in the past was the “owner” of a business that overtime went bankrupt or that had to close as it could not stay on the market;
- At least 1 migrant woman from a third country who currently aspires to be an entrepreneur;
- At least (if possible) 1 migrant woman from a third country occupied in a family business without remuneration for her contribution.

All interviews lasted between 40 minutes and 1 hour and the content of the interviews has been transcribed by the researchers. Interviewees were informed of the scope of the project, and signed consent forms agreeing to participate in the project and having their identities remain

² ‘Migrant woman’ is defined as a female who has arrived in her place of residence through a migration process.



anonymous, in accordance with the ethics policy of ELIAMEP and GDPR criteria set out by AMIF.

Overall, nine interviews were conducted in accordance with the categories of migrant women identified as essential subjects to be interviewed and following the methodology and interview guides proposed by NOVA. More precisely, the interviews included five migrant women who are currently business owners (jewellery and handcrafts shop, bakery, hairdresser, flower shop, dry cleaners' shop); one woman with migratory background who owned a business that went bankrupt over time and aims at opening a new tourist enterprise (façon clothes³); one migrant woman who wishes to open a new diet office and lastly, two privileged witnesses (members of NGO and micro-finance institutions). Unfortunately, the research team was unable to identify and interview a migrant woman from a third country who is occupied in a family business without remuneration for her contributions.

The interviewees varied in terms of age, educational qualifications, and country of origin. The interviewees were between **32** and **48** years old and most of them finished secondary education, with two being university graduates in their country of origin, and two others having completed graduate programs and colleges in Greece. The countries of origin included mostly Eastern Europeans and the Balkans (two from Moldova, two from Albania, one from Lithuania, one from Russia) and one from the Middle East (Iran). With the exception of an Iranian female who has lived in Greece for the last four years, the rest of the migrant women have been in the country for more than twenty years.

³ There is an overlap between two categories, since one interviewee whose business went bankrupt currently aspires to be an entrepreneur.



Chapter 3. Motivations, needs, expectations, and criticalities faced by migrant women entrepreneurs

3.1 Needs, motivations, and expectations of current and aspiring women entrepreneurs

This part of the report is based on the analysis of the data which were collected as part of the nine interviews that were conducted with five migrant women who are currently business owners, one woman with a migratory background who owned a business that went bankrupt over time and wants to open a new one, one migrant woman who is currently aspiring to become an entrepreneur and finally two privileged witnesses, which are members of NGOs and Micro-finance institutions. The interviewees are between 32 and 48 years old, coming from Eastern Europe, Balkan countries, and the Middle East, whilst the most of them have been more than twenty years in Greece.

A. Motivation

The data analysis revealed that the primary motivation of the interviewees in starting their own business was their desire to utilise their expertise and long-term love of a specific skill/art to provide a specific service. One migrant woman discussed how her passion for flowers and the expertise she acquired working in various flower shops, firstly in Germany and then in Greece, made her decide to open her own. Another common motivating factor amongst the interviewees was their desire to be more in control of their time and working conditions. Several stated that they chose to open their business in an area close to their houses, thus reducing commute time, leading to a better work/life balance. According to the opinion of one of the external privileged witnesses working at an NGO, the main motivation that impels migrant women to start their own business is their need to survive. The witness noted that for many migrant women, the dynamics of the Greek market makes it challenging for women to find a job with a sufficient wage, and often they are relegated to two or three full or part-time jobs. Moreover, the working hours and conditions of many jobs are exploitative, leaving little time for care work in their homes.



Some additional motivations that were expressed was the need to continue the family business, the desire to help people (this was the case of the one migrant woman who wants to provide dietary consultations), and the emotional reward of having a direct exchange with customers. It seems that building emotional bonds with the locals who are buying their services is an important motivational aspect which also leads to further cultural exchange and integration. Overall, two motivating factors seemed to cut across 90% of the interviews: the need to provide financial stability for their children's future through their business, and the desire to work independently in a field they are passionate about.

B. Needs

The following paragraph maps the needs as expressed by the interviewees, and it should be noted that there is an overlap in the needs expressed in paragraph 3.1 and the challenges that the interviewees face reported in paragraph 3.2, since problems and criticalities can also be considered needs. The common denominator in this research area seems to be the profoundly expressed need for better and bigger support by the Greek State in the initial stages of the business, even in the form of loans. The Greek unemployment organization OAED and the ESPA state programs facilitate new businesses with a start-up grants, but these programs are often inaccessible to migrants who require additional paperwork or who are mature professionals. Almost all interviewees noted that bank loans are generally inaccessible for migrant women, as banks usually require collateral to offer loans, and stated that there is a need to reduce the taxes paid for by new businesses.

Bureaucracy was also stated as a problem and the need for the Greek state to reduce and simplify the paperwork required in relation to their business. The interviewees noted the need to have an accountant/person/organisation to help them navigate Greek bureaucracy in order to establish and run their businesses, and also noted the long wait time in queues at public offices (i.e., Tax Office). Also connected to “know-how” is the need for access to the public procurement system and information on how to engage with bids for public contracts. Finally, most of the interviewees and the privileged witnesses agreed that there is the need for migrant



women to have access to educational tools and programs such as: Greek language courses, entrepreneurship programs, creating a business plan, digital marketing, legal obligations and administrative forms, and the basics of business economics and finance.

At this point, it is essential to mention that several NGOs provide the abovementioned services, and that several interviewees have received it, either in the form of educational training or in the form of start-up funding but in both cases, women randomly contacted the NGOs. This fact is indicative of the need to provide information to migrants about available support programs and to highlight a pathway for potential migrant female entrepreneurs.

C. Expectations and Vision

The expectations of the migrant women who run their own business or aspire to run their own business indicated short and long-term expectations. In general, a common denominator of their long-term expectations and vision was to further develop the quality of the services they provide and to expand their business into more branches. One of them has characteristically mentioned:

*I want to be able to create a space that will be relaxing and beautiful for my customers.
I would like to be able to hire nine employees and each of them to work on their specific skill, and I do hope to manage this in the coming two years⁴*

In addition to this, all of them expressed the desire to be able to hire people in their businesses to decentralise the amount of work which is currently shouldered solely by them. This vision was viewed as essential by most of them, so as in the future to be able to focus on the work that they love while the other employees work according to their specific skills.

Moreover, two interviewees noted their desire to create job opportunities for Greek citizens, stating:

⁴ A., 36 years old from Albania, new entrepreneur. Date of Interview: 25/06/2021



I would love to be able to hire people in my business. This could create more job positions for the locals who were very warm in welcoming me in their country⁵

3.2 Criticalities and challenges faced during the start-up and management of economic activities

This chapter focuses on challenges and criticalities revealed in the interviews that migrant women face when they decide to start a business and during the management of their businesses. The feedback highlights the role of both institutional obstacles and lack of personal development skills training in the entrepreneurial process in Greece.

The two women who aspire to be entrepreneurs noted that one of the major difficulties in the effort to start up their businesses was the relationships with banks. Limited access to banking services and loans is incontestably the most significant challenge they have faced so far. The one who aspires to open up a dietician office stressed that:

Access to funding is really difficult and limited as a process. Someone needs either access to loans or personal savings to open a new business. [...] There are also some state funding schemes I applied for, but I was not eligible due to age limit.⁶

At the same time, the other interviewee raised the same issue:

My only problem now is my poor economic conditions. Only this! I don't have any initial capital to begin with. I don't have any access to banking loans and funding schemes, as I'm not entitled to, due to older debts (house mortgage which is not financed properly).⁷

⁵ Z., 34 years old from Iran, Entrepreneur. Date of Interview: 19/06/2021

⁶ A., 45 years old, from Moldova, aspiring entrepreneur. Date of the interview: 19/6/2021

⁷ N., 48 years old, from Russia (Greek origin), aspiring entrepreneur/closed the business. Date of the interview: 24/6/2021



Aside from the financial issues, the former interviewee highlighted the bureaucratic barriers she confronted in starting her office:

A lot of work needs to be done by me. Although I was lucky, I had met and cooperated with a very good accountant who assisted me with all the bureaucratic issues, the treatment I had in my dealings with the Greek state services was bad. Many times, they were rude, and in reality, they never paid attention to my case⁸

Two major challenges she had to deal with were the insecurity of the Greek market and the challenge of finding office space:

Insecurity in the Greek market is indeed a very strong limiting factor. However, I'm confident I can deliver!' Also, one of the most difficult issues I have encountered with is the workplace hunting as it needs huge effort and market research skills to find the appropriate place in an affordable price⁹

On the other hand, another second interviewee insists that

A migrant woman who aspires to be an entrepreneur will face racist behaviour in Greece.¹⁰

The same interviewee noted that she faced insurmountable bureaucratic obstacles when she decided to start up a clothing business in the past, which eventually forced her to close:

⁸ A., 45 years old, from Moldova, aspiring entrepreneur. Date of the interview: 19/6/2021

⁹ A., 45 years old, from Moldova, aspiring entrepreneur. Date of the interview: 19/6/2021

¹⁰ N., 48 years old, from Russia (Greek origin), aspiring entrepreneur/closed the business. Date of the interview: 24/6/2021



The Greek government forwarded a bill which forbade the operation of a business in the basement of a building, and I had to close down my shop, which was only a few months in full operation.¹¹

Migrant women who already own a business encounter similar criticalities. A common denominator is insufficient funding opportunities and access to loans, either through banks or from the state. As a result, most of the interviewees struggle with their spending and they are forced to seek support from their families or personal savings. An interviewee noted:

The situation is very difficult. My main challenge is the economic hardship. The business started its operation a couple of months before the COVID-19 pandemic broke out in Greece in March 2020. This affected the flow of the people that entered my shop in the first months. I don't have access to banking loans, as I do not possess any property in Greece. My only sources of funding were through family loans, personal savings and funding from People's Trust, a Microfinance organisation, based in Athens, Greece. I have also applied for state funding, but my application was rejected. Unfortunately, I was not entitled to any state funding throughout the lockdown period that my shop was closed, as it was newly established.¹²

Similar challenges in regards with lack of financial support have been encountered by another woman with a migratory background:

I don't have any relationship with the Greek banks, as I'm not entitled to any financial tool that might help my business. State funding was also restricted. Only my family supported me with an amount of money to start up my business.¹³

¹¹ N., 48 years old, from Russia (Greek origin), aspiring entrepreneur/closed the business. Date of the interview: 24/6/2021

¹² A., 38 years old, from Moldova, currently an entrepreneur. Date of the interview: 19/6/2021

¹³ M., 32 years old, from Albania, currently an entrepreneur. Date of the interview: 16/6/2021



Another interviewee confirms:

In regards with financial resources, it would be good if we had been supported from the beginning.¹⁴

Financial hardship is even more evident to newly established migrant women entrepreneurs, particularly after the outbreak of the pandemic:

I have not received any state financial support during the pandemic. I'm entitled to all payments regarding the operation of my business, even though the latter was closed for a long time due to the restrictive measures. I only took advantage of a regulation which forwarded a 60% discount on the rent for the months that the business was closed¹⁵

Three of the women that were interviewed raised the issue of the lack of marketing skills, training, and promotion initiatives through social media. One interviewee stressed: ‘

I face strong difficulties with the language and the relationship with Greek public administration. I should have done some faster steps towards the development of my personal skills, including marketing, the Greek language etc.¹⁶

The same criticisms are expressed by another woman with a migratory background:

The main issue I encounter is the relationship with my clients. This is directly linked with the limited marketing skills I have. Furthermore, the promotion of the business I own has not been developed much throughout the past years and it is something I need to improve.¹⁷

¹⁴ L., 42 years old, from Lithuania, currently an entrepreneur. Date of the interview: 16/6/2021

¹⁵ A., 36 years old, from Albania, currently an entrepreneur. Date of the interview: 19/6/2021

¹⁶ A., 38 years old, from Moldova, currently an entrepreneur. Date of the interview: 19/6/2021

¹⁷ M., 32 years old, from Albania, currently an entrepreneur. Date of the interview: 16/6/2021



Marketing and communication were also raised as a challenge by another interviewee:

Personally, I'm introverted, and this was my biggest objection before starting the business. It was my biggest fear. Through the courses from Praxis, I changed my mind.¹⁸

Three of the interviewees focused on the challenges they experience in regards with difficult labour conditions as they are forced to work on their own with limited help from other people or employees. On top of that, family duties are always present, particularly to those of a single parent family. Finally, most of the women didn't even know the existence of a trade association closely linked to what they are doing. An interviewee characteristically said that:

There is not much organization in the industry. I'm trying to motivate other colleagues, to express ideas for our work etc. We need a stronger association.¹⁹

Representatives of key stakeholders who work on the integration of migrants and more specifically, on the development of migrant women entrepreneurship, confirm that the main challenges are the language skills, marketing and business skills, access to funding and the relationship with the public administration. An interviewee who works for a prominent NGO based in Athens Greece, claims that:

There are layers in regard to the challenges the migrant women entrepreneurs face in Greece. There is a need to make a distinction here: if she has come to Greece recently, the matter of language is prevalent. Also, cultural habits play a significant role. However, for women who have been in Greece for years, the main difficulties are financial, and the development of skills related to entrepreneurship, such as, digital marketing, costing, cash flow planning, etc.²⁰

¹⁸ L., 42 years old, from Lithuania, currently an entrepreneur. Date of the interview: 16/6/2021

¹⁹ M., 32 years old, from Albania, currently an entrepreneur. Date of the interview: 16/6/2021

²⁰ Interview with a key actor, Program Manager of an NGO. Date of the interview 17/6/2021.



An interviewee who works for another organisation states that:

The problems usually have to do with funding and the role of bureaucracy. Also, many of them do not know where and from which organisation they could ask for support.²¹

3.3 Stakeholders' Working Group Feedback on Research Findings

The results of the previous sections were presented by the AMIF ATHENA researchers at the first stakeholders meeting that was organised by ELIAMEP and took place online on the 29th of June 2021. The participants were representatives from the third sector (NGOs, Cooperatives and Micro-Financing Organisations), and the research and academic sector, whilst migrant women who themselves were entrepreneurs participated in the first stakeholders meeting. During the first part of the online event, the project manager and the researchers introduced the scope of the AMIF Athena program and presented the quantitative information with regards to the third-country nationals' entrepreneurship in Greece. During the second part of the event, the rationale for the methodological tools' selection along with the qualitative data analysis were presented and discussed with the participants. Finally, the stakeholders offered feedback on the results of the research findings. For the purpose of this report, some key stakeholder feedback worth documenting is below:

- The existing national policies around entrepreneurship do not take into account the gender imbalances.
- There are intersectional issues that complicate each case (i.e., gender, nationality, sexuality, age) and these issues are reflected on the state's response to them (institutional racism).
- Migrant women sometimes turn to entrepreneurship out of need and not out of choice.

²¹ Interview with a key actor, Director of Operations of a Microfinance organisation. Date of the interview 23/6/2021.



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- More research needs to be conducted on the cases of business failure to understand why businesses of migrant women fail and under which conditions.
- The cultural gap and linguistic obstacles are crucial in terms of work integration in the country and particularly in the field of entrepreneurship.
- Some guidance to networking has proved to be crucial for migrant women who do not have the same access to an established network/community of people as the locals. That point is connected to the need for marketing training courses.
- Gender mainstreaming and the acknowledgement of institutional racism should be integrated into the training that will be organised by ELIAMEP for the AMIF ATHENA beneficiaries.

The above-mentioned points will be taken into consideration by the ELIAMEP researchers in order to inform their research design during the next stages of AMIF ATHENA programme.



Conclusions

This report first explores quantitative data related to migrant women entrepreneurship in Greece through a desk research of available databases. Next, through qualitative interviews with migrant women residing in Greece and representatives of key stakeholders, it identifies the needs, motivations, criticalities and challenges migrant women entrepreneurs or migrant women who aspire to be entrepreneurs face in Greece, thus setting the framework for further research in this field.

It has been made clear from the interviews of both migrant women and key stakeholders that there are many issues to be addressed towards a more sustainable model of migrant women entrepreneurship in Greece. Systemic problems, such as access to funding and bureaucracy, arise both as challenges and needs to migrant women as they create serious obstacles for aspiring and existing entrepreneurs. Furthermore, the development of personal skills with regards to the use of social media, and the management of the businesses are common among migrant women's responses. On the other hand, it is also evident that the migrant women interviewees were strongly motivated and share the common denominator of wishing to capitalize on their expertise and love for a specific skill/art that their business is providing. Another motivating factor, which was common for many of the interviewees, was the idea that they acquire better working conditions as well as a better work/personal life balance through entrepreneurship. The aforementioned results, along with the valuable data extracted from the bibliography, lead to the conclusion that the Greek state needs to address systemic inadequacies including reducing bureaucracy, democratizing the access to funding, and improving the availability of training services for potential and existing female migrant entrepreneurs.



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