Research Project

Emerging ethnic economies at times of crisis: socio-economic and spatial dimensions of immigrant entrepreneurship in Athens

FINAL REPORT

by

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1. TECHNICAL REPORT

1.1. Administration and Management

The project officially started on 1 March 2012. For the AUTh Research Office it administratively begun on 3 April 2012. It was expected to end on 28 February 2012. Due to a change in the employment circumstances of one of the researchers (PH) and a departmental relocation, we requested and were granted an extension until 8 April 2013. This report was due soon after that date, but the above reasons have allowed us to prepare it earlier.

The management of the project was shared. IF has been in charge of administrative aspects and led the collection and analysis of qualitative material. PH has dealing with communication and dissemination issues and led the collection and analysis of quantitative data. We have been in regular contact (about 2-3 times a month), mostly through Skype or telephone, and have held 8 project meetings. A simple website (blog) was set up in April 2013 for communication purposes among the researchers: http://ethnicathens.wordpress.com.

1.2. Activities and progress

1.2.1. Literature Review

The collection and review of relevant literature went on through the entire life of the project. We have examined theoretical literature on both migrant/ethnic entrepreneurship and the relationship between immigrant settlement and the urban space, as well as empirical literature on these topics, including on migration to Greece, urban development in Athens, etc. Our primary focus is on material specifically related to the spatial dimensions of immigrant settlement and entrepreneurship and the ways it intersects with processes of urban development (an indicative list of additional literature consulted is included in Appendix 4).

1.2.2. Secondary data

An exploratory analysis of available data has started from the very beginning of the project. We have initially examined data from the 2001 Census; unfortunately detailed data from the latest Census (2011) have not yet been released in detail. We have requested and obtained data from Labour Force Surveys (2005 to mid 2011, latter updated until the third trimester of 2012). We also made use of data from the Athens Chamber of Commerce (2008-2012) and from OAEE, the social security fund applying to self employed and free lancers (2010-11), while we have obtained statistics on residence permits (2006-2012) from the Ministry of Interior. These statistics were explored exhaustively. Additionally, we have gathered data from the Athens and Piraeus Chambers of Professionals (2008-12), which however may only serve to draw a general picture on the number and shares of immigrant entrepreneurs and cannot be used for comparative purposes.

1.2.3. Fieldwork and analysis

Fieldwork took place at three different stages, during which the two researchers worked together in Athens: 31.03.2012 – 01.04.2012; 13 - 21.06.2012; 1 - 15.10.2012; 4 - 10.3.2013.

EXPLORATORY PHASE:

Ethnographic mapping of the neighbourhoods took place at three stages, coinciding with IF's first three visits to Athens. During this phase, we have engaged in the following activities:

- Preliminary contacts with “gate-keepers”Establishing familiarity with the areas

- Locating immigrant shops and businesses.
- Selecting streets for micro-census
- Systematic observations at different days and times
- Engaging in informal chats with immigrant and native entrepreneurs

EXTENSIVE PHASE:

Micro-Census. A total sample of 128 questionnaires has been reached, 63 with immigrant entrepreneurs and 65 with neighbouring native Greek businesses, spread more or less equally across the three neighbourhoods (see Table A in Appendix 3). Questionnaires were pilot-tested with some of our early interviewees (June 2012) and were mostly conducted during IF's two last vists in Athens. The sample was purpose-built, in the sense that we have conducted the survey in selected streets in the three neighbourhoods, characterised by some visible concentration of immigrant shops and businesses. We need to acknowledge an inevitable bias of this strategy, since such "visibility" resulted in an over-representation of migrant owners of non-European origins and of "ethnic" activities. But at the same time, the sample has been random as far as the selected streets are concerned, since we distributed our questionnaire door-to-door to *all* shops and businesses locally, achieving an average response rate between 50% - 60% (depending on the neighbourhood, street or group) among open and operating ventures. The rationale of our comparative framework is to explore commonalities and differences between immigrant and Greek small businesses at the local level, in terms of business history, activities, clientele, strategies, problems and prospects at the time of the crisis, and to gather some additional information on the profile of immigrant owners. Questionnaire data were processed into MS Excel and SPSS in which a descriptive and exploratory analysis was performed. Key survey findings are briefed in section 2.2.

Observation, etc. These were supplemented with a range of ethnographic methods and qualitative research. Apart from an initial stage (June 2012) of field visits in order to "map" the neighbourhoods, identify immigrant-owned businesses and select the streets to conduct our survey, observation during the micro-census and beyond formed an important component of our study. This involved visits at different times of the day and different days of the week, engaging in various ways with some of the businesses visited e.g. by having informal chats with owners or customers, buying products, etc., taking photos and collecting "grey" material such as advertisements or migrant community newspapers. We reflected on this material in discussions among ourselves, which were later formulated in more systematic ways by drafting notes, and inform largely our experience of "the field" and ways of interpreting the more tangible quantitative data deriving from the survey. However, we have not yet made full use of this material.

Interviews. Moreover, we held 15 in-depth interviews with migrant entrepreneurs, five in each neighbourhood. Key information regarding the profile of our participants is given in Table C in Appendix 3. Interviews were conducted at different stages: three at an early phase in the research (June 2013); the majority in October 2012 and another three at the last phase of the project (March-April 2013). Another six interviews were conducted with so-called "key-informants" or "strategic interlocutors" as we prefer calling them, namely established immigrant entrepreneurs who play a role in their wider migrant communities, whether formal or informal, plus a representative of a second generation organisation (five of them at an early stage, the last at the final phase). These are listed in Table B in Appendix 3. The interviews schedule covered the same topics as the questionnaire, but allowed for a more dynamic account of individuals' migratory and employment histories, their pathways to self-employment and entrepreneurship, their experiences of space and place in Athens, their perspectives, prospects and coping strategies in the context of the crisis. Interviews content were analysed thematically (content analysis). Not all of the different themes are addressed here: in section 2.3 we focus on two specific issues analysed in the outputs produced to date, namely the role of the institutional framework and the relevance of space and place.

1.3. Revisions made and problems encountered

The main problems we faced were *administrative* ones or related to *excessive workload* and *departmental relocation* procedures. These have caused *delays in the progress of the fieldwork, as well as in the analysis and drafting of this report*.

As earlier mentioned, the *secondary data made available to us were lucking detail* that would allow comparisons between different sources. There have also been some delays in receiving those data from the respective bodies from which they had been requested. A *major shortcoming has been the unanticipated unavailability of detailed and disaggregated data from the 2011 Census*.

We have *not encountered serious problems with the fieldwork* itself. *Minor shifts* in the original design have been reported in the interim report.

No significant problems with the analysis have been encountered. Quantitative data from the micro-census were subject to descriptive and exploratory analysis (cluster or factor analysis appeared to be irrelevant, mainly due to the nature of question items and resulting types of variables). Qualitative material from the interviews was subject to thematic content analysis. Ethnographic material (grey sources, photos, field notes from observations and chats) has not yet been fully analysed.

We have *slightly changed our dissemination strategy* from what was originally designed, the most important change being a special conference session we have organised in June 2013 which will result to an edited volume (see section 1.5). The website was set up latter than initially foreseen, mainly because it would appear too empty before the material was collected and analysed, and we intend to enrich it in the months to come (see section 1.5).

1.4. Budget

We have spent almost the entire amount of the budget. The AUTh's Research Committee received 10% over the first instalment as indirect costs ("General costs" in Table I bellow) and will hold an equivalent proportion out of the second instalment (the exact amount depends on the Euro-Pound exchange rate on the date of the transfer). Most of our expenses naturally concern salary costs, and to a lesser extent travel (primarily for fieldwork purposes). In the case of the latter, we have transferred a sum of 438.34 (euros) from "Consumables" to "Travel & Subsistence", primarily to cover for a third visit of YF to Athens for fieldwork.

A copy of the original AUTh Research Committee printout is attached in Greek, summarised in English in the table below. Further details are available upon request.

Table I in AUT RC's financial report on the project (in Euros)

EXPENSES	BUDGET	WITHDRAWALS	ON HOLD*	REMAINING**
Staff Salaries	4,283.00	1,946.80	2,336.16	0.04
Research Salaries	4,283.00	2,364.65	1,918.35	0.00
Consumables[1,2]	56.96	56.96	0.00	0.00
Travel & Subsistence[2]	2,172.34	1,111.49	1,054.20	6.65
Other costs[1]	4.70	4.70	0.00	0.00
General costs (Overheads)	1,200.00	615.01	0.00	584.99
TOTAL	**12,000.00**	**6,099.61**	**5,308.71**	591.68**

1 According to the AUT RC management, costs like voice-recorder batteries, photocopies, etc, are not recorded as consumables but as "Other costs". A revision of the budget with the necessary transfer will take place by the end of October 2012. **2** A sum of 438.34 euros was transferred from Consumables to Travel &

Subsistence. * After transfer of the second instalment. ** AUT RC will hold 10% of the 2nd Instalment as "General costs" (Overheads). The exact amount depends on the Euro-Pound exchange rate on the date of the transfer. The exact remaining amount will be thus known after the 2nd instalment is received.

1.5. Outputs

Conference papers

- Hatziprokopiou, P. and Frangopoulos, I. (2012) "Emerging 'ethnic' economies at times of crisis: socio-economic and spatial dimensions of migrant entrepreneurship in Athens". Paper presented at the (national) Conference *Economic crisis and policies of development and cohesion*, organised by the Greek Regional Science Association, 1-2 June 2012, University of Macedonia (Thessaloniki, Greece). [in Greek]

  The (short) paper is available in the online conference proceedings:
  http://plandevel.web.auth.gr/ERSA_GR_CONF_2012/papers/Hatziprokopiou_Fragopoulos_paper.pdf

  Both the paper and the presentation are submitted with this report (Outputs 1.1; 1.2)

- Hatziprokopiou, P. and Frangopoulos, Y. (2013) "Ethnic economies and everyday spaces in Athens at times of crisis". Paper presented at the international conference *Changing Cities: Spatial, morphological, formal, & socio-economic dimensions*, organised by the Department of Planning & Regional Development, University of Thessaly (in collaboration with the Technical Chamber of Greece), Skiathos island, 18-21 June 2013.

  The paper was presented on Thursday 20 June 2013 in the special session we have organised and published in the conference e-proceedings (CD-ROM ISBN 978-960-6865-65-7, Graphima Publishers, Thessaloniki)

  The full paper and our conference presentation are submitted together with this report (Outputs 3.2; 3.3)

Conference Special Session

- Inspired by our research on the project, we have organised a special session on *Diversity, ethnic economies and the urban space* at the above-mentioned Conference. Six papers were originally selected out of an open call for abstracts (plus our own). Full papers were reviewed in advance. One paper was not presented due to inability of the authors' to attend; this was replaced by another paper, which was submitted at the open call but falls within the thematic scope of the session.

  The session took place on Thursday 20 June 2013 and the programme is available online:

  http://www.changingcities.prd.uth.gr/Photos/CHANGING%20CITIES_PROGRAM.pdf (see p.13)

  All papers appeared in the above-mentioned e-proceedings. A description of the session and the abstracts of papers originally selected is submitted together with this report.

Book chapter

- Hatziprokopiou, P. and Frangopoulos, Y. (2013) "Immigrants' Entrepreneurship in Greece at Times of Crisis: Ambivalent Paths and the Persistence of Institutional Barriers". In V. Ramadani and R. C. Schneider (eds.) *Entrepreneurship in the Balkans: diversity, support and prospects*". Springer, pp. 171-197.

  For more information on the book and on our chapter please see respectively:

  - http://www.springer.com/business+%26+management/entrepreneurship/book/978-3-642-36576-8
  - http://link.springer.com/content/pdf/10.1007/978-3-642-36577-5_10.pdf

  A copy of the contents of the book and our full chapter (authors' proofs) is submitted together with this report (Output 2)

Website

- A simple blog was created in April 2013, basically for communication purposes between the researchers and other interested colleagues. Not much use has been made so far, and information has been kept to the minimum (e.g. project proposal, key findings) but it is our intention to enrich it in the months to come for dissemination purposes. The blog is accessible at: http://ethnicathens.wordpress.com.

Planned Publications

- We will soon submit a draft Working Paper, hopefully to appear in the *GreeSE Papers series* of the Hellenic Observatory, to be presented at the LSE in Autumn 2013. This will have the form of an extensive report on our findings situated within the literature.
- We intend to proceed with a co-edited journal special issue or edited book on the broader theme of the conference session mentioned above in Autumn 2013. Among the ideas that came up in the discussion held during the session is to expand the scope of our theme beyond the strict focus on migrants' entrepreneurship, and situate the volume in broader debates regarding the dynamics of immigrants settlement in relation to processes of urban change, including accounts of contestation of urban space. A decision on the type of publication and the specific publisher or journal will be taken following consultation with contributors in September 2013.
- We also intend to present key findings in a paper to be published in a Greek journal (most likely *Geographies*, or *The Greek Review of Social Research*).

Follow-on research proposals already submitted

- In June 2012, PH has participated in a research team that submitted a research proposal to the Greek General Secretariat of Research & Development's action "Aristeia II". Unfortunately the proposal was not successful.
- In July 2012, PH has submitted a research proposal for internal AUTh funding (with IF acting as mentor) for a 10-month extension of this project, in the form of a postdoctoral scholarship. The proposal was successful, but PH could not undertake the project due to a change in his professional circumstances that resulted in other commitments.

Future plans

- We would be interested in extending this research but we have no specific plans at this stage

2. SCIENTIFIC REPORT

2.1. Introductory remarks

2.1.1. A general note on situating our study in the literature

For the most part, the literature on ethnic/migrant entrepreneurship derives from the historical experience of North America; it is in the American context where the prevailing approaches have been originally developed. Especially in the US context, generally conducive to entrepreneurship, immigrants' involvement in self-employment and business activity could be seen as steps of successive generations towards upward social mobility, assimilation and some degree of fulfillment of the American dream. European research has developed since the 1980s, following a substantial growth of independent economic activity among immigrants. This certainly came as migratory processes in the "traditional" host countries matured, with settlement, family unification and the establishment of migrant communities. But it was not unrelated to the aftermath of the 1970s oil shocks, when, with deindustrialization and economic restructuring, industrial jobs previously performed *en-mass* by migrant labor in post-war decades dissapeared leaving many unemployed, while a new entrepreneurial climate gradually came to favour the expansion of micro-entreprises. Our study on immigrants' entrepreneurship in Greece at times of crisis is therefore inevitably inspired by the European experience of crisis in the 1970s, which decisively determined the history of immigrants' move to self-employment. A question that arises in that respect is *whether such a shift is possible in the contemporary Greek context*.

2.1.2. A general note on data deriving from secondary sources

A look into statistics indicative of self-employment and business ownership reveals a growth in immigrants' independent economic activity even in the years of the crisis. On the contrary, data on foreign nationals insured with OAEE, the country's social security fund for free-lancers (Table I, Appendix 2), between 2010-2011 there has been both numerical and proportional growth of immigrants registered with the fund, while the number of Greeks has been reduced. Looking at the annual growth rates of specific groups one may observe that, at a time of massive business shut-downs, immigrants from countries such as Bangladesh, Pakistan, Egypt, or the new EU member-states (especially Romania and Bulgaria) are moving towards self-employment and business set-ups. Even more pronounced is the entrepreneurial activity of immigrants in Athens (Table II, Appendix II). According to data on business-owners and co-owners registered with the Athens Chamber of Commerce and Industry, the largest Chamber in Greece, one may clearly observe that in the last five years the number of individual members has been growing, even if the annual growth rate has lately dropped. It is worth mentioning that the number of non-Greek owners registered with the Chamber rose from 4,073 in 2006 to 13,246 by the summer of 2012. Moreover, the growth rates in the last five years have been exceptionally high for specific groups, especially nationals of new EU member states (primarily Bulgaria, Romania and Poland) as well as Albanians and Pakistanis. Such evidence allows for the question posed above to be refined as to *whether this growth of migrants' entrepreneurial activities has anything to do with the decline of other employment opportunities due to the crisis, or whether it may relate to a continuation of pre-existing trends*.

2.2. Survey findings

2.1.1. Profile of entrepreneurs

Table 1 summarises the demographic profile of respondents. Both sections of the sample comprise of an equal number of 47 male entrepreneurs, with the number of men exceeding by far that of women (16 and 18 respectively among migrants and natives). Immigrant entrepreneurs are on average younger than their Greek counterparts: 84.2% are between 21-50 years old and none above 60, while one third of Greeks are over 50 years old. This obviously reflects both the age structures of immigrants and natives in general, but also the ***more established patterns of Greek business-owners*** (see also Figure 2). The latter have either been born in Athens (53.8%) or have moved there decades ago (half of them before 1980 and only one in the 2000s). By contrast, nearly two thirds of the migrant entrepreneurs had arrived in Greece during the 1990s, while another 17.65% in the 2000s: their average (mean) period of living in Greece is about 14.2 years. The vast majority of all are family people with children, especially migrants, 73% of whom have children (compared to nearly 65% among natives). This is not unrelated to the ***family-character of the businesses, both as means to generate an income for the entire family, and as collective ventures involving the work of family members***. A significant share among natives are singles, while some 14.35% of migrants are divorced or widowed (particularly women). Six immigrant entrepreneurs are or were married to a Greek, while another six are/were married to someone of a third nationality.

Table 2 outlines the educational profile and employment background of respondents. Clearly, ***immigrant entrepreneurs tend to be better educated than their neighbouring Greek small business-owners***: about one third among them holds a university degree. This may suggest that ***educated immigrants are more likely to be involved in independent economic activity***, underlining the importance of human capital. However, of those who declared the specialism of their qualifications (27 migrants and 25 natives) it appears that native Greeks tend to be involved in business activities related to their education (64%), which is the case for only five migrants, suggesting that ***the deskilling observed in the jobs migrants usually perform in paid employment applies also to their entrepreneurial ventures***. Nevertheless, two out of five seem to build on the experience acquired either by having worked in a similar job as paid employees, or by running a similar enterprise in the past.

Immigrant respondents come from 20 countries, the main ones being Egypt (9), Albania (8), and Pakistan (8). This does not appear to confirm any general pattern, but to extent reflects local concentrations of shops in the neighbourhoods under investigation. We also need to consider a degree of bias, as the questionnaire was conducted on streets selected on the basis of the concentration of visible "ethnic" businesses.

Lastly, **Figure 1** illustrates the legal status of immigrants entrepreneurs. A good share of 22.2% did not specify the type of stay permit they hold, thus we miss valuable information. Still, 28.6% benefit from Greek or EU citizenship or from their status as spouses of Greek/EU citizens, while another 20.6% have permits for ten years or indefinite stay. Only three were holders of a permit for Independent Economic Activity, and another four had applied for such a permit: the limited use of this specialised type of permit seem to be related to bureaucratic complications that render it non-preferable compared to long term status. The majority thus are subject to a secure and long term or even permanent status, suggesting that ***the likelihood of business start-ups among immigrants is also related to migratory status***.

2.2.2. Profile of ventures

Moving now to the ventures themselves, the majority are registered as single-owner enterprises, especially for migrants (93.6%)[1]. Some 15% of immigrants and 7.8% of natives mentioned they had a partner "informally", in the sense of someone with whom they share responsibilities, money and work issues, but who does not appear in any official form; in most cases this is a close relative. Among migrants, the pattern encountered is that the business is managed by a respondent, but registered in the name of a family member with a more stable legal status, usually the spouse. We also came across three cases of businesses registered in the name of a native Greek although actually run by our migrant respondents. These examples, albeit exceptional/marginal cases, are indicative of the ways through which immigrant entrepreneurs practically cope with the ***institutional obstacles*** they are faced with.

Table 3 presents details on the business' personnel. The majority of the businesses do not formally employ personnel, though this is mostly the case among natives, 27.7% of whom have registered employees compared to nearly half of the migrants. In most cases, for both groups, this concerned one registered employee. Moreover, significant shares in both groups, especially immigrants, employ people on an informal, sometimes casual basis. An important part of registered staff and the majority of informal workers are members of the owners' close family, particularly among natives. Immigrant entrepreneurs, on the other hand, seem to rely more on migrant labour deriving from within their ethnic communities. Clearly, ***both native and migrant small business-owners rely heavily on family-based social networks, including informal work, but this is more pronounced in the case of natives while immigrants are also based on the labour of coethnics***.

Immigrant ventures have been in business for about 5.7 years on average, substantially lower than the life of Greek-owned businesses, which have been active for 14.2 years on average. In fact, as illustrated in **Figure 2**, the vast majority of immigrant businesses were set from 2000 onwards, one out of four since 2010 and only two in the 1990s, while 27% of Greek businesses started in the 1970s and 1980s, another 20.6% in the 1990s, and just 12.7% was set up after 2009. Correlating business life and the age of the owners, we could suggest that a good share of ***Greek-owned businesses are ageing alongside their ageing owners, while immigrant entrepreneurs are relatively younger with few years in business***. This clearly reflects both the ***more established character but declining prevalence of Greek SMEs in central Athens***, and the ***recent move of immigrants towards entrepreneurial activity***.

When asked to provide more details of how owners perceive their customers' preference, they came up with a series of responses summarised on **Figure 3** (multiple responses). ***The local base of their clientele is clear for both groups, as is the specialty of their products***: in the latter case, migrants referred mostly to their "ethnic" products, while Greeks emphasised the quality of their stock. Although important for both groups, immigrants stressed their ***cheap prices*** as a key reason attracting both their immigrant and native Greek customers. On the other hand, the longer–established Greek businesses have "loyal" customers with whom they maintain personal relationships over the years, including past local residents who have moved out to the suburbs. The most significant differentiation perhaps is the ***flexible working hours*** on which immigrant businesses commonly operate, often involving not just long working days but also opening at weekends, something which some neighbouring Greek businesses complained about, in terms of unfair competition and limited administrative controls.

Figure 4 displays the main business activities for the two groups. ***Commercial activities and service provision are equally spread among migrant-owned ventures***, while the latter are slightly overrepresented among Greek-owned ones. Figure 1 displays the main business activities for the two groups. Clearly a more or less equal spread of both Greek and immigrant

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[11] Among natives businesses, 87.7% are registered as single-ownership and a further 7.7% as general partnerships.

entrepreneurs are involved in ***small-scale local retail***, including convenience stores and kiosks, cafes and restaurants, hairdressers and beauty services, etc. ***In the case of immigrants, the local character of their activities is often accompanied by an "ethnic" one***, since they target the migrant clientele of the area in which they operate: this may vary from e.g. food stores selling products from the countries of origin, as well as specialised services such as internet and call centres – an activity exclusively encountered among migrant entrepreneurs. On the other hand, typical local stores selling furniture and home equipment, or home-refurbishment material and related services (electrics, plumping, colours, etc), though not absent among immigrants, are far more common among natives. Clothing stores were also more common among Greeks[2]. The "other" category included a variety of services among Greeks, while half of the migrants were involved in either money transfer or sales of mobile phone accessories, etc.

2.2.3. Crisis

In response to our question on the business performance over the last year or so, the vast majority talked about an increasingly difficult situation. Notably, however, more than half (52.3%) of natives described the situation as *extremely difficult*, involving considerable drops in their income, which was the case for one third of immigrants. ***This may not suggest that Greek-owned SMEs actually suffer more from the crisis, but rather that they have lost a far wider share of their past profitability, while immigrant businesses were often marginally surviving and thus more "accustomed" to hardship***. The difficulties are so severe for some of our respondents, that some 9.5% of the migrants and 7.7% of Greeks seriously considered to shut their business down, another 4.8% and 7.7% respectively revealed they had fired formally-working employees, while some 6.3% and 4.6% respectively admitted that they were not able to pay for their basic social security contributions to OAEE for a period of more than two months.

The main problems and difficulties encountered at present are illustrated in **Figure 5**. Nearly 70% of immigrants and about 66% of native entrepreneurs referred to ***overall drops in consumption***, either because their customer base has been reduced or because they simply spend less. For migrants in particular (for some 16%), their "ethnic" clientele is not just impoverished, due to unemployment or income reduction, but also – obviously as a side effect of these – because they migrate either back to countries of origin, or even elsewhere in Europe: this we have been told by entrepreneurs originating from a variety of countries, in some cases triggered mostly by pull factors for return (e.g. Egyptians, or Iraqui Kurds), in others chiefly by push factors from Greece (e.g. Albanians, or Chinese). Significant shares, especially among Greeks (71% of them as compared to 45% among immigrants) referred to the ***general liquidity problems and market downturn***, ranging from the banks' reluctance in providing business loans, to the overall chain effect of the collapse of the construction industry, or to the fact that customers now ask widely for credit while suppliers demand to be paid in cash. Apart from these clearly economic in character problems, about 70% in both groups mentioned problems related to state policies, public administration and regulatory mechanisms, including high taxation, high social security contributions, and (to a lesser extent, though significant for migrants) bureaucracy.

Overall, ***the majority of both groups*** (about 80 percent) ***operate in rather saturated local markets*** in which they have to compete with local stores and businesses offering similar products or services, ***within an increasingly harsh market environment***. **Figure 6** presents the owners' responses to our question regarding strategies or plans to cope with the

[2] Though this holds specifically in the area of Metaxourgeio whereby we should acknowledge significant language barriers that have not allowed us to interview Chinese wholesale traders, thus Greek-owned clothing wholesalers are over-represented in the same area, reflecting a recently-formed small cluster benefiting for the concentration of Chinese clothing trade locally.

difficulties they are faced with. ***While cost-cutting strategies seem to prevail among Greeks, immigrants focus more on maintaining their clientele by reducing prices or making special offers***. On a similar vein, higher shares of Greeks seek ways to finance their liquidity problems (e.g. 14% received a loan), while immigrants invest on modernising their business (e.g. 8% launched a website). The majority of both groups (65% of migrants and 69% of natives) have also introduced new or differentiated products and/or services. In the case of migrants, this often means engaging in multiple activities: one out of four immigrant-owned businesses perform at least one side activity apart from their main one (e.g. money transfer services or internet facilities).

2.2.4. Neighbourhoods and space

Combining the type of activities, products or services, with the customer-base and spatial reach of the businesses, we came up with a typology illustrated in **Figure 7**. The local reach of most ventures is highlighted by their concentration at the left side of the matrix, while the "ethnic" clientele of migrant-owned ventures is clearly indicated by their overrepresentation at the bottom. Immigrants' ventures at the bottom left, whose activities are labelled "non-ethnic", basically include internet and call centres or money transfer agencies. Immigrants' supra-local activities on the top right corner range from Chinese-owned clothing wholesale storerooms and warehouses in Metaxourgeio targeting a wider commercial clientele appealed by low prices, to "ethnic" restaurants in Metaxourgeio and Kypseli targeting customers among the Athenian middle class and young people – in the latter case from across the city, in the former also from across the country. Immigrants' supra-local activities at the bottom right corner include Asian food stores in Ambelokipoi attracting customers from other parts of Athens.

Apart from they type and scale of activities, we observed several additional differences between the three neighbourhoods, some which are revealed by questionnaire data; these broadly relate to differences in population composition locally, the uses of space and broader trends of urban change. Focusing on migrants' origins in particular, as shown on **Table 4**, 12 nationalities were recorded in Kypseli, reflecting the diversity of its population; 10 were recorded in Ambelokipoi, with 5 businesses owned by Philippinos reflecting their concentration locally; and 7 were counted in Metaxourgeio, which appears to be home to small clusters of specific migrant communities, namely Chinese, Iraqi Kurds and Egyptians. On the other hand, Eastern Europeans, and Albanians in particular, are diffused across the three neighbourhoods and most often are "invisible" in terms of their activities.

Immigrants living in Ambelokipoi appear to be longer-established, with 15.9 yeas on average since their year of migration, compared to 13.8 years in Kypseli and 13 in Metaxourgeio. The longer established immigrant ventures are found in Metaxourgeio, with an average life of 6.8 years, while the "youngest" ones are located in Ambelokipoi (4.6 years on average). The importance of the local for ***immigrants*** in particular is highlighted in that they broadly ***tend to live in the same neighbourhood where their business is established***, as shown in **Table 5**: this is especially true in Kypseli, but is everywhere more common than among native Greeks. Even more, immigrants have less preference for relocating their business at some other part of the city: only 9.5% wished so, compared to 20.6% among their Greek neighbours, especially in Kypseli and Ambelokipoi. In the former, for instance, the average period natives' businesses have been operating exceeds 18 years, and many of the owners were actually former residents. Not unrelated is an interesting pattern in terms of the former uses of the venues housing immigrants' businesses: as illustrated in **Figure 8**, immigrant respondents found them empty at the time they decided to set-up their business there. It thus appears that much of ***the entrepreneurial space occupied by immigrants in parts of central Athens was previously devalorised and left vacant of former uses***, as their Greek owners shut down, retired or moved out, following the shifting residential patterns of Athens' population over the past 30 years[3].

2.3. Issues emerging from the interviews

2.3.1. The persistence of institutional barriers in the context of the crisis

Bureaucracy in particular may not have score high in our survey itself, but was omnipresent in the discussions we have held on the field and in our in-depth interviews with immigrants, especially regarding their past experiences, for example as far as business start up and licensing was concerned. Even if it was not widely mentioned as a problem related to the function and performance of the business as such, but came up the major problem they have to deal with at a personal level in sorting out their migratory status. This clearly puts an additional burden on immigrants, and affects the business indirectly, alongside the purely financial impact of the crisis. In the next few paragraphs we briefly outline the stories of three of participants, one in each of the three neighbourhoods of our study, in order to highlight different aspects of the way the institutional framework of migratory policy affects both personal/family livelihoods and business performance amidst the crisis.

1. *Carolina* (interview on 12.10.2012) is a 40 years old single mother from Romania. She first worked in Crete in hotels and restaurants during the summer season, returning back to her parents' place for the winter, before deciding in 1999 to move to Athens for more stable work. She worked for about 10 years in a pizza chain, but worsening relationships with her managers led her to the decision to begin something of her own, which she could possibly inherit to her son, currently a technical high school pupil. In 2009 she started a minimarket, which she financed through a bank loan of 20,000 euros (buying-off the business alone cost her 15,000 euros). Although she mentioned serious problems in sorting out her documents, in travelling back and forth and in bringing her son over in the past, these have been solved since 2007, when Romania became an EU member-state. Carolina acknowledged that her decision to start up her own business depended crucially on the fact that she had become and EU citizen, both in terms of the paperwork and in terms of the ability to receive a bank loan. Her business was going smoothly in the first couple of years, but there has been a considerable drop in sales lately ("*I only sell cigarettes now*", she said). In trying to cope with her significantly reduced income and her family and business expenses, including the loan, Carolina works informally from 21:00 to 01:00 as a dishwasher in a local (souvlaki) fast-food owned by an Albanian for 15 euros.
2. *Artan* (interview on 18.06.2012) arrived in Greece in 1994, after completing his studies as a veterinarian in Tirana, Albania. He first headed to Crete, to join his brother and work in construction, and latter he moved to Athens. In 2006, after having worked for several years in a clothing manufacture and learned well the trade, he decided to be his own boss and start up a business. He became a tailor, fixing clothes and providing laundry services on his own, sometimes with the (informal) help of his wife. Having been on successive two-year residence permits for paid employment, he was eligible for a special permit for Independent Economic Activity and submitted an application. He received a negative response a year latter, justified on the grounds that he was not employing any personnel. In the meantime, he was not allowed to be formally employed in any other job. He subsequently submitted a second application, but an amendment to the Law now requested a deposit of 60.000 € in a bank account

[3] Particularly a tendency of inner-city residents moving out of specific parts of the centre towards the suburbs that preceded the mass arrival of immigrants though to a large extend conditioned their settlement.

as start-up capital, which he strove to collect through relatives and friends. About three years latter, in 2009, his application was also rejected and he decided to bring the case to justice. Court procedures are still ongoing, and in the meantime he holds a renewable certificate stating that his case is being processed, which grants him a status of temporary legality but does not alow him to travel to Albania and renders his business semi-legal. Artan is worried about this situation, even more because his business is going well despite the crisis ("*You need to work and they don't let you*", he said). He complained specifically about mal advice and corruption among public servants in his local municipal department, who had explicitly asked for a bribe to handle his permit - which he knows is not the case in other municipal branches.

3. *Usama* (interview on 03.10.2012) arrived in Greece in 1982, after graduating from high school in Sudan. He first settled in the island of Skyros, where he worked for years before moving to Athens in 1999. He started a laundrette in soon after moving to Athens, which back then used to work well. When the Immigration Law changed in 2005, providing special permits for Independent Economic Activity, he applied and got this type of permit on the basis of his business activity. However, in 2007 he had a serious car accident leaving him with a permanent disability which does not allow him to be standing for long hours, as the laundry business required. He therefore closed down the laundrette and started up an internet and call centre, offering also computer and mobile accessories and repair services. He soon discovered that his permit was tied to the laundry activity and that the Law had not forseen the possibility of activity change. Usama has since then entered a Kafkian situation of constant fight with the bureaucracy. In 2009, he thought he could bypass this by applying for a 10-years residence permit instead, but was lacking about two weeks of proven legal residence in Athens and could not make use of his years in the island; in the meanwhile his semi-legal status does not classify him for completing this application. Complaining also about xenophobia and desinformation at the municipal immigration department, he then decided to bring the case to justice, but without an outcome to date, and in the meantime holds a certificate stating that his case is being processed. The crisis made things worse, as the business is not going well and he was desperate about being forced to operate illegally ("*They force me to do evil*" he said) and expressed the will to leave Greece for good.

The cases examined here clearly show different layers of how the institutional factor affects immigrant entrepreneurs and their businesses, and of how this intersect with the financial and market conditions at the time of the crisis. All cases are typical of small businesses that are closely tied to their owners and form part of their families' projects and strategies for generating an income – a model which resembles that of equivalent Greek-owned SMEs in the very same areas where this ones are located. The experience of Usama reveals that the bureacratic Leviathan that characterises the Greek administration at large may turn really nasty for immigrants, even if they had been living and working in the country legally for a long time. Worsening market conditions in the last few years, render living impossible and force some towards informality as a survival option. Similar, though not as desperate, is the experience of Artan, though in his case the crisis has not affected the business (by contrast it seems to have benefited by gentrification trends in the area of Metaxourgeio where it is located). The deficiencies of the Greek public sector in both cases have been highlighted from the top level of "high" policy, to the grounded level of individual officers who do not appear to know the Law or bypass it by deliberately misinforming immigrants on the basis of xenophobic prejudice and sometimes benefit from their institutional vulnerability through practices of corruption. By contrast, Carolina's example stands exceptional as indicative of the multiple benefits a secure legal status may have in a migrant's dealings with the bureaucracy and legal framework. In order to keep her businesses running, however, amidst severe drops in dales due to the crisis, she retreats to the informal economy, overworking part of her free time also as an “investment” for the future of her son.

2.2.2. Multiple experiences of space and place

The survey results briefed in section 2.2.4 highlight the importance of the local context of the neighbourhood for immigrant entrepreneurs. Qualitative material from our interviews our ethnographic work in the neighbourhoods reveal some of the complex dialectics between ethnic economies, space and place, and the ways these intersect in their everyday life experiences of living and/or running a business locally. In this last section of the report, we place our focus on one of the neighbourhoods, Ambelokipoi, as an example. The area is located at the north-eastern fringe of Athens Municipality, right on the main traffic axes (Kifissias and Mesogeion avenues) on the way to Athens’ posh northern suburbs. The area’s location seems to have conditioned processes of migrants’ settlement, as well as the establishment of businesses in multiple ways.

For instance, it partly explains the concentration of a small though vibrant Philippine migrant “community” in the area, a good share of women among them has been employed since the 1980s as domestic workers or caregivers in wealthy households in those northern suburbs. Such a settlement pattern, almost “naturally” led, over the years, to the mushrooming of stores and services catering for specialised demand, from Asian food stores to hairdressers’ saloons and money transfer agencies. This has attracted one of our Philippina interviewees, aged 49 and running an Asian/Chinese restaurant (interview on 15.06.2012) together with her three daughters and adopted son of her deceased husband. Although she still lives outside the neighbourhood, she acknowledges that the area provided opportunities for generating an income, while at the same time offered a space for socialisation and familiarity in the city. In her own words:

> *The venue was recommended by… a family friend …. We rented the place… There are many Philippinos living here… In the beginning we had both (Greek and Philippino) customer, but then we had just Philippino customers and we thought we should keep these customers since the area is full of them, so we started offering Philippino dishes, specifically for them, to keep them as customers…*

Similar was the incentive for an Egyptian interviewee (on 03.10.2012) aged 43 to relocate here in 2008 a food market offering offers a wide range of Egyptian and Arabic products. He used to co-own a similar shop in Piraeus, in a district where many Egyptian fishermen live (Kaminia), but after breaking up with his former business partner, he decided to relocate in Ambelokipoi. His decision on venue location was specifically related to the concentration of “higher class” Egyptians, in his own words, who may find it convenient to buy such products near were they live and prefer to avoid ethnic food-stores in downtown Athens. He referred settled people with families living around the area (such as doctors, professionals, etc.), possibly due to the location of various embassies of Arabic countries nearby, and the existence of the Libyan embassy’s school not far, but also to “Egyptiotes” (Greeks from Egypt) living in the northern suburbs:

> *Our shop is really special, because it has all products for high cuisine, coming directly from Egypt and Lebanon, which are preferred by middle class Egyptians and Egyptiotes who live in the area and along the way to Kifisia, and they avoid Omonoia [in downtown Athens] where there are problems or shops are not that clean.*

Having a wife and three children in Egypt, he leads a “transnational” life between the two countries, cutting on costs by buying many of his products directly from Egypt during his visits. A similar strategy is being followed by another interviewee, from Sri Lanka, who runs an Asian food store in the area (interview on 06.03.2013). In his case, however, products arrive at cheaper prices from his family networks in Europe, and this helps him considerably in dealing with the crisis, in terms of both buying cheaper as well as having access to credit informally. Still, however, this comes at a cost of competitive relations with similar stores operating in the district:

> *There is our own bank (money transfer agency) across the street, so there is people coming and going, this is a good market for foreigners… [But] Relationships with neighbouring business are not good… Because I buy from abroad on my own, I buy in different prices… from my cousin who owns a store in Germany, also from family friends there… I don't buy from local wholesalers… they don't like that… [we have] competitive relations…*

Local competition in the context of the crisis was mentioned by other interviewees, especially those engaging with their ethnic communities who now seem to suffer from joblessness or considerable drops in income. This puts an additional strain on migrant entrepreneurs who often struggle to make ends meet. In the experience of another Philippina interviewee, aged 46 and mother of two, who moved to the area after separating from her former Greek husband, owner of a store selling cheap women's clothes and jewellery aside her main activity as a tailor (05.03.2013). Especially in the last two years or so, many of her primary customers, Philippina ladies, are left unemployed or have only access to part time or casual employment. To respond to her financial difficulties and rising taxes, she introduced money transfer services and extended her working hours, spending nearly the entire day in the store, including weekends. In a sense, the neighbourhood itself has turned from a space of business opportunity and socialisation following her divorce, into a place of enclosure centred on the store, the space of which dominates her life:

> *The situation is very bad and hopefully I now started "Money Gram" [money transfer service] so as to be able to pay part of my expenses for the shop. I also have my children over here and can look after them, my son may go at the flat upstairs to study and can look after my younger daughter here in the store…. But I don't have sewing work as I used to, unfortunately… So I can't go to the thatre or the movies, I just take my kids once a month to have lunch at the McDonalds nearby at Panormou Str.*

2.4. Some preliminary conclusions

The examples above provide only some indication of the multiple layers of space experienced by migrant entrepreneurs at the local level, and of the ways place may intersect with ethnic economies and processes of urban settlement at the time of the crisis and beyond. Rather than advancing a single theoretical framework or fully conforming to empirical patterns encountered elsewhere, ***the spatial contours of immigrants entrepreneurship in the Athenian case emerge ever complex and diverse, a fluid patchwork whereby multiple trends and dynamics are in place***, some well consolidated yet others constantly shaped and reshaped. Three points could though be made in respect to what seems to be certain. One concerns the dialectics between processes of migrant settlement, on the one hand, and processes of urban change development, on the other. Another relates to the resemblances and similar issues affecting shops and businesses owned by migrant and natives alike. A third one should highlight the relevance of everyday practices, relationships and needs in which small businesses at the local level seem to be centre-stage in their broader social relevance (rather than their economic dimension as such).

There is no clear indication correlating either the limited business start-ups after 2009 among natives or the frequent ones among migrants to the crisis as a direct outcome. Reflecting on both the literature and official data, as well as on our ethnographic work on the field, we are inclined towards an interpretation suggesting that ***this relates more to a continuation of combined trends***. In what concerns natives, this seems to be related to a decline of the small family neighbourhood-based business in central Athens, which reflects both broader economic and employment developments as well the population mobility in the capital. On what concerns migrants, it should rather be interpreted ***in relation to trends regarding immigrants' settlement***. These include the move towards more stable legal status, family formation, experience acquired, small capital accumulated, as well as factors reflecting the formation of ethnic communities and the mobilisation of social networks, locally but also transnationally, as an important resource.

Certainly, ***Greece's financial crisis since 2009, and the austerity policies applied*** under the country's joint supervision by the IMF, the EU and the European Central Bank, ***impact on both the market environment and the institutional framework in ways that affect immigrants and natives***, albeit in differing ways. Yet one may talk of ***three parallel "crises" that predated the current one***, even though these now seem to intermingle with its overwhelming dynamics. The first of these is Greece's "***immigration crisis***", pointing to the way trends of immigration and settlement have been managed by official State policies since the early 1990s. The second is Athens' "***urban crisis***", referring to processes of urban development in respect to the relationship between social mobility and shifting housing geographies. The third is a ***crisis of SMEs***, the backbone of the Greek productive structure in post-war decades, and the respective changes that this company type faces in the context of the financial crisis as well as the transforming urban context of Athens.

APPENDIX 1. TABLES AND FIGURES

Table 1. Demographic profile

	Migrants	**natives**
Gender		
Men	74.6	72.3
Women	25.4	27.7
age group		
21-30	8.8	5.4
31-40	38.6	32.1
41-50	36.8	28.6
51-60	15.8	17.9
>60	0.0	16.1
Total valid (N)	57	56
missing data (%)	9.5	13.8
family status		
Single	14.3	26.2
married to a Greek	6.3	66.2
married to a coethnic	58.7	1.5
married to someone of a different nationality	6.3	1.5
divorced/widowed	14.3	6.2
have children (by gender)	73.0	64.6
TOTAL (N)	**63**	**65**

Table 2. Education and skills

	Migrant	**native**
Education		
Primary	5	11.3
3years secondary	8.3	9.7
6-years secondary	38.3	38.7
technical/professional secondary	5	11.3
technical/professional post-secondary	11.7	12.9
University/Polytechnic	31.7	16.1
education specialism relevant to business activity	*7.9*	*24.6*
previous occupation		
paid employee, same or similar activity	21.7	21.0
paid employee, different activity	38.3	21.0
own business, same or similar activity	20.0	27.4
own business, different activity	11.7	12.9
pupil or student	6.7	12.9
Unemployed	1.7	4.8
Total valid (N)	**60**	**62**
missing data	**4.8**	**4.6**

Figure 1. Immigrants' legal status

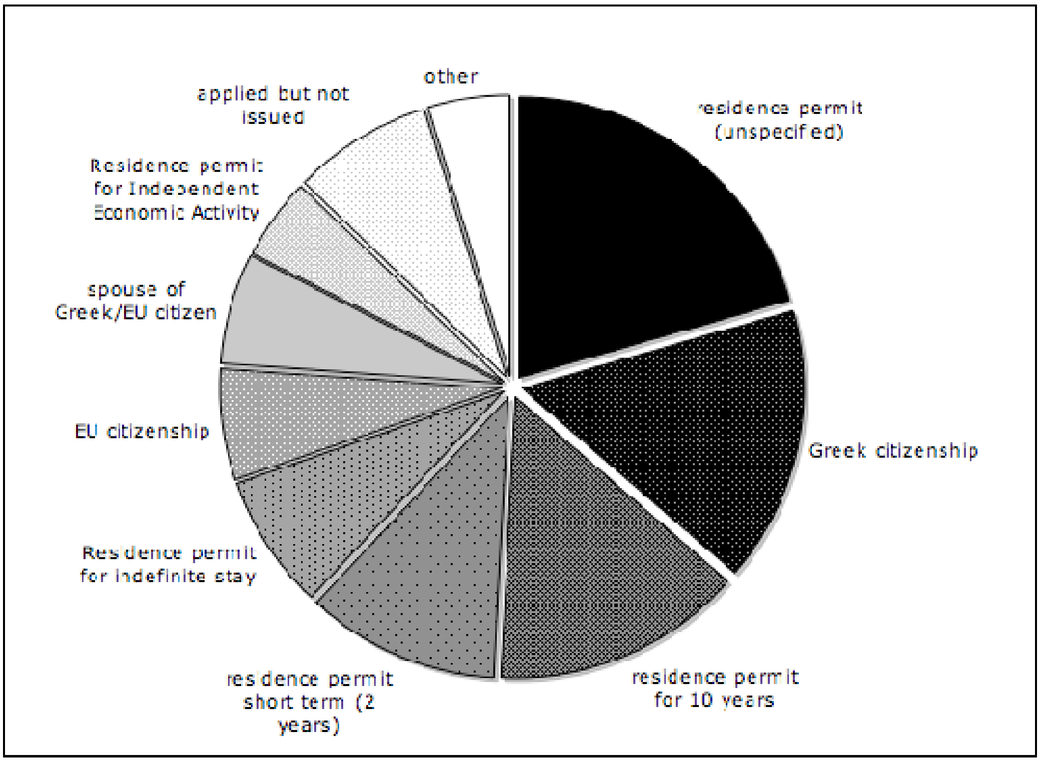


Table 3. Personnel

	migrant	Native
employees formally working	46.0 (N=30)	27.7 (N=18)
of whom relatives	*24.1*	*44.4*
employing 1 person	*63.3*	*66.7*
employing 2 persons	*23.3*	*22.2*
employing more than 2 persons	*10.0*	*11.1*
*employing migrants/ of other nationalities**	*31.0*	*11.1*
employees informally assisting	60.3 (N=36)	55.4 (N=32)
of whom relatives	*69.4*	*90.6*
employing 1 person	*75.0*	*75.0*
employing 2 persons	*16.7*	*15.6*
employing more than 2 persons	*8.3*	*9.4*
used to formally employ people in the past	4.8	7.7

* whether migrant owners employ migrants of other nationalities, and whether native owners employ migrants at all.

Figure 2. Business start year

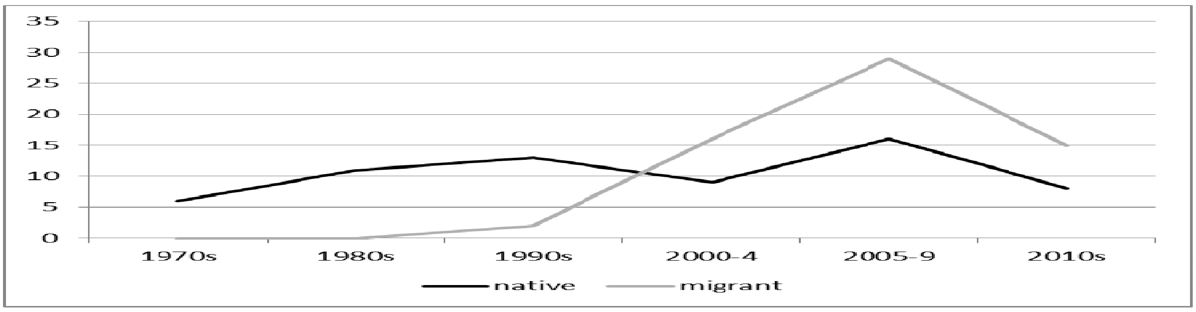


Figure 3. Reasons for customers' preference

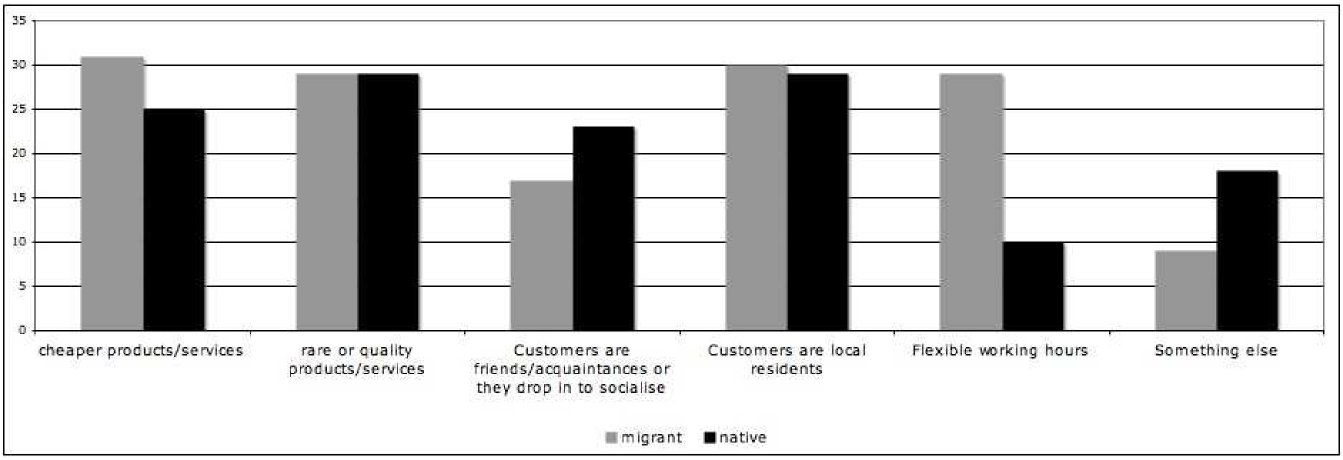


Figure 4. Basic activity

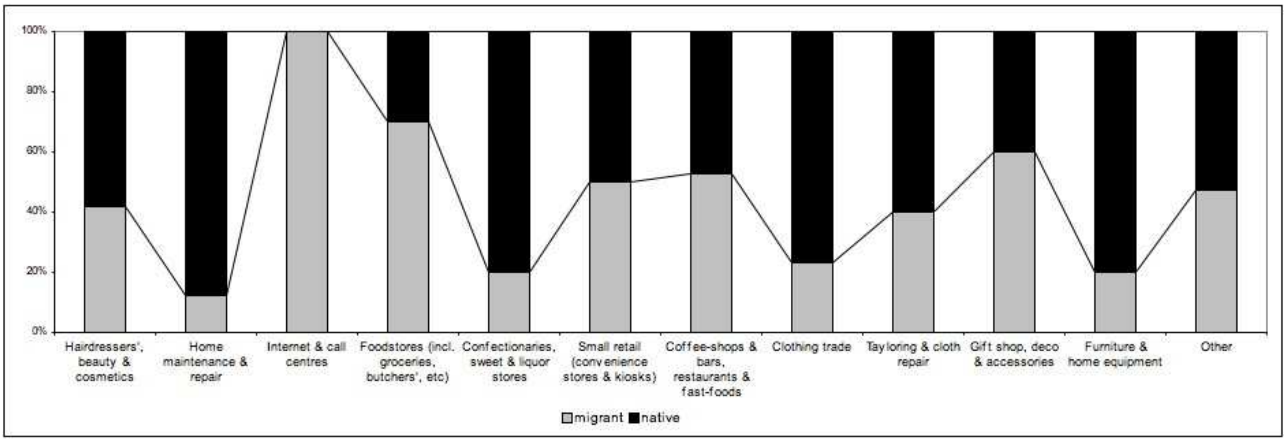


Figure 5. Main problems encountered in the past 2 years

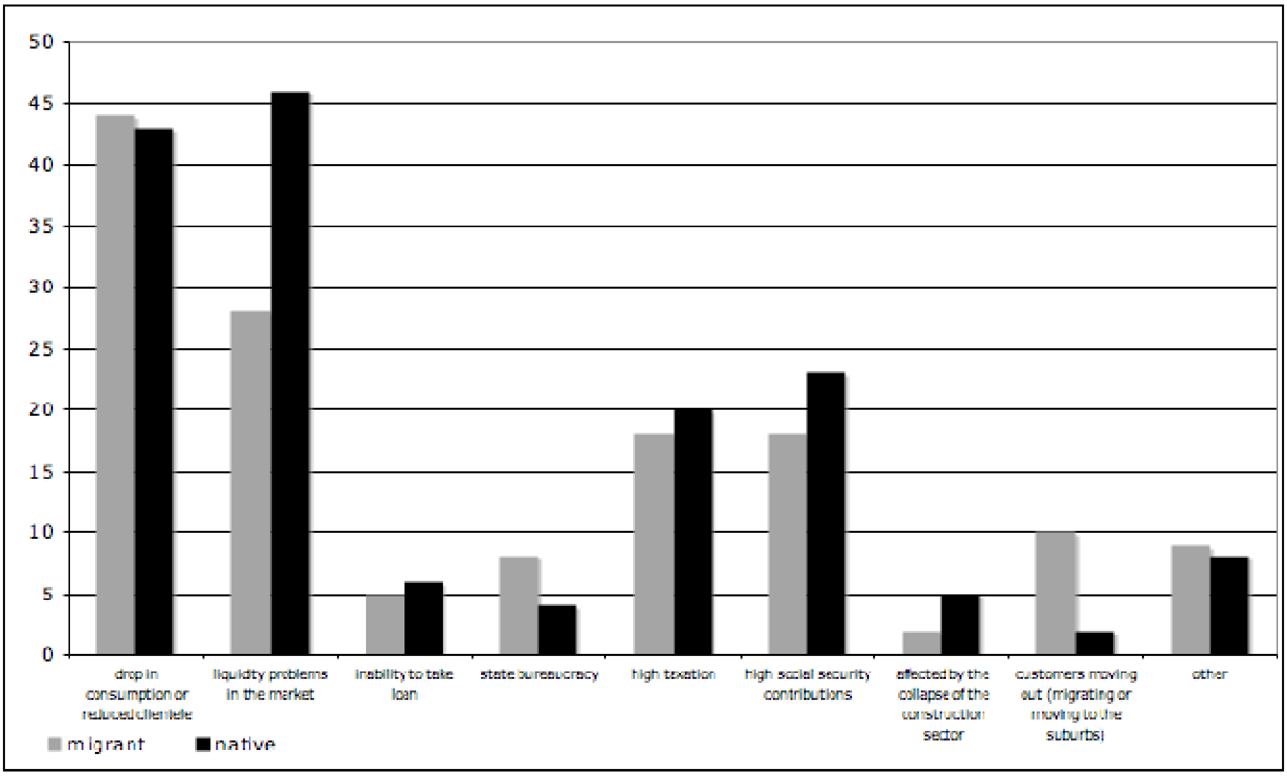


Figure 6. Main strategies to cope/respond to problems

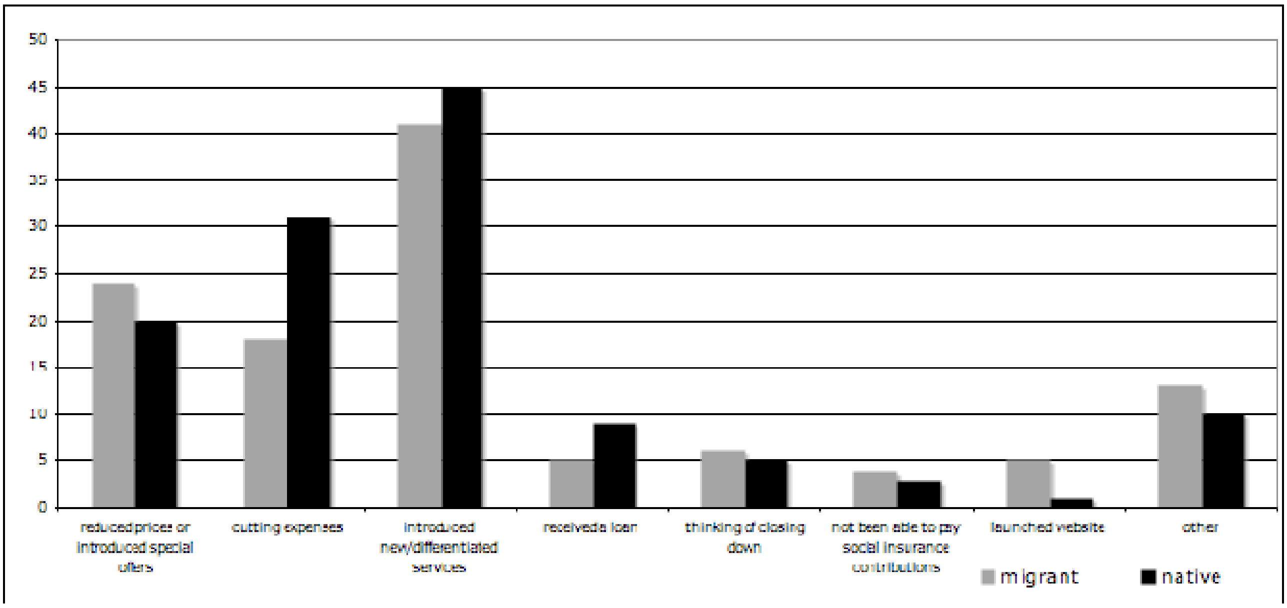


Table 4. Origins of migrant entrepreneurs by neighbourhood

	Kypseli	Metaxourgeio	Ambelokipoi	total
ALBANIA	4	2	2	**8**
BANGLADESH	1	1	2	**4**
BRITAIN	0	0	1	**1**
BULGARIA	1	0	1	**2**
CHINA	0	5	0	**5**
EGYPT	2	4	3	**9**
ETHIOPIA	1	0	0	**1**
GEORGIA	0	0	1	**1**
IRAN	0	0	1	**1**
IRAQ	0	6	0	**6**
NIGERIA	2	0	0	**2**
PAKISTAN	6	1	1	**8**
PHILIPPINES	0	0	5	**5**
POLAND	1	0	0	**1**
ROMANIA	1	0	0	**1**
RUSSIA	1	0	0	**1**
SENEGALE	0	1	0	**1**
SIERA LEONE	1	0	0	**1**
SRI LANKA	0	0	2	**2**
SUDAN	2	0	1	**3**
TOTAL	**23**	**20**	**20**	**63**

Table 5. Business location and owners' area of residence

Neighbourhood	**area of residence same as area of business location**		**thinking of relocating business elsewhere**	
	migrants	**natives**	**Migrants**	**Natives**
Kypseli	18 (78.3%)	12 (60%)	2	5
Metaxourgeio	12 (60%)	10 (47.6%)	1	2
Ambelokipoi	13 (65%)	12 (50%)	3	6
TOTAL	68.30%	54.00%	6 (9.5%)	13 (20.6%)

Figure 7. Customer base and spatial reach of activities

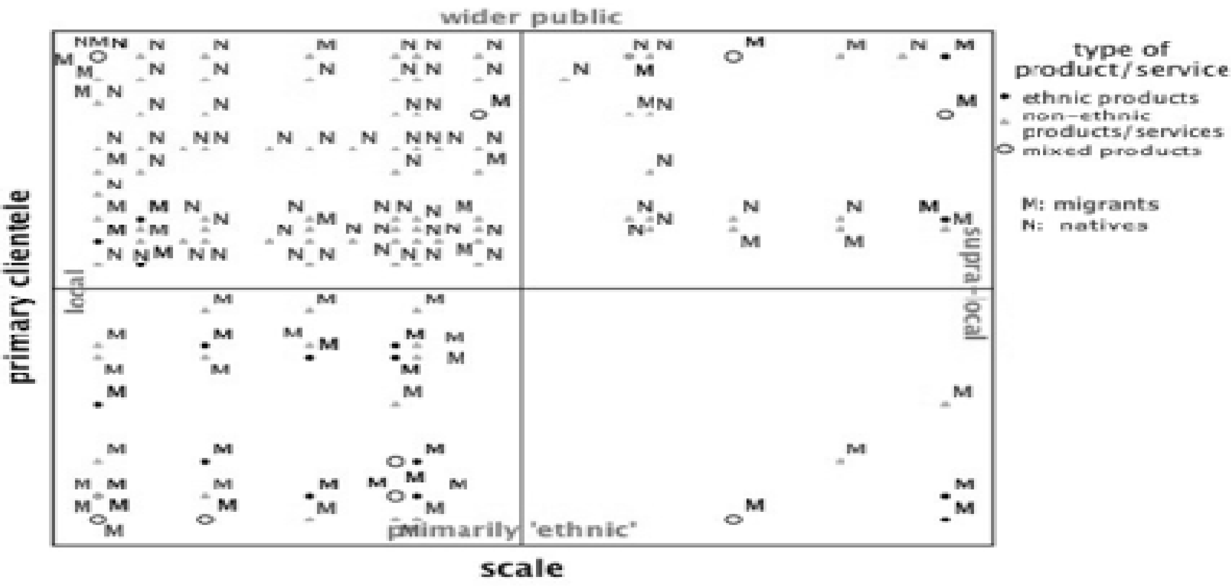
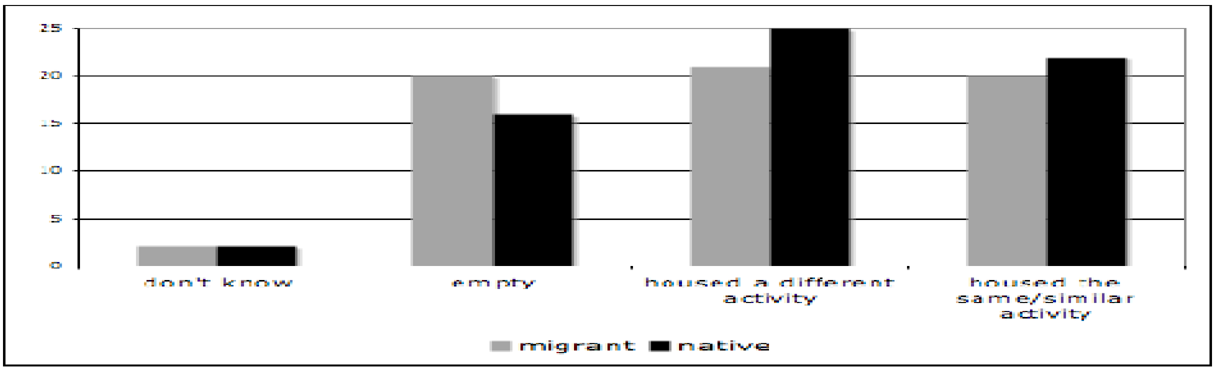


Figure 8. Past use of (venture) space



APPENDIX 2. EVIDENCE FROM SECONDARY DATA

Table I. Foreign nationals insured with OAEE, selected nationalities, 2010-2011

	2010		*2011*		*2010-11*
	N	*%*	*N*	*%*	*% change*
TOTAL	831,238	100.0	811,714	100.0	-2.3
FOREIGN NATIONALS	24,598	3.0	25,759	3.2	4.7
'DEVELOPED WORLD'*	7,377	30.0	7,652	29.7	3.7
EU ENLARGEMENT 2004/2007**	3,627	14.7	3,845	14.9	6.0
OTHER FOREIGN NATIONALS	13,594	55.3	14,262	55.4	4.9
Albania	*7,132*	*29.0*	*7,304*	*28.4*	*2.4*
China	*670*	*2.7*	*674*	*2.6*	*0.6*
Pakistan	*537*	*2.2*	*607*	*2.4*	*13.0*
Syria	*534*	*2.2*	*560*	*2.2*	*4.9*
Ukraine	*507*	*2.1*	*503*	*2.0*	*-0.8*
Russia	*468*	*1.9*	*495*	*1.9*	*5.8*
Turkey	*462*	*1.9*	*464*	*1.8*	*0.4*
Egypt	*409*	*1.7*	*449*	*1.7*	*9.8*
Bangladesh	*321*	*1.3*	*372*	*1.4*	*15.9*
OTHER	2554	*10.4*	2834	*11.0*	*11.0*

**EU-15, EEA, Cyprus & Malta, North America, Oceania & Japan*
*** Excluding Cyprus & Malta*
Source: OAEE statistics, supplied upon request, own elaboration

Table II. Foreign nationals at the Athens Chamber of Commerce & Industry, 2008-2012

	Annual growth rates				**2012**	
	2008-09	**2009-10**	**2010-11**	**2011-12**	**N**	**%**
TOTAL	4,6	4,6	4,2	2,5	171,203	100.0
FOREIGN NATIONALS	5.6	5.1	3.9	2.3	13,246	7.7
NORTH AMERICA, OCEANIA & JAPAN	3.4	1.8	0.8	1.0	884	6.7
EU-15 & EEA	5.8	3.1	4.9	1.3	5,333	40.3
CYPRUS	4.2	3.4	2.3	1.8	1,968	14.9
EU ENLARGEMENT 2004/2007	11.1	11.3	15.8	5.2	586	4.4
OTHER FOREIGN NATIONALS	5.9	8.6	2.7	3.8	4,475	33.8
Albania	7.7	10.1	8.2	3.9	*948*	*7.2*
Turkey	4.8	3.2	4.4	3.3	*413*	*3.1*
China	5.1	1.9	3.0	2.5	*286*	*2.2*
Syria	13.0	-9.9	2.3	1.7	*179*	*1.4*
Egypt	3.7	2.8	3.4	2.0	*153*	*1.2*
Russia	9.8	10.9	13.4	4.7	*133*	*1.0*
Pakistan	8.6	10.9	10.7	4.8	*130*	1.0
OTHER	7.1	5.2	6.4	3.4	4,030	*16.9*

Source: ACCI statistics, supplied upon request, own elaboration

APPENDIX 3. FIELDWORK SUMMARY

Table A. Micro census sample

neighbourhood	migrant	native	Total
Kypseli	23	20	43
Metaxourgeio	20	21	41
Ambelokipoi	20	24	44
Total	63	65	128

Table B. Key-informant interviews

1	DARIUS	IRAN	In Greece since 1979 and married to a Greek, his showroom of imported handcrafted Persian carpets in Ambelokipoi functions as a “hub” for recently-arrived Iranians seeking information
2	ROBIN	CHINA	A businessman, he publishes a Chinese newspaper and leads a Chinese community organization based in Metaxourgeio
3	NAIM	EGYPT	In Greece for 40 years and married to a Greek, he runs a transnational company importing frozen fish from Egypt and is president of the Muslim Association of Greece.
4	KEZIM	AFGHANISTAN	Having studied electronics in Greece and granted asylum, he runs an IT store selling and fixing computers/accessories and runs an Afghani association
5	ALEXANDAR	BULGARIA	In former lorry driver who opened his first food store selling Bulgarian products in 2007 and now runs another two super-markets and a bar which gathering customers from across Athens
6	NIKODIMOS	KENYA	Came to Greece as a child and grew up in an island, moved to Athens upon graduation from high school and now works as a nurse and leads an NGO for the second-generation

Table C. In-depth interviewees: profile of participants

INTERVIEW			ENTREPRENEURS							VENTURES	
N	**DATE**	**LOCATION**	**SEX**	**AGE**	**MIGRATION**	**FAMILY STATUS**	**EDUCATION**	**COUNTRY OF ORIGIN**	**LEGAL STATUS**	**START YEAR**	**ACTIVITY**
1	05.10.2012	KYPSELI	F	38	1992	DIVORCED	TERTIARY)	ETHIOPIA	STAY PERMIT (INDEFINITE)	2000	ETHIOPIAN RESTAURANT
2	05.10.2012	KYPSELI	F	55	1996	MARRIED (2 CHILDREN)	SECONDARY PROFESSIONAL	ALBANIA (GREEK ORIGIN)	GREEK CITIZENSHIP	2005	TAYLOR
3	05.10.2012	KYPSELI	M	40	1994	MARRIED (1 CHILD)	TERTIARY	PAKISTAN	STAY PERMIT (INDEFINITE)	2010	MOBILE PHONES & ACCESSORIES
4	08.10.2012	KYPSELI	M	40	1995	MARRIED (1 CHILD)	POST-SECONDARY	NIGERIA	APPLIED FOR 10-YEAR PERMIT	2001	INTERNET & CALL CENTRE
5	12.10.2012	KYPSELI	F	38	1996	DIVORCED (1 CHILD)	SECONDARY	ROMANIA	EU CITIZEN	2009	CONVENIENCE STORE
6	18.06.2012	METAXOURGEIO	M	43	1994	MARRIED (2 CHILDREN)	UNIVERSITY	ALBANIA	APPLIED FOR IEA PERMIT	2005	TAYLOR
7	19.06.2012	METAXOURGEIO	M	41	2004	MARRIED (3 CHILDREN)	SECONDARY	SYRIA (GREEK ORIGIN)	GREEK CITIZENSHIP	2006	ARABIC RESTAURANT
8	10.10.2012	METAXOURGEIO	M	42	1990	MARRIED (2 CHILDREN)	SECONDARY	ALBANIA	STAY PERMIT	2010	COFFEE SHOP
9	11.10.2012	METAXOURGEIO	M	38	1999	MARRIED (2 CHILDREN)	TERTIARY	IRAQ (KURDISH ORIGIN)	APPLIED FOR 10-YEAR PERMIT	2005	ARABIC RESTAURANT
10	05.04.2013	METAXOURGEIO	F	32	1988	MARRIED (2 CHILDREN)	SECONDARY	CHINA	APPLIED FOR CITIZENSHIP	2007	CLOTHES (WHOLESALE)
11	15.06.2012	AMBELOKIPOI	F	49	1987	WIDOWED (4 CHILDREN,)	SECONDARY	PHILIPINES	STAY PERMIT (REFUGEE)	2008	ASIAN RESTAURANT
12	03.10.2012	AMBELOKIPOI	M	48	1993	MARRIED (3 CHILDREN)	TERTIARY	EGYPT	STAY PERMIT (INDEFINITE)	2008	FOOD STORE (incl. ARABIC PRODUCTS)
13	03.10.2012	AMBELOKIPOI	M	48	1982	MARRIED (2 CHILDREN)	SECONDARY	SUDAN	APPLIED FOR IEA PERMIT ISSUED	2010	INTERNET & CALL CENTRE
14	05.03.2013	AMBELOKIPOI	F	46	1991	DIVORCED (2 CHILDREN)	SECONDARY	PHILIPINES	MOTHER OF GREEK CITIZENS	2006	FEMALE CLOTHES & ACCESSORIES, TAYLOR, MONEY TRANSFER
15	06.03.2013	AMBELOKIPOI	M	35	1999	SINGLE	SECONDARY	SRI LANKA (TAMIL ORIGIN)		2009	FOOD STORE (ASIAN PRODUCTS)

APPENDIX 4. ADDITIONAL LITERATURE CONSULTED

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