Policies and their Paradoxes

Gaining Autonomy in Self-employment Processes. The Biographical Embeddedness of Women’s and Migrants’ Business

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1. Introduction

The discussion on new forms of non-privileged self-employment of women and minorities in the EU usually develops—in the academic as well as in the political sphere—into separate discourses on women’s opportunities and ethnic business. Our research (Apitzs et al., 2001) has brought these two discourses together. The argument for doing so was the fact that both groups are—to a greater extent than native males—vulnerable to social exclusion on the labour market and at the same time subjects of unrecognized resources for self-employment that have to be taken into account.

The literature on women’s self-employment has stressed the argument that the desire to gain autonomy is likely to be a major resource for women’s self-employment. Self-employment thus seems to be part of women’s emancipation from discrimination on the labour market as well as from other social constraints. However, the discussion about the special resources of migrant entrepreneurship has not stressed the individual emancipatory resources of the new self-employed, but has above all emphasized the assumed collective values of ethnic business.Ethnic resources have thus been perceived through the concept of the 'social embeddedness' of entrepreneurship (Granovetter, 1995). This concept has been further elaborated under European conditions of (still existing) welfare states by Kloosterman and Rath (Kloosterman, 2000; Kloosterman and Rath, 2003) who—under the label of 'mixed embeddedness'—have pointed out how immigrant entrepreneurship is embedded in legal rules, economic mechanisms and policies.

In our analysis, using biographical evaluation methods, we have been able to make the concept of autonomy more concrete while working out the different facets in which it arises and under which conditions it might be attributed. Simultaneously we have broadened the concept of 'mixed embeddedness' by adding the aspect of biographical processuality of entrepreneurial
socialization. Thus, we were able to formulate the new concept of the 'biographical embeddedness' of self-employment.

In this article I want to outline the advantages of this concept with respect to research methodology and the new policy perspective on non-privileged entrepreneurship.

2. Methodology

Our TSER project focused on the evaluation of the success or failure of self-employment projects of women and minorities in relation to social citizenship policies. Earlier comparative research on self-employment in EC member states focused on the effects of labour market policies (Meager, 1992, 1993), but neglected to take account of the effect of active social policies towards self-employment. The question posed was whether these new instruments could offer participants the opportunity to mobilize and activate their own innovative human resources, or if they would again produce unstable working conditions and be unable to secure long-term success for the self-employed.

Earlier evaluations of EC initiatives promoting self-employment have only indicated how selected pilot projects had taken the specific social and cultural background of the target groups into account. There has not been any evaluation of policy on the basis of outcome criteria referring to the success of the individual careers of start-ups (Koster, 1994; Schmidt, G., 1994).

Traditional policy evaluation refers, in most cases, to panel evaluations of data made at two points in time, (t.1) before policy intervention, and (t.2) after the end of the intervention. Researchers, however, are confronted with two main problems in this method: (a) a lack of detailed knowledge about other parts of the biographical experience of the persons under observation would result in the researchers having to deal with unmeasured effects of unobserved heterogeneity (Schömann, 1997) and (b) the 'success' of a policy has to be defined quantitatively and retrospectively. It is possible to make predictions about the expected result of participation on the basis of what happened in the past, but it is not possible to make statements about the sustainable development of 'success' and its subjective perception.

In view of these problems, we incorporated biographical approaches to policy evaluation in our TSER project. Retrospective measurement was not externally ascribed to the subjects, but rather the definition of success or failure and the process structure of the outcomes of policies themselves were made accessible to research. The analysis of the biographical interviews brought into focus the aspect of the self-perception of 'success' or 'failure' as well as the impact of process structures as preconditions and outcomes of policies. An initiative for self-employment may be evaluated later as a mistaken strategy for an individual or a group, while at the same time failing to achieve immediate self-employment after policy participation may be considered a success because the policy had changed something in the conditions of inclusion/exclusion and thereby had an impact on the integration of the individual.

This research design, however, might evoke another type of criticism: what can the analysis of a single case tell us about a number of cases and, furthermore, how can sociological theory emerge from the analysis of individual cases? In our approach to biographical narration the focus of analysis is not the reconstruction of intentionality as represented in an individual's life history, but rather the macro-structures such as heteronomous socialization (Apitzsch and constructed through of very definite realityviews of the social group of factors impact on bi analysing how individua factors and social policy directly affect the combat exclusion and exclusion.

Our empirical approach developed by Strauss (1992) which is widely applied in our parside social exclusion requires analysing. Our method is retrospective and recursive.

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history, but rather the embeddedness of the biographical account in social macro-structures such as hierarchically controlled social situations and other heteronomous social conditions leading to exclusion, for example, unemployment (Apitzsch and Knoplocki, 2000). Given that biographies are not only constructed through individuals but also constituted through objective factors of very definite realities, we can gain access not only to the experience and views of the social groups concerned but also to the ways in which those macro factors impact on biographies. Through the biographical method, we can analyse how individuals acting within the complexity of structural-objective factors and social policies are socialized in specific directions which, in turn, directly affect their occupational development and the strategies they adopt to combat exclusion and achieve integration.

Our empirical approach derives from the grounded theory of methodology developed by Strauss, Glaser and Corbin (Strauss and Corbin, 1990; Glaser, 1992) which is widely used for qualitative analysis in the social sciences. In our project, we apply qualitative methods that reconstruct the processes represented in our paradigm model on a time axis. The processual character of social exclusion requires a processive research method of conceptualizing and analysing. Our methodology is able to secure this processuality through a retrospective and reconstructive interview strategy.

Over the course of 3 years of work on this project, it was possible to standardize the biographical methods in an international and intercultural context. The research consisted of comparative case studies from six European countries in northern and in southern Europe. The selection of the sites had to take into account the variation of important variables related to our hypothesis. These are: the regional self-employment culture, the intensity of the self-employment policies, the integration of women into the labour market, and the integration of migrant groups into the system of social and civil rights. We concentrated on the study of four metropolitan regions, the Rhine/Main region in Germany, Athens in Greece, Stockholm for Sweden, and London for the UK. In Denmark, the semi-metropolitan regions of Aalborg and Aarhus were the research sites. In Italy we examined self-employment activities in the semi-rural region of Calabria.

The sampling strategy and analysis methods engaged for the project (refer to Apitzsch and Kontos, 1997, 2003) will be briefly outlined in the following: even though we processed a total of 264 biographical case studies throughout Europe, this does not implicate that we were seeking to build a sample space representative of all self-employed European migrants. On the contrary, the sampling criteria of existing or impending unemployment as well as our policy orientation—in other words the selection of one half of our subjects based on promotional measures designed to encourage self-employment, established a bias we were well aware of in that it, for example, systematically excluded illegal migrant workers. Also in the contrast group, those who did not take advantage of self-employment policies, illegal migrants were by and large the exception. (They were found for the most part in the samples taken in Italy and Greece, in other words south European countries which had themselves, until recently, been the homeland of emigrants and have not yet developed a sophisticated system of legal immigration regulations.) Sampling was theoretically oriented on Grounded Theory (Glaser and Strauss, 1967), whereby the central cases were male and female migrants and native-born females who, due to dismissal,
operational termination or a longer period of family life, no longer had reasonable chances for a profitable future in similar employment situations. Further study participants were female members of the dominant society and relatives and offspring of first- and second-generation migrants who, despite completing educational and training programmes—in many cases a university degree—for an occupation for which they were well qualified, were not able to attain traditional dependent vocational placements. They had opened, either with or without the support of private commercial assistance programmes, small businesses which typically offered personalized services or had started a so-called solo self-employment business which relied solely on the diligence of the owner him/herself. In the first years, incomes of such activities seldom reached levels considerably higher than those of unemployment and social assistance, and in some cases were even lower. Extensive expansion in the future was not expected. We asked ourselves which conditions of biographical embeddedness must be present in such case structures in order to validate such action. Is it a question of fear, a lack of willingness to take risks, as presumed by some leading professional consulting institutions?

In order to formulate answers to our questions with the empirical material available to us, we constructed transnational clusters of case studies—for example, a cluster of successful businesses founded by migrants not adhering to collateral policies. These clusters were analysed by transnational research teams employing a classic sequence-analysis procedure with the aims to first identify the case structures and forms of processing strategies, and then to evaluate them in research group interpretation (for details on hermeneutic processes refer to Apitzsch and Inowlocki, 2000). A further intention was to abductively reconstruct the existing basic social problems in order to permit a feasible interpretation of the concrete strategies employed or failures encountered in response to situations characterized by challenges and crises.

The formation of transnational clusters in qualitative research is an extraordinarily difficult and rather unconventional procedure (in our project rather insufficiently supported by the software QSR NUD.IST). Why did we choose to follow this course of action rather than adapting the traditional methods engaged in national comparison studies or in the comparison of ethnic groups for which there is a long standing tradition? Our procedure seemed to offer us the opportunity of circumventing the danger, which not only lurks in the background of international studies, of reproducing and classifying information for each individual case study which had already been produced through the diversification of the national typologies. It is often the case that in the evaluation of policies and programmes, prior appraisals of each of the models of social welfare states are exemplified with single case studies. On the other hand, we were acutely aware of the possibility of either reproducing or even producing ethnic categories through investigation of ethnic groups across national boundaries. Thus, we wanted to ensure that the opportunity to recognize existing universal development structures would remain open, above and beyond international borders and the assignment to ethnic group classes. Therefore, the arrangement in which transnational research teams analysed the collected data (in this case the transcripts of narrative biographical interviews translated into English) seemed to be particularly advantageous (and also exceptionally arduous). The QSR NUD.IST software has been used by our project to merge each site's documents and index data systems constructed database maintained supported the project each partner to the f

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systems constructed from the narrative interviews into a central project database maintained by the Frankfurt coordination site. This ‘home’ node supported the project standardization process further by allowing access of each partner to the full project database.

3. The Biographical Embeddedness of Self-employment Processes

3.1. A Critical Notion of ‘Standard Entrepreneurship’

Biographical records of the development of self-employment challenge the dominant notion about the appropriateness of an individual for entrepreneurship, since they counteract the notion of ‘standard entrepreneurship’.

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

However, the number of those who can be counted as ‘new’ entrepreneurs has increased dramatically during the last 10 years. ‘New’ entrepreneurs are defined as those who, due to unemployment or another disadvantageous condition, become self-employed. Self-employment activities have increased steadily in Europe during the last 10 years. New business start-ups reached a peak in 1999. The percentage of women among entrepreneurs has also grown, as well as that of immigrants who set up their own business. ‘New entrepreneurs’, at one point in life, do not seem to have any other way of remaining (or becoming) integrated in the labour market other than by setting up their own business. Self-employment for them is a (or better: the) chance to get out of a predicament. Their motivation very often is not ‘to get rich’ but ‘to get a job at all’ (Bögenhold, 1989, 1990). During the process of setting up their own business, they become familiar with their project and start to like the idea of having initiated and realized a plan. They get used to the idea of being their own boss and having the power to make their own decisions. Women in particular tend to become self-employed in traditional branches such as cosmetics, fashion, therapy, massage, or office services (translation, secretarial work) where the prospect of making a profit is usually limited. Moreover, many of them start ‘small’ with only a very narrow budget and very often remain small, voluntarily.

In the literature on entrepreneurship, the resources required for starting a business successfully are considered to be financial start capital, human capital in the form of education and qualifications, and social capital in the form of access to support networks. This definition seems to have shaped the profile used by consulting institutions as a basis to measure the appropriateness of a business starter. Our research, however, has shown that many successful self-employed people experienced broken educational careers in their prior biographies, which were connected with childhood and youth crises. Therefore, they frequently lack formal human capital. Many self-employed women seek autonomy from traditional and oppressive family ties through self-employment, and therefore lack support from familial networks. Self-employment can also be the product of the reorganization of life following a serious illness. In these cases starters are not supplied with the physical capital of health, which is regularly requested by the supporting institutions (Kontos, 2000).
These start-up conditions faced by people highly motivated for entrepreneurship, as revealed in our analysis, should be taken into account. The demand for inclusion in supportive policy measures is legitimized by the finding that these persons are highly motivated towards self-employment. This leads us to suggest the extension of the concept of entrepreneurial resources important for starting a business by including the aspect of ‘motivational’ resources (cf. Kontos in this issue), in other words the positive, intrinsic motivation needed for enduring the difficult and sometimes painful passage from dependent to independent work organization.

3.2. A Critical Gender Perspective on the Notion of ‘Ethnic Business’

The literature on ethnic business focuses on starter conditions such as imported skills, future orientation related to the circumstances of migration (target workers versus settlers), and the capacity to mobilize ethnic networks and resources (Light and Gold, 2000). So far the discussion on the success and failure of ethnic businesses has been restricted to macro and meso conditions, that is to the underlying socio-economic conditions and network resources (Granovetter, 1985) of the imagined ethnic communities. The success of an ethnic business is seen as the product of the ‘interaction between the opportunity structure of the host society and the group characteristics and social structure of the immigrant community’ (Waldinger et al., 1990). This model focuses upon the inherent constraints that limit the opportunities of immigrants to participate in certain areas or niches of the host economy which are shunned by the native-born. This theory is often supplemented by the theory of ‘ethnic succession’, which argues that ethnic mobility does indeed take place as newcomers move into niches abandoned by more established minorities. The theory of ‘ethnic resources’ emphasizes traditional cultural characteristics (Weber, 1999) such as thrift, hard work and reliance upon family networks and internal mechanisms of self-help which give some immigrant groups a competitive edge in ethnic business (Basu and Goswami, 1999).

Together these theories comprise most of what is today considered to be the mainstream approach to immigrant entrepreneurship theory (Mars and Ward, 1984).

What has to be explained, however, is the opening up of opportunities by the immigrants themselves (Kupferberg, 2000). We also have to take into account the intra- and intergenerational mobility which is a result of reflexive agency, as these individuals try to reshape and re-narrate their ongoing biographies (Giddens, 1991). They might prefer to abandon the safe haven of ethnic enclaves and move into other areas of business; this can be psychologically more satisfying, because it gives the individual the chance to escape the narrowness of the ethnic community and become an equal member of the majority. Such ‘identity politics’ of ethnic entrepreneurs are difficult to account for in terms of structural opportunity theory, and this suggests that a more micro-oriented and biographical approach to entrepreneurial behaviour is necessary to account for the variety of different strategies within the same group.

In research on (ethnic) entrepreneurship there is a risk of regarding a kin or family group as a harmonious entity and implying that all its members share equally in the fruits of success (Bonacich, 1988). A focus on group/collectivist strategies and on group in studies on ethnic e

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motivated for entrepreneurship into account. The positive, intrinsic strategies and on group solidarity has led to gender bias and gender blindness in studies on ethnic entrepreneurship (Schmidt, 2000).

Our case studies, however, demonstrate how the gender division of labour shapes the prospects for upward mobility for specific members of a group (Sassen, 1998). Earlier research on ethnic communities was sometimes blind to gender specificity in the functioning of the power structure in many ethnic communities. These approaches overemphasized ethnic group 'solidarity' and also failed to see the cost of entrepreneurship: inequality and oppression of ethnic labour, often female, euphemistically called family labour. (In our research we can positively rely, however, on earlier research on the garment and food industries; cf. Anthias, 1982; Morokvasic, 1988, 1991; Phizacklea, 1980.)

It seems that the traditional assumptions about immigrant women as confined to a dependent status within a family are still widespread, and that these women are assumed to differ from their independent and entrepreneurial male counterparts. Within the literature on 'ethnic businesses', the upward mobility and the economic success of immigrants and minorities have been socially constructed as the achievement of an entire group. This general construction of 'more' or 'less' successful groups, as well as the explanations offered for the differences among groups (Portes, 1995), are probably the reasons why this line of research has remained rather gender insensitive. The ways, in which the gender division of labour shapes mobility for individual members of the group, and the gender specificity in the functioning of kin and friendship networks, have not been recognized. Women remain the 'hidden side' of the success story of ethnic entrepreneurship.

We are therefore in a position to challenge the dominant assumption in the literature, which regards the work of (male) newcomers in an employed position in ethnic business as the main apprenticeship to self-employment (Light and Karageorgis, 1994). Our case studies show that: (a) socialization to self-employment is often a process of biographical 'self-socialization', and (b) the terrain of self-employment also applies to women. Women still need to be more generally recognized as agents, that is, as active protagonists in the complex dynamics between (ethnic) communities, (ethnic) networks, and labour market conditions.

4. The Concept of 'Mixed Embeddedness' and the Biographical Approach

The question currently being actively pursued by theorists on the topic of migrant business in Europe is that of the function of welfare policies (Esping-Andersen, 1990) in the framework of the mixed embeddedness of ethnic economies in Europe. Kloosterman and Rath (Kloosterman, 2000; Kloosterman and Rath, 2003) expect that the high level of regulation in social welfare economies would have a negative effect not only on the quality but also on the success of self-employment projects. Lastly, the embeddedness of self-employment in ethnic communities and the embeddedness of individuals in state policies are perceived as contradictory phenomena. Many businesses are only able to last because—according to the authors—of the simultaneous social support they are entitled to. When one vegetable store opens up, it will soon be followed by a second in close vicinity, mainly in 'vacancy-chain-businesses'. Cut-throat
competition quickly comes to bear in areas over-saturated by similar business operations.

We would argue, however, that the cause of the ruinous effect of 'mixed embeddedness' should not be sought in the functional mechanisms of the continental European model of a social welfare state as such, but rather in the fact that a model of self-employment is pursued in which self-employment in actuality serves as a revolving door to the informal work sector.

The 'entrepreneurs' in this case would then be, for example, those migrants who have had legal residence permits for a longer period of time, and who can turn a profit by engaging illegal employees—usually poorly paid or unpaid family members who are brought into the country for just such purposes, sometimes through marriage. References to business ideas and professional resources do not show up in this model of self-employment, although its empirical relevance should not be placed in doubt. The network of the ethnic colony keeps the incomes of dependent employees systematically low, and any sorts of social contributions made here are usually subsidies for the ethnic gatekeepers. This is in accordance with the classical definition of an 'ethnic economy' offered by the Handbook of Economic Sociology edited by Smelser and Swedberg (1994): 'An ethnic economy consists of the self-employed, employers, their co-ethnic employees, and their unpaid family workers' (Smelser and Swedberg, 1994, p. 650).

However, based on the findings of various empirical studies (e.g. Hillmann, 2000) as well as the results of our own investigations, we have good reasons to assume that the authors are dealing with a masculine-dominated form of self-employment, which is in stark contrast to that derived from the newly examined characteristics of (typically) female self-employment in Europe emerging in migration processes.

### 4.1. 'Mixed Embeddedness' and the Gender Bias

Our analysis reveals that women threatened by unemployment are structurally more eligible for a non-expansive type of business. This seems to be in contradiction to the emancipatory motivation for self-employment, but in our case analyses we discovered that the striving for autonomy and restricted types of self-employment go very well together. This choice is related to the biographical meaning of self-employment, and in this way depends upon the type of the biographical interweaving of self-employment. This is most noticeable in cases where ‘autonomy’, ‘healing’, and ‘development of the self’ are the biographical goals towards which self-employment is a means. In these interviews the ‘modest’ type of business was vehemently defended against the interviewee’s questions concerning a possible change by expansion and not at all restricted to the marginal type of self-employment out of pure ‘need’ (Bögenhold, 1989, 1990). It seems that women experience expansion as an economic risk (Hakim, 1999) that would not be compatible with the biographical goals of ‘autonomy’, ‘healing’, and ‘development of the self’. Rather, expansion through the employment of others is seen as involving an increase in control costs and the loss of autonomy. On the other hand, self-employed women are mostly highly committed to their families, so as a consequence, the self-employment processes take place within a sensible balance of duties that should not be disturbed by expansion. In this sense, women are constantly dealing with the need for the transfer of personal autonomy.

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#### 4.1.1. The 'entrepreneurs' and the Gender Bias

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need for the transformation of an ever-present traditional gender contract. This bargaining process is experienced all over Europe.

The proven dominant type of self-employment—the desire to attain personal autonomy—was instituted with two different images of biographical self-realization. Within the analysis of the biographical interviews we discovered two emerging coping strategies. The restrictive type, which has been previously referred to in the literature as ‘solo self-employment’ or freelancers emerged here as the ‘new professional’ type, whereas an ‘entrepreneurial’ type of self-employment stressed the attainment of abstract goals in order to obtain self-esteem.

4.1.1. The ‘entrepreneurial’ strategy. The entrepreneur is forced to position him/herself on the market with new ideas and products and their new combination (Schumpeter, 1964). The product chosen is one from an array of several possible products, it is however ‘personal performance’ which is crucial to success. In contrast, members of a profession see themselves as experts of an ascertained knowledge based on routines which can associate itself with the charisma of an established professional system (Oevermann, 2001, p. 8). In contrast, the ‘entrepreneurial’ type of business is found typically among migrant men and women who are actively attempting to strengthen their self-esteem by developing a sort of ‘self-competition’. In this sense, the type of self-employment used as a means to achieve social recognition and the type of self-competition found in the case studies of native women and second-generation migrant women seem to be basically the same, since the self-competition is a means to increase self-esteem. What was decisive in each case was the success of a highly personalized form of enterprising diligence. Female migrants, as well as native-born females, who could be classified as ‘entrepreneurs’ created a market advantage through an overproportional utilization of the resources motivation and networking. In this type of self-employment as a means towards social recognition and strengthening of self-esteem we observed intensive, sometimes exhausting work as a strategy for reaching the goal. Intensive work is not experienced as a constraint, but as a deliberately chosen strategy. The individual woman, pursuing the goal of autonomy through self-employment, treats hard work as a necessity with which she has to cope, and she stresses her steady effort in motivating herself to maintain her commitment to her business despite the hard work. Whatever the particular form, we can categorize this motive as a kind of ‘pressure to innovate’ (Kupferberg, 2000), which arises out of structural exclusion of women and immigrants from the main labour market and forces them to consider other options in order to develop their biographical knowledge, as distinct from the social identity imposed upon them by the dominant society.

4.1.2. The ‘professionalist’ strategy. Decisive in the biographical processes of the ‘new professionals’ leading to ‘self-employment’ is the discovery of the biographical structure of life occupational processes and the shifting significance of various types of employment in different life phases. The subjects often discovered in the midst of life crises, such as illness, unemployment or exam anxiety, that their own affinity for work is also an economic resource, one which needs to be diligently nurtured and conscientiously adapted to the
prevailing socio-economic environments in order to be maintained or restored. Self-employment appears to be most probably best safeguarded by autonomous recourse to this resource, and is concurrently an application of ‘biographical knowledge’ (Alheit and Hoerning, 1989).

The structural model which often materializes is that of a freelancer, anchored with a deeply seeded respect for reliable, personally realized services, who would be expected to function in a capacity of crisis manager, regardless of whether the firm in question has to do with childcare, translation, pedicures, medical massage, or diet counselling. This definition has the advantage of being able to explain why this non-expensive (this refers to those personally furnished) strenuous activities are, as a rule, highly affiliated with vocational satisfaction and inner fulfilment. Furthermore, the biographies, by and large, reveal that these women did their job in an effective and responsible manner, and that they could not further delegate this work. As in the vocation of medical doctor—the classic example of a profession (Oevermann, 2001)—the freelance diet counsellors, physical therapists, healthcare employees and childcare workers passed up on the option of advertisement and attempted to adhere to and emphasize the professionally respected standards of their fields. Admittedly, the recourse to professional standardization—for example the use of certification to engage in new self-employment projects—is a new development, which finds itself in an emerging stadium.

The structure of the freelance businesswomen is characterized by a motivation to combine a pertinent and fulfilling activity with the social duties expected of maintaining a family. In some cases a greater degree of flexibility regarding work schedules is punctuated, as well as the ability to have childcare made available at the workplace. Both of these opportunities are, however, in direct conflict with not only professional standards but also the accrual of sufficient monetary compensation. The autonomization of the vocational aspect of life thus often creates new economic dependencies, which are caused by family interests as well as subjectively understood neglect of family-related socialization commitments.

4.2. ‘Mixed Embeddedness’ and Social Security

Self-employment offers the advantage of being one’s own boss; time schedules can be tailored to conform to family needs. The sobering disadvantage of non-expensive self-employment projects is the serious lack of social security, which in terms of time–work relationships can only be recorded in approximate figures. This grave disadvantage was taken into account and addressed in various ways by our interview partners.

Considerable differences between female and male self-employment come to light which reveal that men typically attempt to get around the informal—frequently highly ethnicized—work sector through networking, while women have also been able to locate and secure the appropriate welfare resources for self-employment activities in Europe. On the basis of our results such social benefits, in a conscious combination with ‘new professionalism’ and ‘entrepreneurial’ strategies, are given a completely new meaning in comparison to that developed in the model of ‘mixed embeddedness’ advanced by Rath and Kloosterman (2003). They are assigned a support function for an expanding model of independence as self-employment and transferred to new fields of activity. Within the employment in the ‘bridging allowance’ periods encounteredations, has been inst biographical restrict employment.

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activity. Within the considerable scope of support for the definition of self-employment in the sense of an autonomous 'new professionalism', the 'bridging allowance', or the provision of unemployment funds in insecure periods encountered between dependent and independent employment situations, has been instituted in all European countries as a protected phase of biographical restructuring between phases of dependent and independent employment.

In this sense we can interpret the socially secured start of self-employment in a phase of occupational recommencement and biographical change in gears as a specifically European variant of the socio-cultural embeddedness of economic processes.

5. Policies and their Paradoxes

5.1. The Concept of Social Citizenship Policies

Policy targets taking into account starter strategies involve a shift from welfare, professional training, rehabilitation, and subsidies for work places towards active social integration. Societies within the EU are developing new concepts and instruments of integration strategies, which no longer aim only to structure and strengthen big economic units but also seek to improve social integration on the level of self-employment projects. Such policies have been developed on the European, the national and the local level. In our project, we started from the hypothesis that social citizenship policies can consist of policies which encourage participation in the economy through the self-organization of workplaces.

T. H. Marshall's classic distinction between civil, political and social rights (Marshall, 1973) made the assumption that existing civil and political rights would have to be complemented by the development of social rights in order for full citizenship to be guaranteed. Astonishingly, the development of the EU did not follow this pattern of diverse national types of citizenship, mainly the American and British types. On the contrary, social rights were primarily granted to settled immigrant populations, while the full political rights of native citizens of the single European states were broadly denied to immigrants (Faist, 1995). Social citizenship policies in this way acquired the character of 'multiple ... rights and obligations ... expressed through an increasingly complex configuration of common Community institutions, states, national and transnational voluntary associations, regions, alliances of regions' (Meehan, 1993, p. 1), which has also been called a concept of 'nested citizenship' (Faist, 2000). Our investigative interest was to discuss, in the light of our empirical findings, whether these 'nested' European citizenship policies were able to complete and improve national welfare concepts or whether they created paradoxical and/or negative effects.

5.2. Several Types of Social Citizenship Policies

Throughout our project we generally found three types of social citizenship policies for new self-employment:
(1) Individual bridging allowances from unemployment to self-employment differed according to the different types of welfare states and followed the logic of the single nation-state.

(2) Collective self-employment programmes like the NOW programme on the European level tended to replace rather than complement national welfare programmes.

(3) Targeted consulting and mentoring programmes on regional and communal levels worked to complement national and European programmes.

5.2.1. Bridging allowances. The bridging allowance is the main labour market instrument used by national governments to support the self-employment of unemployed people.

The national institutional framework obviously has a big impact on how immigrants cope with the problem of starting their own business. Although in the German, Danish, Swedish, and British cases immigrants have the opportunity to receive a start-up subsidy, only Danish and British immigrants have used this option frequently while the German immigrants seem to have been largely unaware of its existence. A major focus of our analysis has been the biographical evaluation of this instrument. The members of the different categories of our sample tended to vary in response to this policy measure in each country. There are many differences in the welfare regimes of the different countries, and among the north European countries.

We observed that in Denmark, the UK, and Sweden there was a rather high take-up by migrant men and women as well as by native women of the bridging allowance before starting a business. In Germany, on the other hand, the take-up by native women was high, while take-up by migrant men and women was very low.

However, a major complaint of the native women who benefited from it was that the bridging allowance was not adequately accessible for the unemployed, because they lacked the appropriate information.

Concerning the duration of the bridging allowance, it seemed (mainly in relation to the ‘modesty’ of the business type that women are creating) that the restriction of the support period to 6 months in Germany is rather short. The Danish case seemed to offer good practice, with a period of up to 2 years, but this practice has meanwhile been abolished. Still, even the longer bridging allowance in Denmark was evaluated as too short by some of the female interviewees. The possible combination of self-employment with unemployment benefits, granted on an unlimited basis, was therefore seen as the better solution.

Swedish and Danish self-employed reported that the level of the bridging allowance would not be sufficient to support the first period of business, while the high tax rate in Sweden would hinder the process of business stabilization.

The ambiguity of this issue becomes obvious when one considers that a longer period of support for the self-employed person could also mean that that person would not be exposed to the necessity of developing the business and becoming genuinely independent. Still, the biographical records make it obvious that self-employed women in Germany considered the bridging allowance as a strategy towards self-commitment, aiming to put themselves under pressure to develop their business and to become independent within the duration of the bridging allowance.

In general, the bridging allowance was positively evaluated by all clustered groups of native and national welfare policy.

5.2.2. Collective self-employment projects have been an issue in recent years. These projects are, however, in recent years.

A wide range of migrant women in Italy has a tradition for integrating Italian society. The realization of the aim of collective self-employment programmes is an important aspect of the implementation of self-employment policies. The present case study shows, however, that the business concept has enabled the re-use of the image. The support of the project is active in promoting the image of the business concept. The women in the projects engaged in the projects and the projects have demonstrated that a necessary motivation to take on collective self-employment raises interest in or motivation...
groups of native and migrant women as well as migrant men as a useful national welfare policy, and the European comparison made it possible to detect the best practices in order to universalize them throughout Europe. The main criticism of this policy measure is the short duration of the allowance in some European countries, the restriction to those individuals eligible for unemployment benefits, and the poor information policies concerning migrant men and women.

5.2.2. Collective self-employment policies. Policies to support self-employment projects have been criticized because of their male majority member bias. Therefore, in recent years policies have been designed to address the specific deficits, needs and resources of women and migrants.

A wide range of policies have supported collective self-employment for migrant women in Sweden and Germany and for native women in Greece. In Italy there is a tradition of cooperatives, which have also been an instrument for integrating Italian and minority women into the paid work sector.

The realization of these projects has shown how difficult it is to achieve the aim of collective self-employment. At the same time paradoxes surfaced in the design and implementation of these policies which made the projects even more unstable.

The collective self-employment projects have been almost exclusively top-down policies. The projects have been conceived by policy makers and policy implementers and then suggested to the unemployed women. The policy implementation in some cases took the form of a middle-level top-down policy within ethnic organizations, conceived by the administrators of ethnic and migration issues active in the ethnic community and not by the women who would utilize them. The interviews with migrant women in our samples showed, however, that among migrant women a specific expertise about business concepts could be mobilized and supported by policy, which would have enabled the realization of a bottom-up approach that could be more promising than the top-down approach. However, bureaucratic rules that shape the support of such projects make this extremely difficult, since the authorities are committed to eligibility criteria, like long-term unemployment, that do not always apply to all members of such a group.

In the biographical records of collective self-employment for migrant women the projects are usually described as belonging to the sector of domestic work. Migrant women's skill resources are perceived as being confined to traditional gender skills like cooking, cleaning, sewing. However, the women that participate are frequently better qualified, having formal qualifications from their country of origin that they could not capitalize on in the labour market of the host society. The project planning seems to rely on some stereotypes of the 'migrant woman' that do not quite reflect reality, ignoring existing skills, resources, and potentials.

Tactics engaged in recruiting participants for collective self-employment projects have demonstrated that the main incentive of many project administrators was to reduce unemployment statistics and not to find properly qualified participants. A number of women admitted to such projects lacked the necessary motivation to pursue concrete professions, self-employment or collective self-employment, and in some cases, migrant women without any interest in or motivation to join such projects were forced to participate.
In this practice we can observe once again the paradox of promoting so-called autonomous economic activity by using patronizing instruments. This paradox can be overcome or mediated only if planning and the recruitment of participants takes their needs, resources, and biographical plans into account.

In many cases participation has been a socialization process, and participants have evaluated their participation in the project as a source of increased self-esteem and social integration competency. Nevertheless, this side effect may counteract the economic success of the project. Starting a project when some of the participants are uninterested in the outcome means the chances of successful completion of the project are reduced. The already high complexity of a collective self-employment project increases considerably if the project is also required to generate motivation in non-motivated persons.

We found that in southern Europe, in particular in Greece and Italy, self-employment activities take place in a social policy vacuum (Lazaridis et al., 2000). The analysis of self-employment initiatives undertaken by Albanian and Pontian migrants in Greece and African migrants both in Greece and Italy showed that self-employment is viewed in four different ways. First, it is seen as a 'way out' of the exploitative working conditions in the informal economy. Secondly, it is seen as a 'natural option', because the community engages in this activity; a particular self-employment is typical amongst a particular group as a way of entering the labour market. Thirdly, it can be described as a way of expanding one's ideas, becoming independent and creating jobs for others. Finally, it seems that setting up and running a business in a social policy vacuum makes informal networks (family, friends, community) very important.

Self-employed Italian women in Calabria characterized 'self-employment' as a means to earn a supplementary 'family income' (Privitera et al., 2001). The 'modest' business types in southern Europe are frequently informal, not registered for taxation, and thus officially invisible and ineligible for public support. It would therefore be better to call 'modesty' of business 'informality', as it is closely connected with the Mezzogiorno system of illegal and informal work which was established in Italian history long before the arrival of the first immigrants, but which had a big impact on how immigrant work was inserted into Italian society (cf. Reymo in this issue).

In Greece and Italy collective self-employment projects are offered to native women who have difficulty finding a job on the labour market. In Greece, in the Athens area, the participants are typically women older than 55 who have no or only limited working experience in the non-domestic sector, having been housewives and mothers. The problems arising in these projects are not quite the same as the problems in the projects in the north European countries. Here too there is a serious motivation problem, but it appears in a different form. Here we do not perceive the problem of the exertion of pressure to participate. The women are more interested in the projects, but their motivation is oriented towards aspects of the project other than its goal. They are motivated to participate not because they are interested in the project goal, but because the subsidized project participation appears to be a substitute for the missing job, a reasonable occupation, or unemployment benefits. Under these circumstances, the outcomes of the projects are unsatisfactory here as well, since seriously motivated participants realize that the other participants are not seriously interested in collective self-employment. European social citizenship policies turn, in these cases, into substitutes for non-existent national welfare policies, their character as act.

In Europe, entrepreneurial strategies support job creation the so-called third sector finance projects in the 'enterprises' because the local market, and or because they are target groups. As part of the support from public markets. Since these markets, they are part of those arising in the ci.

The aim of social enterprises: groups either by a mission on the market to dependent from public transitory characterous enterprises, non-social enterprises are of the market econon et al., 1998). Evaluations of the enterprises have been significant management skill, independent of social members through the social requirements.

A major obstacle to the accumulation of 'social networks' cooperation with local citizens have to solve the trust of the members in complex relationship between productivity and especially in relation to.

In conclusion, we discuss the social (or ethnic) they work with the biographical resource deficit-oriented and the citizenship policies networking.

5.2.3. Targeted consultations: views has shown that in Europe (Denmark, S
national welfare policies (like bridging allowances), but in this way they lose their character as activating and structurally transforming policies.

In Europe, entrepreneurship has been discussed not only as the outcome of individual strategies but also as the outcome of policy measures designed to support job creation through projects oriented towards entrepreneurship in the so-called third sector. Labour market and industrial policy programmes finance projects in this sector as 'social enterprises'. These organizations are 'enterprises' because they have entrepreneurial targets, offering services on the local market, and they are 'social' because they offer socially useful services or because they are targeted to employ members of vulnerable or marginalized groups. As part of the non-profit sector, they rely on mixed resources, receiving support from public finance and from selling their products or services on the market. Since these enterprises operate in the context of local needs and markets, they are part of the local economy and aim to serve needs such as those arising in the care sector (Evers et al., 1998).

The aim of social enterprises in the long run is to create jobs for vulnerable groups either by a mixed financing concept or by strengthening their position on the market to help them become less dependent on, or entirely independent from public financing. Thus some of the social enterprises have a transitory character since they aim to enter the market as 'normal' autonomous enterprises, moving from the non-profit to the profit sector. In this sense, social enterprises are exposed to the conflicting demands and requirements of the market economy and public and social strategies and interests (Evers et al., 1998). Evaluations of social enterprises in Germany have hinted at serious weaknesses on their pathway to autonomous economic activity. These weaknesses have been specified in terms of the entrepreneurial concept and deficits in management skills. On the one hand, the business concept should be independent of social aims, but on the other hand the recruitment of company members through the labour administration rarely takes into account managerial requirements (see also Christe, 1995, 1997).

A major obstacle that social enterprises have to overcome, however, is the accumulation of 'social capital', i.e. the capacity for self-organization and cooperation with local agencies in the mobilization of resources. In particular, they have to solve the problem of self-organization as a collective problem of trust of the members in each other. In various forms of group enterprises, the complex relationship between organization and creative leadership and between productivity and solidarity is still in need of further investigation, especially in relation to the gendered socio-cultural dynamics of group processes.

In conclusion, we discovered that most of the policy programmes targeting special social (or ethnically defined) groups are trapped by the paradox that they work with the hypothesis that these groups embody special cultural and biographical resources, but the programmes and the access criteria are still deficit-oriented and the results are patronizing types of so-called 'active social citizenship policies' which are unable to sustain agency, creativity, and networking.

5.2.3. Targeted consulting and mentoring programmes. The analysis of the interviews has shown that migrant men and women, especially refugees in northern Europe (Denmark, Sweden, Germany) and migrants in southern Europe
(Greek ethnics and Africans in Greece, migrants in Italy) are very frequently people with good formal qualifications that cannot be used in the labour market of the host society. This has also been the case for the so-called 'guest workers' in Western Europe, but not on such a large scale. There is a lack of policies designed to detect qualifications and help in formulating ideas and entrepreneurial concepts. The key informant's interviews on the regional policy level in Germany (RKW, Regional Economic Counselling Service) have shown that consultancy services offer help for corrections and evaluation of an existing idea and business concept. Consultancy services, however, are rarely skilled in shaping diffuse ideas of self-employment into business concepts and detecting hidden resources that can be matched to market demands. The comparison between the Danish, Swedish, and German cases shows that a very active entrepreneurial policy, as in the Swedish case, is not necessarily something positive. On the contrary, this can contribute to a clientelization of the entrepreneur, who remains as helpless as before. Such an effect may or may not be intentional—one should not exclude the possible interest of the Swedish welfare state bureaucracy in socializing their clients to passivity in order to legitimate the need for this particular type of professional service, mostly in the care sector. In any case, it is difficult to argue that it helps create a more entrepreneurial climate in the country (Mason, 2002).

An exception that can be praised as a 'good practice' is the policy pursued by the city of Stockholm, which offers an orientation consultation for migrants who are considering the possibility of starting their own business, but are not yet in a position to formulate a reasonable concept because they lack insight into the host society.

In this respect migrants structurally resemble native women without work experience, who need more intensive consultation on business than people who have been long integrated into the work sphere. Detecting biographical resources could be the goal of an intensive orientation consultancy which could be made available to native women as well as to unemployed migrants or generally to those who want to start a business. Such a consultancy should be combined with mentoring in the first phases of a start-up. However, given the very different evaluations of the mentoring practices engaged in the UK, Denmark, and Sweden, it should be said that mentoring should be offered by people with the appropriate skills. In order to provide support to people in a transitional phase, the institution should be supplied with the competency and skills it needs to support the biographical work of the client in order to establish a self-employment project.

6. Conclusions

The marginalized role of growing numbers of native and migrant women within the sector of paid work in conjunction with the modification of the societal 'gender contract' have influenced women's traditional role in the collective strategies of family businesses. A propensity to develop distinctive individualized strategies, professional plans favouring new working patterns, and entering entrepreneurship on their own have been the consequences. Changes in family structures and new demands for childcare have also led to the emergence of entrepreneurship as a flexible paid work option and thus as a coping strategy for women. A number of case studies have shown that balancing family and to break out of salaried employment not only avoid the 'glass-ceiling' (Vianello and Moore 1990).

Still, the clear disadvantage of social security, in combination with autonomy, gain a co-male-dominated model of an expanding model of female-dominated informal self-employment, which is transiting into a more active role in the economy. The socially sanctioned as a specification of economic process.

However, support is tied to preconditions and the sector's position for them to employment recognition. Here one can read as a regulative society with a site of prior employment allowance, policies on occupational society conditioned by, if not necessary, which in turn transfer resources.

What is needed is a bottom-up networking, lancers with umbrella for more sustained discussions within the part of the European employment.

Note

1. This article is the out of employment activities and social citizenship act on the international part for their precious contr.
are very frequently used in the labour or the so-called 'guest' role. There is a lack of formulating ideas and views on the regional selling Service) have in evaluation of an s, however, are rarely business concepts and market demands. The cases shows that a very not necessarily some-clientelization of the an effect may or may sible interest of the clients to passivity in f professional service, ve that it helps create 2002).

is the policy pursued utilization for migrants in business, but are not cause they lack insight women without work business than people detecting biographical on consultancy which unemploy migrants r a consultancy should art-up. However, given es engaged in the UK, g should be offered by support to people in a th the competency and the client in order to

balancing family and work is a strong motivational factor explaining attempts to break out of salaried corporate positions. In addition, women start self-employment not only in order to avoid unemployment but also in order to avoid the 'glass-ceiling effect' prevailing in the sphere of labour (see also Vianello and Moore, 2000). At the same time they try to avoid the consequences of the still influential image of a 'standard biography' (Osterland, 1990).

Still, the clear disadvantage of non-expansive self-employment is the serious lack of social security. On the basis of our results, we can say that social benefits, in combination with a 'new professionalism' and its endeavours towards autonomy, gain a completely new and positive meaning in comparison to the male-dominated model of 'mixed embeddedness'. In contrast to male-dominated informal family businesses, here we find a supportive function for an expanding model of individual independence in the form of self-employment, which is transferred to new fields of activity. In this way we can interpret seeking self-employment as a phase within a process of occupational reinsertion. The socially secured phases of biographical adjustment could be interpreted as a specifically European variant of the socio-cultural embeddedness of economic processes.

However, support mechanisms provided by social welfare states are closely tied to preconditions which are particularly difficult for women, migrants and specifically the second generation of migrants, young adults to meet. It is difficult for them to fulfil the precondition of a long-term period of full employment recognized by the various national social insurance programmes. Here one can readily identify a vicious circle of state policies in a highly regulated society such as the Federal Republic of Germany. For the prerequisite of prior employment as a condition for the attainment of a bridging allowance, policies are tied to an idealized vision of an intact, ongoing occupational society. Furthermore, the drawing of a bridging allowance is preconditioned by, if not citizenship, then a fixed residence status ('denizenship'), which in turn can itself be endangered by the acceptance of such transfer resources.

What is needed is reflection on and empirical investigation of new types of bottom-up networking which could provide the new entrepreneurs and freelancers with umbrellas for professional solo self-employment and with structures for more sustainable social security. This is a task that should also be discussed within the framework of the requirement for new orientations on the part of the European trade unions regarding non-privileged forms of self-employment.

**Note**

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Considering the Ethnic Business:

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1. Introduction

In order to combat countries introduced employment schemes of participation-stats in the region of Fran women (both native of 20.5%, whereas th considerably higher even lower rate of pa the unemployed, wit the average unemplo rapidly increasing rat women (Apitzsch, 20 categories arising tl equally (men and wom higher percentage of is presently the case. do not benefit from specific social groups target groups to the :

In this article I sha for business starters; Assumptions about activity underlie polici of granting bank loan and thereby shape th On the other hand, discourses on self-em

In this article I v resources needed fo perspective, I propos as an important reso