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**Ethnic Albanian immigrant entrepreneurs from various
Balkan regions living in Switzerland and their struggle,
successes and failures: A qualitative study**

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Ethnic Albanian immigrant entrepreneurs from various Balkan regions living in Switzerland and their struggle, successes and failures: A qualitative study

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Abstract:

Ethnic Albanians have migrated to Switzerland in large numbers in the 1990s in search of better lives and an escape from the deteriorating peace conditions of the home region due to the Balkan wars. Immigrants went on and settled into the Swiss communities undertaking jobs while a sizeable number also opted to build their own companies and become entrepreneurs. Past research has not fully captured the issues connected to entrepreneurship among immigrant Albanians in Switzerland. The current study thus has employed a qualitative methodology comprising carefully tailored questionnaires distributed among the sampled Albanian immigrants who have started their own businesses after migrating to Switzerland. A total of 100 entrepreneurs belonging to as diverse groups as possible such as the inclusion of females, individuals of different ages etc. were recruited in the study with their prior informed consent to enroll in the study. The questionnaires were filled by the entrepreneurs and the data acquired showed the significant contributions of Albanian entrepreneurs to Swiss society. Results showed that Albanian entrepreneurs in Switzerland had witnessed a positive or neutral approach from society towards them. The entrepreneurs also presented mixed views about returning to their home country, as half of them wanted to go back. The study presents an overall perspective of the Albanian immigrant entrepreneurs in Switzerland and how their lives have turned out in a new country with limited capital and knowledge of the local customs to start with.

Keywords: Immigrant entrepreneurship, Albanian Immigrants, Immigrants in Switzerland, Self-employment

1. Introduction

Moving from one country to settle in another in search of better living conditions is termed 'migration' (Faist, 2000). Immigration to another country could be for seeking employment or to endeavor a new business venture with the risks of making profits, known as entrepreneurship. The act of an immigrant settling into a host country, building a new business course, designing and running it is termed 'immigrant entrepreneurship' while the business is termed as an immigrant business (Dalhammar, 2004). Immigrant entrepreneurship is an indispensable part of any country's economic development, as the business returns to the country in profit. According to the economic analysis at the state of Massachusetts of United States in 2008, 14% of the foreigner population made up for more than 60% of new businesses (Hohn, 2012). This positively impacts the host country, boosting the economy and employment opportunities and decreasing unemployment. The United States has long been an advocate of making favorable conditions for foreign immigrants to live and thrive with their business enterprises in the country.

Migration to another country is by choice from a developing to a developed part of the world. However, sometimes migration is imposed by various factors such as conflicts and deteriorating peace conditions in the home country. Such migration was also seen in the Albanian community in 1990 to Switzerland due to the deteriorating state of the region and the breaking up of Yugoslavia. The Albanian diaspora currently makes up to about 250,000 or 2% of the Swiss population. The largest proportion of these ethnic Albanian immigrants is from Kosovo, with a large group of immigrants from Northern Macedonia, too. Though a major portion of the immigrants went into jobs under different employers, a significant percentage of the community became self-employed and entrepreneurs.

Compared to other countries of similar economic statuses, Switzerland has a considerably lower proportion of natives and foreigners in the field of self-employment. This is due to the fact that an average employee's daily wage far exceeds the daily wages in other countries. This keeps one from entering a high-risk occupation such as entrepreneurship since the immigrants have lesser knowledge of the local country's law and customs. Numbers in the past years suggest that a Swiss national is far more prone to opening a company in the country when compared to an immigrant. This is also possibly partly because of prejudice towards immigrants. Despite existing bias and obstacles, the Albanian immigrants in the country have gone on developing companies, taking risks, making profits, providing jobs to the locals, and helping the economy of Switzerland. Notwithstanding, the majority of Albanian entrepreneurs in Switzerland own a small company; the contribution to the goodwill of the community and economy of the country is still present.

A lack of research and literature on the status of Albanian immigrants and the problems they faced at the time of migration and setting up their businesses provides a gap in understanding the struggles and development of a conducive environment for the immigrant industry to settle and prosper. Most of the studies focused on the Swiss policies that make it easier for entrepreneurs to build or start a company. However, these do not address a specific ethnic group. Chauvinistic behavior towards Albanian immigrants has been reported previously partially due to religious issues stemming from Islamophobia and because of belonging to a less westernized part of Europe (O'Dea, 2015).

The current study focused on the specific ethnic Albanian entrepreneurs from different origin countries such as Kosovo, Serbia, Montenegro, and Macedonia having first or second generation of migrants. The study has provided insight into the complications, hurdles, and facilitations encountered by the Albanian community. The current research provides an

overview rather than quantitative analyses to keep the information sensitive and first-hand. This study presents a broader perspective on the obstructions immigrant entrepreneurs face in general, and Albanian immigrants in particular, in Switzerland in pursuit of making a self-sustained business and life for themselves.

2. Literature Review

2.1. Immigrants and Entrepreneurship

According to (Faist, 2000), moving from one part of the country to another is relocating, whereas moving from one country to another is migration. A group of researchers (Vinogradov & Milton, 2008) further added to the explanation of immigrants by classifying them into two categories: the first-generation (a person born outside his current country of residence, with both parents born abroad) and the second-generation immigrants (person who is born inside the current country of residence, but both parents are born abroad). However, a person is considered native if born in his/her current country, with both parents born in the same country (Vinogradov & Milton, 2008). Entrepreneurship can be defined as the process of creating value for business and social communities by bringing together unique combinations of public and private resources to exploit economic, social, and cultural opportunities in an environment of change.” In their opinion, entrepreneurship functions in three different dimensions: innovation, where the entrepreneur looks for new opportunities, risk-taking, where the decision is taken for new opportunities; and pro-activeness, where entrepreneur takes steps for something new on their own decisions” (FILLIS & RENTSCHLER, 2010). Entrepreneurship is categorized into the following broad terms: small or medium entrepreneurship and large entrepreneurship; micro stands for organizations with a maximum of ten employees, small stands for organizations with up to 50 employed workers, and medium for those organizations that comprise up to 250 employees (APEC, 2003).

With the emergence of immigration as a popular and widespread subject in the field of social sciences, immigrants in terms of their contributions to the economy gained special notice from researchers worldwide in the 1980s. The documentation in America prompted the analysts to uncover the fact that immigrants had a higher likeliness towards self-employment in comparison to native inborn citizens of the country (Hiebert, 2002). The United States continuously attracts immigrants from all over the world, legally immigrating, but a large number includes illegal immigrants. Immigrant entrepreneurs and business owners are responsible for major contributions to the economy of the United States of America making up to 17% of the total newborn business ventures, amounting to 13% of all business owners (Fairlie, 2012). Considering the minor portion of immigrant businesses out of the country's total businesses, the contribution to the economy is significant. It also provides a large number of jobs to the locals by expanding the job market and creating wealth in the process for the population. The eagerness and commitment to take risk and overcome them is a noteworthy property of immigrant entrepreneurs. This allows them to be more capable than local entrepreneurs.

2.2. Factors to immigrant self-employment

Inequality and wage discrimination, rampant unemployment and underemployment, scarcity of necessities of life, and severe political climates motivate an immigrant to find a company and pursue self-employment (Light, 1984; Musterd, Andersson, Galster, & Kauppinen, 2008). Finding a job and competing with the locals for an upper hand in understanding the local customs and ways of society is a difficult task for immigrants. Apart from the abovementioned reasons, the decision of self-employment among the immigrants is also an attempt to be accepted within their community and recognized for their efforts (Sahin, Baycan, & Nijkamp, 2011) driving their ambitions. This suggests that a mix of factors motivates immigrants to

choose to start a venture of their own. Simultaneously, according to most researchers, two main factors bring migrants into self-employment, the “Pull” and “Push” elements. In a study by Kirkwood, it was determined that the push factor was more common than the pull factor among immigrants. Four types of push factors: dissatisfaction, being helped by an employer, work atmosphere change, and family motive (Kirkwood, 2009). Unlike push factors, pull factors come as a free choice. Pull factors are considered positive, where the immigrant enters entrepreneurship due to excellent opportunities (DeFreitas, 1991). Immigrants are an essential factor for a few industries (Nguyen, 2008). Well-trained and educated immigrants, being more helpful for the organizations, are more likely to contribute to a higher organization level. These immigrant groups can enormously contribute to urban growth performance (Eraydin, Tasan-Kok, & Vranken, 2010). However, researchers reiterate the assumption that immigrants are more likely to be unemployed than locals (Stören, 2004). Many immigrants are unskilled, which could be the main barrier to finding a job in the host country.

2.3. Migrations toward economic development

According to Lewis and Harris Torrado models, out-migration from underdeveloped countries significantly impacts the development of their origin country (Harris & Todaro, 1970; Lewis, 1954). Remittances play a significant role. The money sent back home by the immigrants to the family members in the country of origin plays a significant role in the country's financial development by increasing the foreign currency influx and the foreign exchange reserves. During 1970-1980, this view somehow switched, for migration was to be blamed for the slowdown of the undeveloped countries' economic development. According to these ideas, migration created financial dependencies between rich and emerging countries, causing the "brain-drain," from poor to rich countries. Nowadays, the diaspora is seen as a catalyst of innovation and development, and immigrants are seen as development agents (Beine,

Docquier, & Rapoport, 2008; Di Maria & Strykowski, 2009). Official statistics in Kosovo do not provide realistic numbers regarding remittances, as most Albanian diaspora does not declare their money while entering their country of origin. It is believed that remittances in Kosovo far exceeded the amount of one billion Euros, which is half of the state budget of Kosovo in 2018 (Kosovo, 2018).

2.4. The role of the cultural difference and family

Upon immigration, migrants bring along a range of cultural values, which may seem unusual and strange to the local population. Those cultural values differ not only in religious practices, social behavior, etc., but also have a massive influence on the economic decisions of immigrants and their families in the host country (Berry, 1997). According to Global Entrepreneurship Monitor, the most extensive ongoing study of entrepreneurial dynamics in the world, "Entrepreneurship as a Desirable Career Choice," is an important variable that shows the countries' attitudes toward business activities. This indicator demonstrates, in an exciting way, the percentage of adult people (18-64) who believed that self-employment is the right strategy for career development. According to the GEM survey of 2014- 2015, different countries gave different values of this indicator. For example, Guatemala showed the highest amount of this indicator, 95.6%, followed by Brazil, with over 70% in the Philippines and South Africa. Between 50% and 60% are the US and most EU countries, and below 50% are India, Japan, Finland, and Southern Korea (Hart, Levie, Bonner, & Drews, 2015).

Some cultures and nations have other thoughts about wealth gathering. They expect individuals to share one's wealth with their families. It is even hoped to share with distant relatives in some cultures. In such cases, the immigrant entrepreneur is expected to contribute to charity organizations, religious organizations, and the community as a whole, to both their origin and host countries (Lindley, 2009).

2.5. Immigration in Switzerland

Immigrants in Switzerland make up more than 20% of the total Swiss population. According to the Federal Statistical Office, out of a total of 8,484,130 permanent resident population in Switzerland, 2,126,392 are foreigners (FSO, 2018), with an average increase of 2.4% every year from 2002 to 2011. This new wave of immigration was closely linked to the adoption of the Free Movement of Persons Treaty (FMP) with the EU / EFTA States in June 2002. In the framework of the OECD countries, the most substantial growth in Switzerland was recorded in foreign inflows in 2010 (OECD, 2012). Since 1970 the government has been in pursuit of managing the influx of migrants to alleviate the conflict between economic needs and political pressure by nationalist groups (Gross, 2006). New entry of workers was controlled by a policy of quotas established on work permits. Still, the overall dynamic of the whole system has caused a major increase in new workers that are not covered by the quotas.

Although Swiss, due to its working conditions and lowest unemployment rates, had been an attractive place for workers, significant disproportion had been reported in terms of the unemployment rates of immigrants against the Swiss natives. Yuengert (1995) reported that the unemployment rate of immigrant women in Switzerland was 9.1 percent against 3 percent for that of native women in Switzerland. Similarly, the unemployment rate stood at 7.2 percent for immigrant men against 2.8 percent for the native Swiss men (Yuengert, 1995). Due to the massive migration, local workers and trade unions protested against immigrant employment. Many studies were done to examine the labor market effect of new immigrants in Switzerland. Most of the research results have shown no evidence that low-skilled employers' wages were affected by the immigration inflow. Few arguments found a slightly negative effect on the wages of high-skilled employees (Favre, 2011; Gerfin & Kaiser, 2010; Sheldon & Cueni, 2011).

2.6. Albanian Entrepreneurship in Switzerland

According to the OECD report of 2012, Switzerland has a self-employment rate of 10.7% of natives and foreigners in non-agricultural sectors, compared to the average of OECD countries, which was 16.1% (OECD, 2012). The main factor that keeps the self-employment rate in Switzerland low is the high salaries (Guerra, 2012). Meanwhile, certain factors encouraged the increase of self-employment in Switzerland, i.e., the development of the ICT sector, improvement in production processes, the rise in outsourcing activities, and financial and personal reasons (Birchimier, 2000). On the other hand, talking about ethnic Albanians specifically, a lack of literature does not illustrate the problems they encountered, particularly since the significant influx in the mid-1990s began (Schindall, 2009). The scholarship is only beginning to meet the need to understand the complexities of immigrants to Switzerland. Data from the 1960s and 1970s demonstrates that Albanian immigrants made decent progress and became established members of Swiss society (Bradley, 2010). However, recent politically motivated events within the European community and a small minority of new Albanian migrants to Switzerland tainted these individuals' attitudes toward seeking a better life in a new country (Bradley, 2010; Dauti, 2014). Another facet of the Albanian situation in Switzerland relates to the integration difficulties. Language factors, and difference in access to equal education standards to that of their Swiss counterparts (Jorio, 2005; O'Dea, 2015). Religion and racism are also sensitive and important aspect faced by immigrants, making integration into Swiss society stressful for many Albanians (Bradley, 2010). Behind every successful business resides the impact of conducting trade, of what type and general interest, and if these ventures encounter prejudice based merely on the owner's ethnicity (O'Dea, 2015).

Despite the abovementioned studies, immigrant entrepreneurship has still attracted considerably limited focus in the area of entrepreneurship. The lack of literature is due to the lack of awareness amongst the researchers regarding the widespread prevalence of immigrant

affinity towards entrepreneurship and due to the limitation in the appropriate theoretical framework to study the subject.

3. Methodology

3.1. Research Approach

The current study used a qualitative strategy of study where the research method of interpretivism was applied, and no numerical or quantitative data was to be part of the research (Bell, Dahl, Moore, & Kalso, 2005; Sarantakos, 2012; Silverman). The facts in interpretivism are abstract and are guided by intangible and difficult-to-measure factors, such as social, cultural, and economic factors. A study of interpretivist philosophy by researchers assumes that access to reality is only achievable through language, various modes of communication, instruments, consciousness, and meanings shared among people (Myers, 2019). Because of the abstract variables such as reasons for a strategy and decision (the what and how) of the subject to an action taken, were difficult to measure and had complex connections between them, therefore, the interpretation was found to be more practical and applicable using this approach.

3.2. Sampling Strategy

The current study analyzed two distinct groups of respondents using a stratified random sampling method. First, a sub-group was randomly selected from the entire business community in Switzerland. Next, participants were selected based on the criteria that they belonged to Albanian ethnicity. Overall, 100 Albanian business immigrants were contacted through e-mail to ask for their willingness to enroll in the study. They were included in the study after obtaining their informed consent. Achieving an accurate figure for the number of subjects to be recruited is almost impossible, as the Swiss Federal Statistical Office does not

provide specific information, such as the ethnic background of business owners in Switzerland. In general, approximate figures are provided for the number of immigrant entrepreneurs in Switzerland. The sample group was kept diverse to represent equal participation of women and men. Bias was avoided by keeping no beforehand contact with the participants. For confidentiality reasons, the job titles of the first contacts and information of such types are not disclosed.

3.3. Data collection

Questionnaires were used to collect data from the respondents. The reason why a survey method by questionnaires was selected for this research was because of the reliability and the fact that it is an efficient and quick approach for collecting information from various respondents at a time. This is particularly crucial when referring to a big project with numerous multifaceted objectives and where time limitation is one of the main factors (Bell et al., 2005; Silverman). The research questions covered various aspects of the immigrant entrepreneurs for their success or failure in the immigrant market of Switzerland. These factors include but are not limited to ethnicity, background, prior experience, enthusiasm and drive, among others.

The immigrant entrepreneurs in Switzerland with one parent of Albanian ethnic origin were recruited in the study, and data were collected using these questionnaires distributed among the selected immigrant entrepreneurs.

4. Results

4.1. Demographics

Biographical representations of the age, gender, and family backgrounds from the questionnaires conducted with Albanian entrepreneurs in Switzerland are shown in Figure 1. The results show that around 50% of the entrepreneurs belong to the age group 31 to 40, while about 27% are from 21 to 30. This very young age for entrepreneurs also includes the tendency to become independent, which prevails among Albanian immigrants in Switzerland. About 17% belong to the age group of 41-50. While another part, relatively smaller than the other age groups, is over 50 years old. Figure 1A represents the data from this search. Although a serious effort was put into striking a balance between the sexes of the interviewees, it was almost impossible to match the number of both genders. Therefore, in this finding, the difference between male and female entrepreneurs is quite significant, with 89% males and 11% females, as depicted in Figure 1B. This percentage ratio of female entrepreneurs in the Albanian community in Switzerland is much lower than the current position of the total female entrepreneurs in Switzerland as a whole. As of Q2 2019, the percentage of female entrepreneurs in Switzerland stood at 37.3% (Source: FSO, Swiss Labor Force Survey (SLFS), 2nd quarter 2019 (quarterly publication)).

It is very important that despite their very young age, referring to the outcome of the questionnaires collected, most Albanian entrepreneurs in Switzerland are not born in Switzerland. Figure 1C shows that about 80 percent of respondents said that, despite the development of their business activities in this country, they were not born in Switzerland. The rest, about 20 percent, said they were born in Switzerland. In order to get a more specific answer, the question of whether any of their parents were born in Switzerland was posed: whether the father, the mother, or neither parent was born in the Helvetic Confederation. It is

very interesting that from all the respondents, the same answer was received as none of the interviewees' parents were born in Switzerland. When asked about their status in Switzerland, about the documentation they have here in Switzerland, about 63 percent of them stated that they have Swiss citizenship (Fig 1D). This is a very interesting factor because, from the researcher's personal experience, a very wide integration is required in Swiss society to be provided with a Swiss passport. Albanian entrepreneurs in Switzerland must be sufficiently integrated into this country. About 27% of them stated that they are provided with a residence permit of category C. The rest have other categories of residence permits or possess citizenship of the European Union.

4.2. Business success in relation to background and motivation

In this part, questions were designed to get an idea if the background and motivation of ethnic Albanian entrepreneurs was a precursor to the success of their businesses in Switzerland. When asked what the main reason for their immigration to Switzerland was, about 70% of them chose family reunion as their answer, as shown in Figure 2A. This includes marriages, reunions with their parents, and other family reunification forms. Some 11% of respondents said they were born in Switzerland. The rest of the respondents linked their arrival in Switzerland to employment by a Swiss company, those who first came to study and then stayed here, and others who had initially sought asylum in this country. The collected results highlight an interesting finding about the years of operation of Albanian businesses in Switzerland. It was found that 34% of businesses had no more than two years since their establishment, another 20% had two to five years of operating, while a significant part of them, with about 30% of participants, were categorized into the group of those who have been operating with their current businesses from five to ten years (shown in Figure 2B). Another part, which was not very small in number, was grouped into businesses with ten or more years of operation. It is

imperative that in subsequent studies for immigrant entrepreneurs here in Switzerland, the researcher also analyses the success factors, especially for groups that have more than ten years of operation.

The same results of this study also found that most of the companies owned by Albanian immigrants in Switzerland, or about 60 percent of them, have between two and nine employees. About 20 percent are companies with only one employee or are self-employed. While about 16 percent have between 10 and 49 employees, and only 1 percent have more than 50 employees (Fig 2C). Using macrophytes, we can also draw new conclusions about the correlation between how big the company is and how many years of operation it has. From the data in Table 1, it can be noticed that companies with a single employee are mainly new companies with less than two years of operation. A smaller number, or about 28 percent of them, have between two and five years of operation, while companies with more than five years of operation are of a very small percentage. We can see that companies with two to nine employees have an extension of between two to ten years of operation. Meanwhile, companies with more than ten employees have more than ten years of operation with their businesses.

Furthermore, we wanted to see how companies ranked in the relationship between the industry they develop and the number of employees employed by Albanian-owned firms in Switzerland. The companies with a single employee or self-employed were mainly in the construction industry, while there were also companies in the gastronomy and financial services industry. The group of companies with two to nine employees was ranked mainly in the construction industry, which was followed by IT and other industries. Over 50% of the companies with Albanian owners in Switzerland, with 10 to 49 employees, still belonged to the construction industry. The data is depicted in Table 2. In another direct question, whether the interviewees have previously had companies in their country of origin, Figure 2D shows that the absolute

majority denied this fact i.e., about 70 percent of respondents said they did not have any companies in their countries of origin. However, the fact that 30 percent of them stated that they had companies in their country of origin should interest future researchers in this field to investigate the relevant factors of this phenomenon. Is it that these entrepreneurs gained their educational preparation in their country of origin or brought with them arts/crafts which are well-cultivated in their countries of origin, which found interaction in the Helvete confederation as well?

How they secured their initial capital to initiate their businesses is presented in Figure 2E. In this question, most of them emphasized that to start their business, they had finances from their savings. Another part, with about 33 percent of respondents, said that it was the family that helped them start their business. A small percentage, about seven percent of respondents, said that friends provided them with money to start their business, while less than six percent of them mentioned the bank as an institution that had helped them financially to start their business. In response to why Albanian entrepreneurs in Switzerland do not like paid employment, they emphasized, in particular, the small opportunities to be further promoted. As shown in Figure 2F, about 62 percent of respondents attached to this answer, while about 33 percent found that low wages were the reason they did not like being hired by someone else. Meanwhile, about 13 percent of them have discovered a very important fact, which has to do with discrimination at work.

4.3. Impact of education/knowledge on business

To determine the importance of knowledge in the success or failure of a business with an immigrant owner, specifically tailor-made questions were made part of the questionnaire results, represented in Figure 3. From the survey results, it was observed that most of the respondents, or 39%, had an educational level of vocational school levels, which in the Swiss

educational system are known as "Beruf, Ausbildung". About 14% of respondents stated that they completed high school in terms of academic level. This is not a common level for the Swiss education system, so it was assumed that these respondents had completed this level of education in another country, such as Kosovo, Macedonia, etc. The remaining 17 percent of respondents had a Bachelor's degree. Notably, a significant proportion of respondents stated they had completed a Master's degree. This group made up about 14 percent of the total number of entrepreneurs surveyed for this study. The data is represented in Figure 3A. Using macro filters, we tried to explore the relevance of the educational background of respondents to the industry in which they operate, the size of the company, gender, and other variables relevant to the study, as shown in Table 3. Assessing the data shown in Table 3, the educational background of the respondents and the industry they operate, the correspondence and relation between the academic level of the entrepreneurs and the industry they are in was evident.

The surveyed entrepreneurs have a high school education level and are mainly in the construction industry. This made up about 62 percent of them, while about 14 percent of respondents with the same level of education were involved in the transportation and logistics industry. The rest were spread in the industry of gastronomy, insurance, IT, etc. Other respondents with a high school academic level do not show any significant change in their scope in the industry. About 66% of them operated in the construction industry, while some others were in IT, insurance, and insurance intermediation, as well as gastronomy. The respondents with an academic Bachelor's degree were seen to have preferred to stay in the construction industry. This group also included architects and managers of construction projects. At this level of education, a significant concentration was concerned with the IT industry, accounting for 30% of the group. This was followed by the gastronomy industry, consulting services for economics, and legal services. Respondents with a Master's degree had the highest concentration in the consulting industry, both economic and legal services. The

construction industry continued to be one of the favorites for this group of respondents as well. Again, it was assumed that this group was mainly composed of architects, engineers, or even project managers. A large number of entrepreneurs who possess an academic master's degree were also concentrated in the IT industry.

Another point of interest in the current study was to investigate the relationship between Albanian entrepreneurs' ability to speak any of the four official languages in Switzerland was a factor in their decision to start their own business. The question was made in such a way that respondents could choose more than one answer. The results showed that about 85 percent of respondents stated they could speak German fluently, about 23.2 percent spoke French fluently, and about 10% could speak Italian, as shown in Figure 3B. Retroromansch language, the oldest Swiss language, as expected, was claimed by none of the respondents to speak. According to the Swiss Federal Statistical Office, in their publications of the Ständige Wohnbevölkerung Nach Hauptsprachen in der Schweiz, on 21 February 2019 only 44,354 inhabitants, or 0.85% of the entire Swiss population, spoke the Retroromansch language.

One of the main problems Albanian entrepreneurs in Switzerland encountered at the start of their businesses was the lack of finances, the results of which are shown in Figure 3C. About 41 percent of respondents said this was the biggest challenge they had at that stage of the business. However, about 39 percent of respondents said that the lack of professional staff was another severe problem they encountered in the early stages of their business, and some 17 percent of them had mentioned inadequate knowledge of business management as an initial problem. About 22 percent of respondents said that the lack of support from the government was also a problem at the beginning of their business. Once again, the relationship between the industries in which they operate and their initial problems were investigated using macro filters (Table 4). The lack of finances seemed to have affected most entrepreneurs who had started

their businesses in the construction industry, including all other ancillary services. Among the respondents who presented financial shortages as the initial problem, 17% were in the IT industry, 7% in gastronomy, 7% in financial services, 3.5% in transport, and some 31% in other industries. The lack of staff was primarily noticed in the construction industry (70%), followed by another part in the IT and other small industries. Business management was another challenge for Albanian entrepreneurs in the early stages of their business journey. The most affected were those of the construction industry. Lack of state support was also a problem that some respondents presented as a challenge during the initial phase of their business, mainly presented by entrepreneurs operating in the construction industry, insurance, and other financial services. The final analysis of this part was to assess whether the interviewees themselves believed they had enough capacity to overcome their current challenges. The vast majority, about 97%, answered the question in the affirmative, claiming they had sufficient capacity to overcome their current challenges (Figure 3D).

4.4 Impact of Swiss environmental factors

The impact and effect of external factors in the Swiss environment and culture on the start-ups and businesses of Albanian entrepreneurs were also investigated. In the question from entrepreneurs regarding the attitude of Swiss society towards their business, an absolute majority of gave a positive answer, with 76 percent saying that Swiss society has a positive approach to their businesses, as shown in Figure 4A. The rest, about 23 percent of respondents, expressed their opinion that Swiss society has a neutral attitude towards them. It is to be admired with the fact that none of them think that Swiss society has a negative attitude towards them. It was noted that most of the respondents did not receive any support from the municipality or the canton; the rest who claimed to have received support from these institutions stated that the support was quite diverse. Most of those who had received such

support claimed they received them in the form of a consultancy (*Beratung*). Another part has had tax relief and various financial assistance, and another small part stated that they received assistance for courses on becoming entrepreneurs.

The desire or strive for success was the main driving force considered by respondents that made them better prepared and high achieving with respect to their Swiss counterparts. About 60% of the responders believed their desire to succeed was one of the main advantages that distinguished them from others in the Swiss market (Figure 4C). The intercultural experience was another advantage that they valued and considered an advantage for them. They also considered themselves to have an open global mindset, which they considered a great advantage in the market. Access to special products or services was another thing that gave them an advantage over other businesses with Swiss owners. Among the main disadvantages of Albanian businesses in Switzerland was the trust of locals, which was presented as a concern by about 75 percent of respondents, as shown in Figure 4D. Another disadvantage for Albanian companies in Switzerland is considered to be the cultural barrier, with about 32% of respondents responding so. They also consider the financial barriers as disadvantages, including the high cost of setting up businesses in Switzerland. Considering that in order to establish a limited liability company, known in Switzerland as GmbH, a deposit of 20 thousand Swiss francs is required in advance, while to establish a joint stock company, at least 100 thousand Swiss francs are required to be deposited.

Companies have and continue to weave visions and plans for the future. When the interviewed companies were asked about them, they gave quite interesting answers. Among their main plans was to expand their activities to the state level, which was ambitioned by 45% of the respondents (Figure 4E). A smaller proportion had narrower claims, increasing at the cantonal level only. Many of them planned to link their activity with their country of origin. Another

group had plans to grow internationally, while another group had no plans to grow but preferred to stay at the same level as they were. In the following question, the beneficial aspects of the respondents towards society were assessed with results shown in Figure 4F. About 56 percent of respondents said that the products and services they offer to the Swiss market are very beneficial and make their lives easier. Since the questions were multiple-choice, respondents could choose more than one answer. Another considerable part believed that regular tax payments were vital for this country. To further confirm Albanian businesses' positive atmosphere, the investigation revealed that more than 50 percent claimed that the Swiss system was generally friendly with foreigners. Others said they saw the Swiss system as neutral to foreigners. A very small part of them did not see the Swiss as friendly with foreigners (**Figure 4G**). Furthermore, it is very important to note that none of the respondents thought the Swiss system had a negative impact on their business when asked whether the system had an adverse effect. About 65 percent said that the system had a positive impact, while the rest proclaimed that it had a neutral impact on their business (**Fig. 4H**).

4.5 Ethical orientation; a critical success factor?

At different time stages, mainly before and during the last war in Kosovo in 1999, Albanians from Kosovo were convinced that everything would be perfectly settled there and they could all return after the war. Now, after all this time, the conviction of Albanians to return to their country of origin has faded. To answer this dilemma, it was investigated if the Albanian business community in Switzerland has ever considered returning to Kosovo. A mixed response was obtained, and an equal answer from those who claimed and denied such a thing. About 55% of respondents said they were considering returning to their country of origin, while the rest chose not as an answer, as shown in Figure 5A. In order to try and elaborate on the role of ethnic groups as a critical success factor for businesses with Albanian owners here in

Switzerland, a question was posed of whether the Albanian community has an impact on their business in Switzerland. The data in Figure 5B shows that about 27 percent of the respondents answered that the Albanian community greatly influenced the progress of their business. Most of them, about 42 percent, answered that they had little influence, while about 31 percent stated that the Albanian community in Switzerland does not influence their business.

There are many organizations in Switzerland that are called on behalf of the Albanian community. According to the numbers, it appears that there are many Albanian organizations and associations which have put their objectives in their paperwork and aim high. However, if one follows their real activities, it would be noticed that there is a great deal of discrepancy between what they trumpet that they are doing and what they do. When asked if they are members of any Albanian organization or association in Switzerland, the vast majority of respondents stated that they are not, as depicted in Figure 5C. Even for the small part left, who have stated that they are members of an association, there is room for further research, to identify if these memberships are for business organizations, supposedly to help the Albanian business community in Switzerland, or are organizations of cultural, religious, or other activities. The interconnection of Albanian entrepreneurs' business activities in Switzerland, regarding their country of origin, was also assessed, and data are represented in Figure 5D. When asked if their business activity or any part of them depends on their country of origin, about 71 percent of them stated that they do not depend on them at all. About 11 percent of them stated that they partially depend on their country of origin (less than 30 percent). Of all the respondents, only 7 percent stated that their business activity depends significantly (between 30 and 70 percent) on their country of origin.

In comparison, 10 percent of respondents stated that their business depends heavily (70 percent or more) on their country of origin. Utilizing the possibility of macro filters created for this

study, we managed to identify the correlation of the dependency of Albanian businesses in Switzerland with the industry in which they operate with analysis overviewed in Table 5. In this regard, we noticed that in the group of businesses that have denied any form of dependency with their country of origin, 55 percent were in the construction industry and other related services, 9 percent were in the IT industry, while the rest were in gastronomy, in the insurance industry, financial services, among others. In the group declared to be slightly dependent (or 0 to 30 percent) on their country of origin, industries were divided by 25 percent: construction with their following services, IT, wholesale of products, and legal consulting services. Slightly more enhanced dependency, or between 30% and 70% depending on the country of origin, has been expressed by industries such as: Construction 34%, IT with 33%, and financial security 33%. While with greater dependence, or over 70% of their country of origin, had equally expressed these industries: building and construction with their accompanying services, IT, marketing and tourism.

5. Discussion and Conclusions

This comprehensive study on the Albanian diaspora living in Switzerland who are self-employed and entrepreneurs gives us a broad picture of their positive impact on the host country. There are some important facts and findings that can be of immense importance for the students, researchers, and the public at large. Some major conclusive points of this research are elaborated hereafter for a better understanding of the reader. It was observed that almost 80% of the target group of “Albanian Entrepreneurs in Switzerland” fall into the age group of up to 40 years. This is very encouraging that more young people prefer to be attached to the business sector. An equal percentage was of the people who were new to the business and were doing their first business in Switzerland. More interestingly, they were also not having any business experience in their countries of origin. They were in a new country and new to the business, yet they opted to become entrepreneurs in this land of opportunities. Although the

overall ratio of female entrepreneurs in Switzerland is 37%, interestingly, in the target group of Albanian business entrepreneurs, the ratio of male entrepreneurs, as compared to females, was abnormally high (9:1). This finding indicates the possible inclination of ethnic Albanian females towards paid jobs as compared to self-employment. Another aspect could be that the Albanian female immigrants may not have required excess to the family's financial resources. Most of the entrepreneurs were born in their origin countries and have later shifted to Switzerland for one reason or the other. An absolute majority which is found at 80% in the study, were born outside Switzerland. Of the entrepreneurs, 63% of the Albanian immigrants had gotten citizenship of Switzerland while the remaining were working under Residence Permits. They may be new entrants, yet they managed to become successful entrepreneurs. The family bond among the Albanian immigrants seems to be very strong as 70% of them were in Switzerland due to family reunions. The saying, "There is always a woman behind a successful man," becomes true in the case of Albanian immigrants, as 87% of the target group members were married. They may be getting proper support from the family for running their businesses. The family bond among them seems stronger than other segments of Swiss society.

Entrepreneurship provides jobs to the owner as well as others. In the current study, it was known that most of the entrepreneurs had given jobs to other people. Although a majority of the entrepreneurs have given jobs to a very small number of people, some of them have employed more than a dozen people from diversified communities. An encouraging finding of the study is that most entrepreneurs have started their businesses with their own money and without the support of others, which means that one can become an entrepreneur if he/she has the courage and intention to do so. Capital for the business can be arranged anyway, or one can start with a meager amount on a small scale and expand it with the passage of time by reinvesting in his/her own business. As explained by the respondents, the Albanian immigrants' decision to start a business was attributed to discrimination at the workplace, low

remunerations for jobs, and some other factors. These factors were the main stimulants to start own business and becoming an entrepreneur. Freedom in life was also another important factor in opting for entrepreneurship. One major factor for the immigrants to become entrepreneurs in Switzerland would be the behavior of Swiss society towards the businesses of the immigrants, which is said to be very positive, as assumed from the statistics of this study. As far as the support from the government and municipality is concerned, the majority of the entrepreneurs did not need that, while some of them did not know that such support did exist. The number of those who asked for support and did not receive the required support from the authorities was negligible.

The educational status of the respondents ranged from high school to Master's level. Generally, the lesser educated were in the construction businesses, while the highly educated were involved in the businesses like IT, Insurance, Financial and legal services. If we investigate the distribution of sectors of businesses the entrepreneurs opted for, we conclude that most of the entrepreneurs selected construction and its allied businesses. Some highly educated entrepreneurs also selected the construction industry, but it is assumed that most of them might include architects and managers. We do not yet know if this result says that the construction industry does not need a higher level of education, so it remains in the focus of future researchers to research more deeply in this regard. The less educated entrepreneurs (about 20%) with a secondary education level did not opt to work on salary because of the discrimination at the workplace. Another fraction complained about the low wages paid by the employers. The majority of the entrepreneurs did not work for a salary because there were fewer chances for promotion. Self-employment, on the other hand, provided the freedom to achieve higher goals.

The desire for success was considered the main advantage for the Albanian entrepreneurs and this desire distinguished them from other business owners in Switzerland. Having come from a war-torn region, gaining success was of paramount importance for these individuals. Intercultural background and global thinking were the other distinguishing advantages for the immigrant business community. Lack of local trust and cultural barriers can be considered the main disadvantages the Albanian Entrepreneurs in Switzerland faced in the market. This could be attributed to the norms of society. In future studies, it should be studied whether this lack of trust comes from the not-so-good performance of Albanian businesses in Switzerland or from the conservative opinion of Swiss society, which would seek to cooperate more with Swiss-owned companies. The availability of finances for the business was said to be another significant disadvantage, especially in large-scale businesses like Limited Companies and Joint Stock Companies, as thousands of Swiss Francs were required to be deposited in advance in the shape of security, registration etc. This was not the disadvantage with the small and medium-scale businesses established by the immigrants.

About 32% of Albanian Entrepreneurs considered cultural and social barriers as one of the disadvantages for their business. Non-availability of professional staff, lack of knowledge for managing the business activity, lack of the necessary support from the Swiss national and regional governments, and non-availability of sufficient funds in case of large businesses were the main obstacles in the initial stages, which were somehow overcome with experience, strategy, and passage of time. The fact that a large number of respondents have pointed out the absence of support from Swiss confederations in jump-starting a venture needs further investigation. This could serve as a hypothesis for more in-depth studies in the future to see if the Swiss Confederation does not provide any form of support to foreign entrepreneurs in this country or simply entrepreneurs do not know such support. It should also be kept in mind that once the business was established, the general support from the Swiss government was seen as

positive by the majority of the respondents. Lack of knowledge of the local languages was also reported as a disadvantage but by only 12% of the respondents, as majority of the respondents were familiar with the local languages. This proportion of the disadvantage is not that significant.

The majority of the respondents considered themselves beneficial to Swiss society. At the same time, they provided services to the local society, paid considerable taxes to the local and national authorities, and provided job opportunities to the local community. In the capacity of Albanian Entrepreneurs in Switzerland, the Albanian immigrants are putting their due share and effectively contributing to the development of the Swiss economy. Half of the respondents believed that the Swiss system was positively supportive to the immigrants, while some considered it neutral and at par as it was for the Swiss community. The number of respondents believing the Swiss system was non-cooperative, and non-supportive to the foreigner entrepreneurs was negligible. None of the respondents claimed any negative impact of Swiss society on their businesses.

The overall approach of the Swiss systems and society is considered positive towards expatriate companies by Albanian Entrepreneurs in Switzerland in the light of the current study. Half of the target group of Albanian immigrant entrepreneurs intend to return to their homeland during the next few years, while the other half of the respondents plan to stay in Switzerland forever. This may be attributed to the family bonds of the immigrants as the majority of them consider family first as compared to other things, yet it remains to be seen whether they would actually be returning amidst the success and high-quality life that they have established in Switzerland and the dynamic situation back home. The duration required for returning to the homeland varies from person to person. Some of them intend to return after retirement, some after the business establishment in 10 to 20 years, and some after shifting their successful businesses to

their homelands. It will be of immense importance for the researchers that most of the people migrated from Kosovo during wartime in 1999 and intended to return to their home as and when things are settled after the end of the war. Unfortunately, after a lapse of two decades, things have not improved significantly, resulting in a delay in returning to their homeland.

The study thus comprehensively covers the situation of Albanian entrepreneurs residing and doing business in Switzerland. Some of them have acquired citizenship while others are residents, but all have been shown to contribute significantly to the Swiss country and community. The fact that prior to the current study, the topic of Albanian immigrant entrepreneurs in Switzerland had not been addressed thoroughly, the current study is of prime importance to understanding the immigration, establishment of businesses, and integration into the Swiss culture of the ethnic Albanian immigrants.

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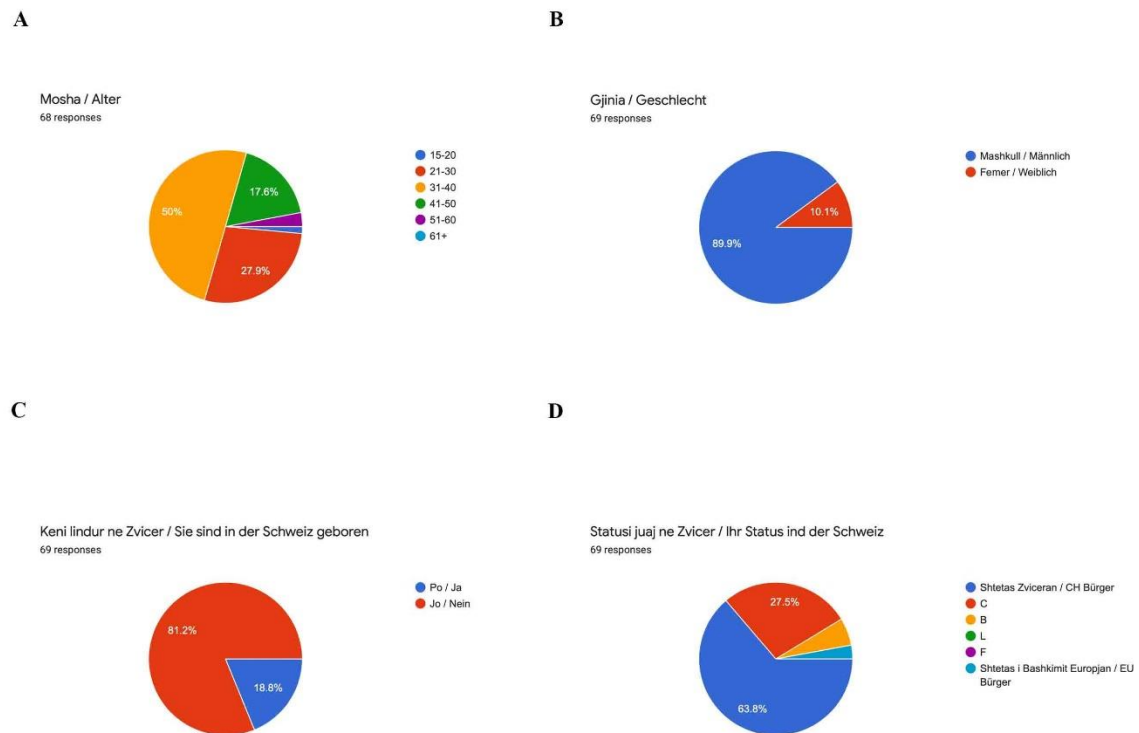


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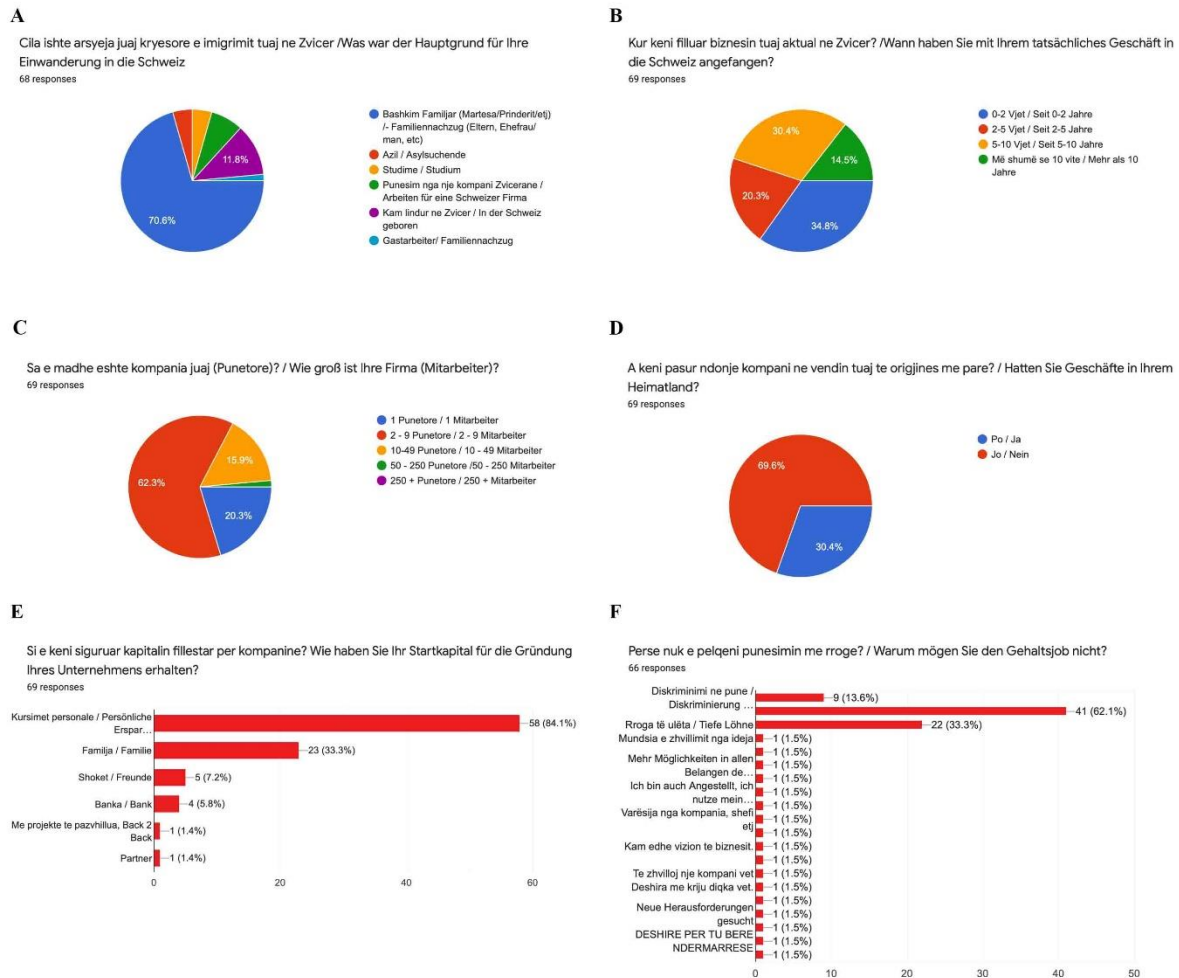


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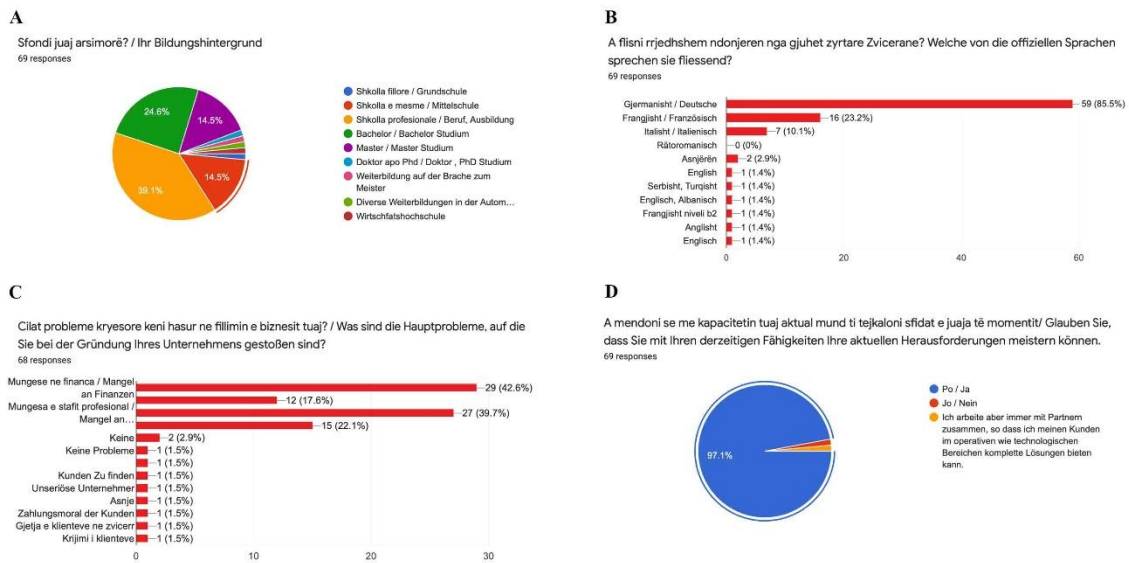


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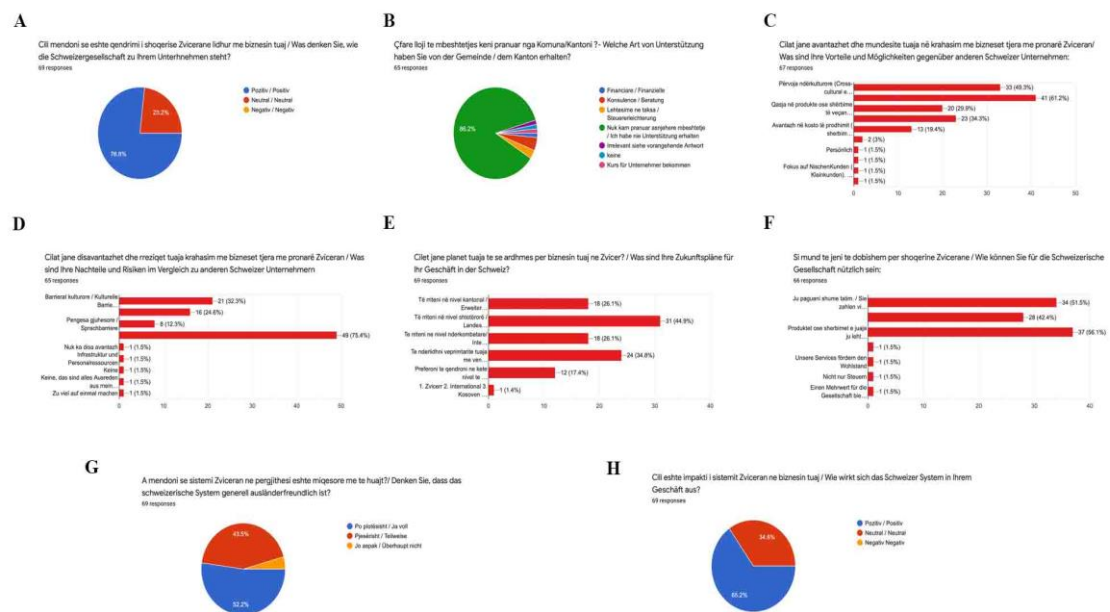
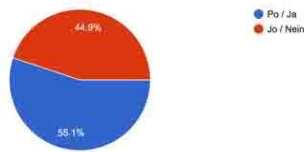


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A

A keni menduar te ktheheni ndonje here ne vendin tuaj te origjines / Haben Sie jemals daran gedacht, in Ihr Herkunftsland zurückzukehren.

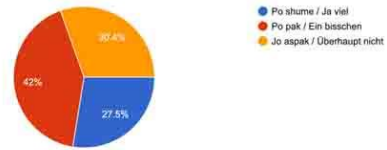
69 responses



B

A mendoni se komuniteti shqiptare ka ndikim ne biznesin tuaj ne Zvicer? / Denken Sie, dass die albanische Gemeinschaft Ihr Geschäft in der Schweiz beeinflusst?

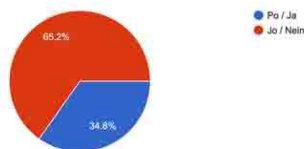
69 responses



C

A jeni anetare i ndonje organizate apo shoqate (kulturore, tregetare, fetare, etj) shqiptare ne Zvicer? / Sind Sie Mitglied einer albanischen Organi...ulturell, Komerziell, Religiös usw.) in der Schweiz?

69 responses



D

A varet veprimtaria biznesit tuaj, ose ndonje pjese e biznesit tuaj me vendin tuaj te origjines? / Ist Ihr Unternehmen oder ein Teil Ihres Unternehmens von Ihrem Herkunftsland abhängig?

69 responses

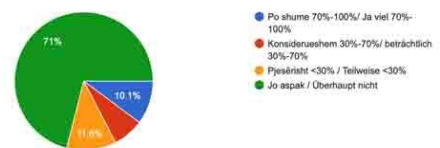


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Table 1. Relationship between the number of employees and the longevity of businesses.

	0 to 2 years operation	2 to 5 years operation	5 to 10 years operation	more than 10 years operation
1 employee	57%	28%	7%	7%
2 – 9 employees	32%	20%	32%	15%
10 – 49 employees	18%	9%	45%	27%
50 – 250 employees	-	-	100%	-

Table 2. Relationship between industry and the number of employees in the company.

	Construction	Gastronomy	IT	Financial Services	Insurance and insurance intermidation	Transport	Other
1 Employeey	50%	14%	7%	14%		5%	10%
2-9 Employees	37%	2%	14%	5%	5%	5%	32%
10-49 Employees	54%	-	9%		-		36%

Table 3. Educational background concerning the industry where they operate.

	Construction in general	IT in general	Insurance and intermidations	Gastronomy and hotel	Financial and legal consulting services	Transport, Logistic
Professional high school	62%	4%	8%	4%	8%	14%
High school	66%	11%	11%	11%	-	-
Bachelor	50%	30%	-	8%	8%	8%
Master	25%	25%	-	-	50%	-

Table 4. Relationship between the industry in which they operate and the problems they encountered at the beginning!

	Construction Bau.	IT	Insurance	Gastronomy	Finac. Service	Transp.	other
Lack of finances	34%	17%	-	7%	7%	3.5%	31.5%
Lack of staff	70%	15%	-	-	-	-	15%
Business Management	55%	11%	-	-	-	-	15%
Lack of state support	57%	-	15%	-	15%	-	13%

Table 5. Relationship between the dependence of the activity indicates the business ties with the industry in which they operate.

	B & C. ¹	IT ²	Wholesale	Gastro	Marketing	Insurances	Financial services and consulting	Legal services	Tourism	Other
0%	55%	9%	-	4%	-	9%	9%	-	-	14%
1% – 30%	25%	25%	25%	-	-	-	-	25%	-	-
31%- 70%	34%	33%	-	-	-	-	33%	-	-	-
>70%	25%	25%	-		25%	-	-	-	25%	

1. B & C - building construction and other related services.
2. IT- Information and technology and other related services.