Norm Divergence Opportunity Structure and Utilization of Self-Employed Immigrants’ Qualifications

1Shahamak Rezaei and 2Marco Goli
1Department of Society and Globalization, Roskilde University, Denmark
2Metropolitan University College, Copenhagen, Denmark

Abstract: Problem statement: Denmark experienced one of the most successful periods of its economy in 2004-2008, with a tremendous reduction of 77% in unemployment. Due to the structural challenges with regard to the labor market the utilization of immigrants’ qualifications has come up to the surface of political and societal debate in Denmark. The focus of this study was challenges to that utilization. Focusing on opportunity structure and the formal and informal components of the concept and self-employment among migrants as one of the major strategies towards upward socioeconomic mobility, this study attempted to establish “norm divergence” (between natives and migrants) as the analytical framework. Establishing “the norm divergence” empirically, we contributed to the development of a theoretical framework for understanding the socio-economic strategic choices of migrants in a European universal welfare state with an open economy.

Approach: In order to establish the norm and the state of art we used the recent quantitative data 2001 and 2004 mapping the distribution of all self-employed migrants with national background in third countries with regard to (a) Business line: What they were doing and (b) Educational level: What was the level of their formal education. In order to make comparisons possible we had extracted data on 10% of self-employed with native Danish background. Searching for explanations, we included a wide range of qualitative data as semi-structured in-person interviews following an interview guideline. A total of 43 interviewees had been conducted were grouped into two categories: (1) Self-employed immigrants in Denmark and self-employed immigrants who had emigrated from Denmark and were now self-employed in other countries. (2) Governmental/semi governmental or private agencies dealing with the issue of self-employment among immigrants from third countries. Results: A considerable share of self-employed immigrants who had obtained vocational educations in Denmark—that was in comparison with native equivalents— and an even larger share of immigrants with educational records obtained abroad were placed in business lines identified as “the typical immigrant businesses”. We find that the patterns of norm divergence can be explained by two sets of factors: One was the formal as well as the informal, e.g., substantially experienced by self-employed immigrants, opportunity structure and the second was the type of qualifications that were required and developed in the informal economy, that produced and utilized specific comparative advantages.

Conclusion: The traditionally used concepts like “over-education” or “mismatch” should be replaced by the concept of “Norm divergence” as far as the issue was discussed and analyzed within the framework of integration policy. That was the case in the Danish context as well as in many other European countries, where integration into the norms of the society was a premises as well as a requirement.

Key words: Norm divergence, strategic choices of migrants, ethnic business, migration management, integration, minority rights, labor market participation, utilization of immigrants’ qualifications, socio-economic mobility of migrants

INTRODUCTION

Encouraging participation in educations that are provided by the universal welfare state[9] and in the labor market through all years as the main road to upward socioeconomic mobility, the very aim of the integration policy in Denmark has been to create more proper correspondence between educational merits of immigrants and their socioeconomic records. Accordingly the pattern of relationship between...
educational merits and labor market performances and life chances among natives has been used as the standard, the normal and the desired distribution.

However the third country migrants’ participation and performance in the Danish labor market, compared to normal distribution is characterized by:

- A relatively low representation in the labor force\(^{[24]}\)
- A relatively high level of unemployment both compared to native Danes and migrants from EU-countries\(^{[15]}\)
- A pattern of “over-education” with regard to employment as wage earners\(^{[22]}\) addressing a mismatch between educational merits and professional carriers on the one hand and wage differences on the other
- A pattern of overrepresentation with regard to immigrants’ self-employment

An overwhelming overrepresentation in certain business lines, now widely acknowledged as “The typical immigrant businesses”, e.g., business lines among other features dominated and characterized by:

- A rather low turnover
- Major difficulties with regard to upward mobility
- Long working hours and almost no off days
- Inefficient regulation and monitoring
- Almost no formal barrier for entry\(^{[20-22]}\)

These features taken into consideration the issue, still not answered properly, is: What is the character and the backgrounds of the distribution of immigrants’ human capitals across business lines?

Providing statistical information on the state of art with regard to the character of the distribution we will address the following:

- Do the level of education among immigrants correlate statistically with the business line placement? If so, in what manner
- Providing answer to this question will still leave two other important questions unanswered
- Once established as self-employed, does the level of migrants’ formal educational records, make any difference with regard to success or failure in business
- What could explain the pattern

Our response to the latter, that is the core question of this article, will be: Negative, but also positive biases of the formal and informal opportunity structure.

An almost exclusive focus on the negative biases, that is among others direct and indirect/structural discrimination inherent in the practices of the host societies’ institutions and political and societal discourse, as we discuss in the following, has dominated the academic research of the field. This discourse and focus have contributed to a so-called victimization of migrants. The focal point of reference in this study on the other hand is in a contradictory manor, to look upon migrants as socioeconomic agents, trying to make the best possible decisions among available options\(^{[3,10,11,16]}\).

**MATERIALS AND METHODS**

Attempting to establish the state of art we used the recent quantitative data mapping the distribution of all self-employed migrants with national background in third countries with regard to:

- Business line: What are they doing
- Educational level: What is the level of their formal education

The original quantitative data contains the entire population of self-employed immigrants (and descendants) in 2001 and 2004 and is based on registry data, provided in collaboration with Statistics Denmark and elaborated further for the purpose of this research.

In order to make comparisons possible we have extracted data on 10% of self-employed with native Danish background.

Descriptive by nature this data will only reveal empirical knowledge on the distributions of the relevant attributes, leaving causes of the phenomenon an open question. Whether the actual placement of immigrants in specific business lines is a consequence of opportunity structure and whether they take advantage of their educational merits, whether they use different qualification and skills, e.g., double cultural competencies, transnational relations or social capital and network\(^{[4,6,25]}\) and whether their actual market position is a consequence of these factors, requires supplementary and alternative qualitative data.

A wide range of qualitative data has therefore been included as semi-structured in-person interviews following an interview guideline with focus on whether the level of migrants’ formal educational records make any difference with regard to success or failure in business and whether they explain the pattern quantitatively established.
The further individual focus of the interview guide was: Business line; why and how the respondent has found his/her way into the business? Educational level; whether the respondent, having a certain level of education, find his/her business placement reasonable? And educational orientation; whether the respondent find his/her human capital relevant or even advantageous to the requirement of the actual business where the respondent is placed? And finally if there were any other factors influencing the pattern as well as the individual choices?

The interviewees have been grouped into two categories: (1) Self-employed immigrants in Denmark and self-employed immigrants who have emigrated from Denmark and are now self-employed in other countries. (2) Governmental/semi governmental or private agencies dealing with the issue of self-employment among immigrants from third countries. 43 interviews have been conducted distributed among the mentioned categories as follows:

- Self-employed immigrants and descendants in the capital and specific province with relatively high concentration of immigrants and descendents. (21 interviews)
- Self-employed immigrants that emigrated from Denmark and currently reside in other countries as self-employed. (12 interviews)
- Governmental and semi-governmental (6 interviews) and private agencies primarily unions (4 interviews)
- All the interviews have been conducted in 2006 following the quantitative data collection

Core concepts and measures: What is “Norm Divergence?”: By saying “Norm divergence” we indicate there are patterns that are considered by a majority as norms and there can be incidences and processes of divergence as well as convergence.

By “Norm Divergence” we refer to a sociological (meaning dynamic as opposed to static/essential) phenomenon that refers to:

‘The degree in which individuals’ and collectives’ socioeconomic strategies and records, in comparable social settings positively or negatively differ from the norm or the standard, usually expressed by: If you choose option A and follow strategy B (and you should) you can, in the specific context, expect result C (and you would).

Analytically there are five steps to be followed:

- Establishing the standard, the comparable settings
- Establishing the patterns of norm divergence with regard to the quantifiable records and strategies of certain groups
- Searching for explanation
- Considering political and societal implications
- Considering the impacts on the development of a theory on norm divergence

As the issue of immigrants’ socioeconomic records as self-employed is our concern here, let us now compare the concept of “Norm Divergence” to that of “over-education” which has been the dominant tool to measure (and to understand) whether immigrants follow the established relationship between educational merits and professional careers. The concept of “over-education” as far as it can be observed and proved empirically (that we doubt) is considered as being produced almost exclusively by discriminatory behavior from the host societies’ institutions. The very concept of “over-education” is in other word value loaded.

In contradiction to this, the notion of “Norm Divergence” addresses the very complex situation in which individuals and collectives whose rationality is bounded and strained by formal and informal institutions make their choices between available options in order to pursue upward socioeconomic mobility and improve their life conditions. The concept of “Norm Divergence”, as put in an academic research context, is analytically neutral and due to the acknowledgment of the complexity of the phenomenon, requires interdisciplinarity as the very first cognitive exercise. In this case it means that the concept of Norm Divergence doesn’t claim the existing patterns of divergence necessarily as “mismatches” and it does not mix (descriptive data) describing symptoms (that is incidents of differences or mismatches) with the explanatory data, explaining the causes.

The inherent logic, the premise and the declared intension of integration policy is “norm convergence”, stating explicitly as well as implicitly that the ideal scenario of integration processes is a reality when immigrants’ socioeconomic performance, profiles and records are more or less identical to that of the native population, underlying implicitly the superiority of the host societies’ definition of “the good life”.

Evidence world wide, indicates on the contrary that immigrants, even in quite comparable economic situations, do not necessarily follow the pattern that dominates distribution of occupation, educational level and orientation, wealth, business placement, that is specifically on the short and middle long run. They do consider and evaluate continuously the available strategic options and act like rational individuals whose choices are strained by structural and institutional factors and circumstances. Critics might say, well that is only a process toward “normalization”, a path to
normal distribution. But the fact is, that the biggest part, if not the whole, life is lived on the path.

How can “Norm divergence” be explained?: Explaining the “norm divergence”, interdisciplinary by nature as it is, is an effort opposite to that of striving for simple explanations. Answering the question, however, we establish the interplay between the structure and the actor/the agent as the core idea. “The opportunity structure” in every context is created, developed and not least utilized by evaluating and articulating actors in socioeconomic relations that serve to bring about different kinds of lasting, valuable and transferable capitals.[3-6,10,11,23]

By opportunity structure we refer to substantially, that is formal and informal, available tactical and strategic options that an individual or a collective actor meets when trying to improve their socioeconomic life conditions; Evaluating the available options, preferences and possible strategic responses by muddling through a complex communication system on a daily basis, immigrants-like any other socio-economic agent, collectively as well as individually consider “Comparative advantages and disadvantages”[13,19] e.g., “the actual and practical value of Human capital versus Social capital” and “the utilization of Contextual competencies”[1,2,3,12,14] as elaborated below:

**Comparative advantages:** Inspired by the definition of comparative advantages in economics we propose the definition of the concept in the scientific discipline of economic sociology as referring to: “The ability of a collective (or individual) to produce particular goods, life chances or in any other way socio-economic benefits at a lower opportunity cost than another individual or collective operating within the same overall economic or social system.

The logical consequence of this definition would be: The lower opportunity cost, the greater will be the motivation of the individual or collective to utilize the possibilities inherent in the subjective position that creates the comparative advantages.

Comparative advantages as substantial institutional circumstances are in economic-sociological terms to be understood as the intended or/and unintended consequences of the particular system of allocation of opportunities for upward socioeconomic mobility. They are distributed unevenly across individuals and collectives, legitimized and upheld by institutional practice and discourses.

Comparative advantages are products of the interplay between the (formally and informally) institutionalized patterns of opportunity allocations in a taken for granted manner; as exogenous to the individual or group in question. But the manner in which they are utilized is indigenous to those concerned. The opportunity structure is given at least on the short run, meaning that the individual or the group cannot change them over night. They have to adjust to/utilize it by muddling through in accordance with the principals of bounded rationality in order to maximize their benefits under specific circumstances. The opportunity structure and though the comparative advantages within the same socio-economic system is different for different groups and individuals due to many factors. These factors include the specific character and amount of productive resources e.g. human and/or social capitals, as those entities poses and can activate in order to gain benefits and the strategic possibilities for individual and/or collective actions that are inherent in the very position of the agents.

Within the research area of immigrants’ socioeconomic strategies, it has been empirically established that the character of the specific opportunity structure, (be it the one that dominate the whole economy in the country, at a regional level or in certain business lines), is subject to individual as well as collective articulation based on evaluation of daily experiences of the formal and informal practice of dominating institutions[17,18]. This process of evaluation means in practice that many competing grounded theories are produced, diffused, verified, falsified and qualified even through one single day. The arena for this evaluation and articulation is immigrants’ network, contributing to productive as well as counterproductive social capitals[18].

The more specific question, however, that has not been answered yet is: What are the comparative advantages of engagements in the third country immigrant dominated lines of businesses, e.g., “the typical immigrant businesses”, where informally institutionalized norms and relations dominate as the very conduct of behavior?

The comparative advantages in these areas of business are compared to the mainstream labor market, where the framework, as well as the conditions and terms are monitored in a higher degree in accordance with formally institutionalized procedures, laws and regulations. The character of the opportunity structure, containing both the formal and informal aspects, influences the strategic choice of socioeconomic mobility, in this case, also type of business and though the character and the relevance of the human and social capital.

By Human Capital we refer to those formal educations, competencies, skills and merits that an individual posses and which in a situation dominated by
transparency in the process and procedure of employment relations are (should be) rewarded. Social capital, on the other hand, refers to the individual’s (or a group’s) ability to participate, create and take advantage of different degrees or amounts of human capital.

The opportunity structure being taken for granted on the short run, the question is what are the relative impacts of human capital versus social capital in business lines where immigrants establish themselves as self-employed?

The question is what kind of competencies—including the capability of using double cultural competencies, transnational relations are regarded as relevant in business lines where immigrants dominate? And further how this pattern influence immigrants’ possibilities with regard to growth and break out?

RESULTS

Table 1 establishes the norm; the distribution of educational merits among natives and immigrants with a national background in a third country with regard to Short (primary) or Non Education, Vocational Education and Higher educations or Academics (referring to university education or similar defined by the length).

The share of immigrants with a “None and Short education” is a bit smaller than that of the natives. (It should be noticed that the there is a considerably large share of individuals with none-education among immigrants and on the other hand almost none natives with none-education in this category).

Looking at the category of individuals with academic merits, the Table 1 reveals that the share of immigrants with academic merits is relatively higher than the corresponding distribution among natives. With regard to the distribution of academics among immigrants there are however major differences among different immigrant populations, e.g., relatively large shares of individuals with an Iranian, Former Yugoslavian, Pakistani and Chinese background having academic merits, while, at the lower end of the scale, we find individuals with national origins in Turkey, Somalia and Lebanon as well as Palestinians (ibid).

Looking at the distribution of Vocational and Academics among natives and migrants, it is reasonable to expect almost the same pattern when we look at the distribution of these categories in business lines. We attempt to find out whether this is the case. But first we need to establish the “normal distribution” that is the relationship between educational merits and business lines among natives.

Self-employed natives with academic or vocational merits made up 38,890 among individual firm owners in 2001. Self-employed immigrants made up about 8,500 in 2001 and about 13,000 in 2004. 27% of the self-employed immigrants in 2001 (2,318 out of 8,500) had vocational or academic merits. But more than half (1,335 out of 2,318) of self-employed immigrants with vocational and academic merits had obtained their merits abroad, mainly in their country of origin.

The share of self-employed immigrants of the total self-employed immigrant population was fallen to approximately 18% in 2004, mostly but not exclusively due to the increase in the total number of self-employed immigrants, due to more immigrants with low or non education entering the market as self-employed and some self-employed immigrants with vocational and academic merits exiting the market.

The fact that a rather large share of self-employed immigrants with vocational or academic educations has obtained their merits abroad, that is almost exclusively in the country of origin, is only one reason for self-employed immigrants not being directly comparable to natives. This fact, among many others, investigated further in the following, makes it rather clear that the concept of qualification and competencies is contextual: The qualifications and skills required handling specific jobs or running certain business increasingly contains other qualifications than the pure formal educational and vocational merits. Among other things social competencies, psychological competencies, cultural knowledge, linguistic competencies have been in focus during the last decades. The concept and the measurement of over-education are therefore biased by nature, towards an overestimation of the weight of formal education in recruitment. One cannot objectively make “over-education” identical to “overqualified”, which is implicitly inherent in the concept of over-education and which at the same time is the implicit premise in political and public debate, contrasting the institutional realities in recruitment and management of human resources.\[17\]
Patterns of norm divergence in self-employment:

Generally large shares of native Danes with vocational merits are to find in business lines; Law-related services, other businesses lines than the ones in the table, service in general, Real Estate, Special retailers, Trade agencies and Manufacturing. On the other hand we find only a very tiny minority of natives with vocational merits in the so-called “typical immigrant business lines”, e.g. Supermarkets/Kiosks, Food stores, Cafeterias and barbeques and Taxi. Looking now at natives with academic merits this pattern of distribution gets only more consolidated:

- Very small shares of natives with academic educations are to find in business lines like Supermarket/Kiosk, Food and nutrition, Cafeterias and barbeques, Manufacturing, Taxi, Automobile services and Special retailers The largest shares of academic self-employed natives are expectedly to find in business lines like law and consultation, architecture, other service and IT-related businesses

It is rather clear that a statistical positive relation between educational merits and business line placement can be established with regard to the distribution among self-employed natives.

Taking this empirical relation into consideration one could-all other things equal and in accordance with the principle of logical consistency-expect relatively larger representation of immigrants, (specifically among certain national origins) in business lines where academic or vocation merits apparently matter. One could also expect relatively lower representation of immigrants in business lines where a vocational education apparently is important. Correspondingly it would also be reasonable to expect a relatively lower representation of self-employed immigrants with an academic education (than the natives) in businesses lines where the entry to the business does not require any education.

In other words; in accordance with the norm that dominates the relationship between educational level and business line placement among the native self-employed, we could-all other things equal-at least expect a similar distribution among self-employed immigrants with vocational and certainly those with academic merits; they would be strongly underrepresented in the so-called “typical immigrant business lines”. In the following we attempt to find out whether this is the case:

Table 2 shows the divergences in the year of 2001 more systematically:

Rather surprisingly a large share of self-employed immigrants with a vocational education is to find in so-called “typical immigrant business lines”; Supermarket/kiosk, Food and Nutrition, Special retailers and Cafeteria and Barbeque. The relative share of self-employed immigrants with a vocational or academic education of the whole population in those business lines are typically many times larger than the respective shares among self-employed native Danes with the same educational level:

| Year | 2001 |
|------|------|

| Group | Natives (norm) | Immigrants (divergence) |
|-------|----------------|-------------------------|
| Level of education | Vocational | Academic | Vocational | Academic |
| Country of education | Denmark (%) | Denmark (%) | Denmark (N = 1159) | Abroad (N = 1159) |
| Supermarkets, kiosks e.a. | 0.4 | 0.1 | +3.8 | +4.3 |
| Food and nutrition | 0.8 | 0.3 | +3.0 | +3.3 |
| Special retailers | 6.0 | 2.5 | +2.8 | +5.5 |
| Caféteria, barbeques e.a. | 1.7 | 0.1 | +1.3 | +1.6 |
| Manufacturing | 5.6 | 2.4 | +0.2 | +0.7 |
| Trade, agencies e.a. | 0.0 | 0.1 | 0.0 | 0.1 |
| Taxi driving | 0.0 | 0.1 | 0.0 | 0.0 |
| Other transport | 0.0 | 0.2 | 0.0 | 0.0 |
| Construction, crafts | 0.0 | 0.5 | 0.0 | 0.5 |
| Automobile service | 0.0 | 0.0 | 0.0 | 0.0 |
| Real estate dealing | 0.0 | 0.0 | 0.0 | 0.0 |
| IT/Research | 0.0 | 0.0 | 0.0 | 0.0 |
| Lawyer/accountant/counseling | 1.4 | 1.6 | -2.1 | -3.3 |
| Architect/Design | 0.0 | 0.5 | -3.8 | -6.0 |
| Advertising | 0.0 | 0.0 | -0.5 | -0.8 |
| Translation | 0.0 | 0.0 | -0.2 | -0.7 |
| Hairdresser/grooming | 0.0 | 0.0 | -0.2 | -0.2 |
| Other service | 0.0 | 0.0 | -0.2 | -0.2 |
| Entertainment/Culture | 0.0 | 0.0 | -0.2 | -0.2 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |
In 2001 4.2% of self-employed immigrants with a vocational education achieved in Denmark had businesses in Supermarkets, Kiosks. If they followed the normal distribution of educational merits in business lines, this percentage would be 0.4%. In other words there is a divergence of +3.8%. Expressed in a relative way this share is 10.5 times larger than it should be.

The divergence is even bigger among self-employed immigrants who have obtained their vocational merits obtained in Denmark and 347 self-employed immigrants with academic and vocational merits obtained abroad. Let us, on the other hand, keep in mind that we in the quantitative analysis only have focused on the most typical immigrant businesses, that is the first four categories of businesses that according to empirical studies are largely hosted by immigrants.

But the Table 3 reveals some other features; for instance there are overrepresentation (one could say in a positive way) in business lines like Translation. Also we can observe relatively large (real) numbers of self-employed immigrants with academic and vocational merits in business like IT/Research (48 for
those with academic and vocational merits obtained in Denmark and 40 for those with equivalent obtained abroad), Lawyer/Account/Counseling (respectively 105 and 65) and Translation (respectively 100 and 82) and Other Services (respectively 89 and 131). These numbers both separately and together make up a rather large share of the total population of self-employed immigrants with academic and vocational educations. It is on the other hand impossible quantitatively to get any information on what these self-employed actually are doing, in other words what is the character of their services, who are their customers, what factors dominate their business relations.

The qualitative data on the other hand (presented in the following) reveals that the most considerable share of these self-employed could be categorized as “The typical immigrants businesses” for instance with regard to whom they provide services for.

Looking at the lower end of the Table 3 we observe a pattern of underrepresentation in almost all other business lines, most expressive in Lawyer/Accountant/Counseling and Manufacturing. The concentration of self-employed immigrants in certain businesses is also observed, though in a different way, within the category “Other business”. In this category (containing all other businesses that are not elsewhere listed in the Table 4) we see a underrepresentation by -6.6% for self-employed immigrants with vocational merits obtained in Denmark and a -7, 8% for those who have their merits from other countries. Underrepresentation is more expressive for self-employed immigrants with academic merits, that is -19.1% for those who have their educational merits from Denmark and a -34.7% for those who have obtained their merits abroad.

The distribution in the category “Other businesses” is specifically interesting because the category in an alternative way indicates the degree of variation with regard to business lines establishment. The pattern of divergence become only more obvious when we compare self-employed natives’ distribution with the corresponding among immigrants with a vocational education obtained abroad.

Looking at the identical distribution among self-employed immigrants with academic merits, data indicate relatively (compared to the pattern among self-employed natives) small divergences, specifically among those who have obtained their educations in Denmark. This is specifically the case for the representation in “the typical migrant businesses”. The only case of a expressive overrepresentation is in the business line Translation, most probable to and from the self-employed immigrants’ mother tongue, providing services for integration offices and alike\textsuperscript{[10,26]}. On the other hand there is a rather large divergence when we look at the distribution among self-employed immigrants who have obtained their academic merits abroad, usually in the country of origin.

| Group | Natives (norm) | Immigrants (divergence) |
|-------|----------------|-------------------------|
|       | Year           |                         |
|       | 2001           | 2004                    |
| Level of education | Vocational | Academic | Vocational (N = 1200) | Academic (N = 1156) |
| Country of education | Denmark (%) | Denmark (%) | Denmark (n = 473) (%) | Abroad (n = 727) (%) | Denmark (n = 575) (%) | Abroad (n = 581) (%) |
| Supermarkets, kiosk e.a. | 0,4 | 0,1 | +2,4 | +3,8 | -0,1 | +4,4 |
| Food and nutrition | 0,8 | 0,3 | -0,1 | +2,1 | +0,2 | +3,1 |
| Special retailers | 6,0 | 2,5 | -1,2 | +0,1 | +0,3 | +4,4 |
| Cafeteria, barbeques e.a. | 1,7 | 0,1 | +3,3 | +6,3 | +1,1 | +6,3 |
| Manufacturing | 5,6 | 1,0 | -4,0 | -4,1 | -0,1 | +1,2 |
| Trade, agencies e.a. | 5,7 | 2,4 | -2,5 | -0,8 | -0,4 | +0,5 |
| Taxi driving | 0,0 | 0,1 | +1,1 | +2,5 | +0,4 | +2,0 |
| Other transport | 0,7 | 0,2 | -0,7 | +0,4 | -0,2 | +0,6 |
| Construction, crafts | 4,3 | 0,5 | -2,3 | -2,6 | +0,2 | +1,6 |
| Automobile service | 0,5 | 0,0 | -0,4 | +0,2 | +0,0 | +0,3 |
| Real estate dealing | 6,8 | 3,1 | -3,8 | -6,2 | -1,2 | -2,2 |
| IT/Research | 4,7 | 4,2 | -2,2 | -3,2 | -0,7 | -1,6 |
| Lawyer/accountant/counseling | 14,3 | 16,1 | -7,7 | -10,3 | -8,6 | -11,4 |
| Architecture/design | 3,7 | 4,8 | -3,2 | -3,1 | +1,4 | -4,1 |
| Advertising | 1,4 | 0,5 | -0,9 | +0,1 | -0,0 | -0,4 |
| Hairstresser/grooming | 0,5 | 0,2 | -0,1 | +2,1 | -0,2 | +2,0 |
| Other service | 8,4 | 4,6 | -4,5 | -2,2 | -1,1 | +1,7 |
| Entertainment/culture | 1,4 | 0,8 | -0,7 | +0,4 | +1,3 | +0,8 |
| Other business | 32,9 | 56,9 | +27,8 | +15,1 | +9,2 | -7,7 |
| Total | 100,0 | 100,0 |
In the following we investigate whether the pattern of divergence has been changed over time in the period of 2001-2004.

Towards convergence?: Still a considerable share of self-employed immigrants who have obtained vocational educations in Denmark—that is in comparison with native equivalents—are placed in “the typical immigrant businesses” in 2004. The divergence for self-employed immigrants with vocational merits and equivalent natives are: +2.4, -0.1, -1.2 and +3.3%. It means that self-employed immigrants with vocational merits obtained in Denmark, all other things equal, are seven times more (that is Divergence + Norm, divided by norm) overrepresented in Supermarket/kiosk and those who have obtained their vocational merits abroad are ten times more represented.

The overrepresentation can also be observed remarkably in the business line Cafeteria/takeaway, where they are overrepresented by three times and for those with vocational merits from abroad by about 4½ times. In business lines of Food and Special retailers they almost follow the norm.

Looking at the data on self-employed immigrants with academic merits, specifically those who have obtained academic merits in Denmark, the overrepresentation is much less observed. They almost follow the norm.

There is however a very different picture when we look at the distribution among self-employed immigrants who have obtained academic merits abroad. They are overrepresented in the business lines of Supermarket/kiosk by 45 times, in Food and Nutrition by about eleven times, in Special Retailers by about three times and in Cafeteria by 64 times.

Expressed in real numbers self-employed immigrants with vocational and academic merits obtained in Denmark make up 84 (compared to 114 in 2001) and 256 compared to 347 in 2001.

Compared to 2001 we can observe a relatively large reduction in (real) numbers of self-employed immigrants in businesses like IT/Research (31 compared to 48 for those with academic and vocational merits obtained in Denmark and 26 compared to 40 for those with equivalent obtained abroad) and Lawyer/Account/Counseling (respectively 72 an 56, compared to respectively 105 and 65 in 2001).

It seems that there has been a shift towards convergence for the group of self-employed immigrants with vocational education obtained in Denmark and for the similar academics. But the Table 5 also reveals that the shift has not taken place to other businesses with more demanding requirements for entrance, as the share of this group also has decreased in other businesses. The most probable cause would be that they have left the market, most likely trying to establish themselves as wage earners or living on the welfare, where the relative differences in income compared to that of being self-employed in the typical immigrant businesses are minimal.

Part of this relative convergence can also be explained by the growth in the total number of self-employed immigrants from 8,500 in 2001 to approximately 13,000 in 2004. On the other hand it also means that not many immigrants with academic merits have chosen to establish themselves as self-employed in the typical (or any other) business lines.

Do highly educated immigrants do better?: There can somehow be doubt about whether those immigrant business owners with academic merits choose to stay in business in the typical immigrant business lines, because they can do better compared to the majority of owners in those lines due to their educational merits. The Table 6 shows clearly that this is not the case:

Academic immigrants have actually in average fewer employees (2.53) compared to immigrants with short or non-educational merits (2.89) and compared to those with vocational educations (2.94). Looking at the annual turnaround academic immigrants‘ average record is also lower than the average record of immigrants with vocational merits and only inconsiderably higher than those with none or low education. Keeping these statistical facts together with the lower number of employees, which is also the case, it could mean that academic immigrants have to run faster and longer.

At the same time we can observe another phenomenon strengthening this idea: Academic immigrants make no higher annual surplus than the other two categories of self-employed immigrants: The average annual turnover in enterprises owned by academic immigrants is only a bit higher than is among self-employed immigrants with no or low educations and lower than among those with vocational educations.

On the other hand the differences are too small to make any conclusions regarding positive or negative relationship between educational merits on the one hand and annual turnover and annual surplus on the other.
Table 5: Business lines for native Danes (2001) and immigrants (2004) by country and level of education (N = 41,210)

| Year  | 2001 | 2004 | 2001/2004 |
|-------|------|------|------------|
| Group | Natives | Immigrants | Immigrants |
|-------|--------|------------|------------|
| Country of education | Denmark | Denmark | Abroad | Total |
| Level of education | Vocational | Academic | Subtotal | Vocational | Academic | Subtotal | Vocational | Academic | Subtotal |
| Supermarkets, kiosk e.a. | 50 | 30 | 80 | 12 | 0 | 12 | 30 | 26 | 56 | 92 | 56 | 148 |
| Food and nutrition | 110 | 80 | 190 | 3 | 3 | 6 | 21 | 20 | 41 | 134 | 103 | 237 |
| Special retailers | 810 | 640 | 1,450 | 21 | 16 | 37 | 44 | 40 | 84 | 875 | 696 | 1,571 |
| Cafeteria, barbeques e.a. | 760 | 260 | 1,020 | 7 | 5 | 12 | 11 | 13 | 24 | 778 | 278 | 1,056 |
| Manufacturing | 74.5% | 25.5% | 100.0% | 53.6% | 46.4% | 100.0% | 52.4% | 47.6% | 100.0% | 55.7% | 44.3% | 100.0% |
| Trade, agencies e.a. | 700 | 630 | 1,430 | 14 | 12 | 26 | 35 | 17 | 52 | 819 | 659 | 1,478 |
| Taxi driving | 0.0% | 100.0% | 100.0% | 62.5% | 37.5% | 100.0% | 60.0% | 40.0% | 100.0% | 39.7% | 60.3% | 100.0% |
| Other transport | 100 | 60 | 160 | 0 | 0 | 0 | 8 | 5 | 13 | 108 | 65 | 173 |
| Construction, crafts | 590 | 120 | 710 | 9 | 4 | 13 | 13 | 12 | 25 | 612 | 136 | 748 |
| Automobile service | 500 | 1,240 | 1,740 | 2 | 36 | 38 | 4 | 4 | 8 | 506 | 1,280 | 1,786 |
| Real estate dealing | 920 | 790 | 1,710 | 13 | 11 | 24 | 4 | 5 | 9 | 937 | 806 | 1,743 |
| IT/Research | 640 | 1,070 | 1,710 | 11 | 20 | 31 | 11 | 15 | 26 | 662 | 1,105 | 1,767 |
| Lawyer/accountant /counseling | 1,950 | 4,140 | 6,090 | 29 | 43 | 72 | 29 | 27 | 56 | 2,088 | 4,210 | 6,218 |
| Architecture/design | 500 | 1,240 | 1,740 | 2 | 36 | 38 | 4 | 4 | 8 | 506 | 1,280 | 1,786 |
| Advertising | 90 | 140 | 330 | 2 | 3 | 5 | 11 | 1 | 12 | 203 | 144 | 347 |
| Hairdresser/grooming | 50 | 120 | 170 | 2 | 0 | 2 | 3 | 3 | 6 | 12 | 13 | 25 |
| Other service | 590 | 120 | 710 | 9 | 4 | 13 | 13 | 12 | 25 | 612 | 136 | 748 |
| Entertainment/culture | 1,950 | 4,140 | 6,090 | 29 | 43 | 72 | 29 | 27 | 56 | 2,088 | 4,210 | 6,218 |
| Other business | 500 | 1,240 | 1,740 | 2 | 36 | 38 | 4 | 4 | 8 | 506 | 1,280 | 1,786 |
| Total | 13,540 | 25,350 | 38,890 | 43 | 75 | 1,012 | 727 | 581 | 1,308 | 14,704 | 26,506 | 41,210 |

Table 6: Average turnover, number of employees and annual surplus in relation to educational records, 2001 (n = 8,106)

| Average | Number of employees | Annual turnover (Dkr.) | Annual surplus (Dkr.) |
|---------|---------------------|------------------------|-----------------------|
| Short or non education | 2.89 | 3,308,550 | 238,450 |
| Vocational | 2.94 | 2,562,600 | 272,523 |
| Academic | 2.53 | 2,557,320 | 241,204 |

Most fairly it can be concluded that there is no relationship, once placed in the typical immigrant business lines, between the significance of educational merits, be it academic or vocational, obtained in Denmark or abroad.  

The overall conclusion must therefore be that patterns of divergence remain intact, but we don’t know why:

- Why should they establish themselves in the so-called “typical immigrant business lines”, where their formal educational merits and competences play no role?
- What does the word “qualification” mean in these businesses?
- Will highly educated immigrants who have established themselves in these businesses experience a devaluation of their formal merits by time?
- The compelling question of “why this divergence?” cannot be answered by quantitative data.
- The qualitative data, organized around in-depth semi-structured interviews (described before) have had the aim to provide answers to these questions.

J. Social Sci., 5(3):163-176, 2009
DISCUSSION

Why divergence-searching for the causes: “I know 4-5 engineers who run pizzerias and kiosks. I think it doesn’t matter how highly educated they are. They are influenced by friends and family and the very pushing reality of life. The tradition among them is that they ask their family for good advice. The majority of self-employed immigrants do not have the necessary capital to start up businesses that they probably would and they have to rely on their own very small, if any, savings. If you want to spent let’s say €30,000-€40,000 saved in a hard way through years, creating a business that you can make a living on, you better not take any chances.” (Interviewee, Governmental Agency).

The opportunity structure: The empirical data reveals rather common experiences, perceptions and interpretations across different categories of interviewees:

Establishment in the typical immigrant business lines does not require any other qualifications than developing and exploiting the trust relationships that binds together immigrant communities in certain urban and residential areas. The majority of interviewees explain that the qualifications that immigrants obtain through their social relations and networks, in certain residential areas, matters much more.

“We are speaking of qualifications that are not and cannot be obtained through formal education or professional training programs provided by governmental and non-governmental agencies.” (Interviewee, self-employed immigrant-Denmark).

A majority of highly educated immigrants who finally have established themselves in the typical immigrant areas and that includes almost all self-employed immigrants if you ask me, tell stories about how difficult it has been for them to realize their project ideas, that to begin with were more in harmony with their human capital.

“We have only had to realize that it’s not enough to have good ideas…Ideas don’t pay your bills. You have to be realistic.” (Interviewee, self-employed immigrant-Denmark).

A majority of respondents in all categories highlights the lack of role models: Self-employed academic immigrants or immigrants with vocational educations who through their success can demonstrate that growth and break out is possible. Due to the strong networks, usually exchanging information with co-ethnics and relatives in rather closed circles, such stories of success, if they were to find, could be circulated, inspiring others to copy the strategies or to find their own ways. “Copying, after all, is the number one strategic choice among immigrants”. (Interviewee, self-employed immigrant-Denmark).

Interviewees who are self-employed immigrants themselves experience the lack of finance, specifically risk willing ones, as a major obstacle. Many immigrant entrepreneurs have negative experiences with financial institutions e.g., banks, that normally turn their business plans and ideas down, viewing them as unrealistic projects.

With regard to the growth, self-employed immigrants are not able to raise capital to invest in new generative technology and equipment, forcing them to stay at the same level, even if they have figured out the path to growth or breakout.

Unions and governmental and semi-public agencies highlights the importance of what they call “structural barriers” in certain business lines, referring usually to conditions of competition, barriers to enter the business, exclusionary networking.

The relatively short history of residence and running businesses in Denmark, some academic immigrants encapsulated in the typical immigrant business lines emphasize the closure of native business networks as the very factor that generate and uphold unequal competition.

With regard to the opportunity structure many immigrants as well as unions and agencies mentioned the side effect of the Danish law on “closing time” for businesses with a certain level of turnover, as the key factor that helps immigrants to be engaged in small shops and businesses like Cafeteria and Barbeques, Shops and Nutrition and alike.

One of the major obstacles for academic immigrants dreaming of running business that corresponds to their academic education is the very character of those businesses; they require higher investments and they only can produce surplus on the long run, in contrast to small shops and cafes, kiosks and takeaways that produce surplus from day one. Being dependant on relatives and co-ethnics in financial matters, who do not necessarily have the knowledge of these kinds of businesses, they have to make compromise with the ideas of those financers, ending up in the typical immigrant businesses.

It is also a rather widespread experience among academic and vocational self-employed immigrants, that they are subjected to discrimination when seeking private or public jobs as wage earners, leaving small businesses without perspectives as the best option to uphold some kind of self-esteem and respect.

Experiencing substantial exclusion in spite of a formal inclusion and having to take advantage of the
areas of activity that are left open due to the opportunity structure, the majority of self-employed immigrants in the qualitative sample, including those who have left Denmark and settled in other countries as self-employed, experience that they have to choose between available options: Normally the typical immigrant business lines seem more attractive, because they feel that they have the support of their network and they know the cultural codes dominating those businesses. Beside they can, due to a combination of authorities’ difficulties to regulate and monitor/control these businesses on the one hand and the exclusionary character of trust-relations in the family and friends network, operate beyond the law, making profits that are not declared. That money can usually be invested in the home countries easier, contributing to realization of “the good life”, in a way that is not to be registered in official statistics.

Academic self-employed immigrants who have obtained their merits in their country of origin specifically stress the long and tiring bureaucratic procedure with regard to acknowledgment of their merits.

Due to the feeling of being excluded from the informal networks of natives and the flow of information, many educated immigrants state that they don’t get the necessary information on the development, future forecast, important channels and opportunities.

Respondents from unions and agencies emphasize the very small differences between wages as employee in pubic and private sector on the one hand and running own business on the other as a motivation factor for immigrants establishing themselves in businesses. Beside they also point out that in the marginal business one has possibility to avoid regulation and have informal economic activities, like avoiding minimum wage regulations, hiring staff among network or take advantage from undocumented migrant workers.

Another reason why highly educated immigrants establish themselves in those businesses is a sense of loss; they feel they have done what they were told to, but that they have been hindered to enter the ordinary job market. Therefore they develop a sense of distrust towards the “system” and turn back to their own networks, usually relatives, friends and family. Many of them don’t have the sense of trust towards the system, even if they know that during periods of economic growth they have better chances to get employed in normal businesses. They feel that they will be fired as soon as the course of economy turns to the negative one.

A majority of interviewees in all categories point out, that one major obstacle for breakout is what they call the informal operation of the opportunity structure; native customers are used to see immigrants in certain businesses (the typical immigrant businesses) and they hesitate to have business relations to immigrants that happens to appear in business lines other than those they “naturally” belong to. The interviewees call this phenomenon “Business stigmatization” that together with other internal and external factors creates and increases business “enclaves”. Immigrants specifically in the Manufacturing business lack the knowledge on how to get in contact with buyers of their product, be it public or private agencies.

Another reason for the relatively high representation in “the typical immigrant business”, specifically emphasized by agencies is that “the typical immigrant entrepreneur” establishes himself as self-employed because they have to, in order to make a minimum and honorable living, not because they are eager to. Usually they are not involved in indirectly business activities or loose social networks and therefore have to manage without useful information.

Knowing all these things, the agencies in the sample emphasize they too normally find themselves in situations where they actually, in order to “avoid being naïve” and against their formal job-description (which is furthering and facilitating break out and growth) end up with telling the immigrant entrepreneur to consider establishing him/herself in the “typical immigrant businesses”, reproducing the vicious circle.

Developing and following innovative business ideas is a luxury that many self-employed immigrants or “wannabe self-employed” simply cannot afford. When seeking financial and other business related consulting and support they are told to leave their dreams and “get realistic”!

Qualification and the comparative advantages: It seems that almost all interviewees share the idea that the concept of qualification has a connotation that is very different from the one that refers to human capital e.g.; formal education, skills and merits, demanded in the ordinary labor market. In the immigrant dominated businesses those qualifications may give a certain kind of social status in the circles engaged in informal activities. At the same time they all know that these kinds of qualifications are not directly usable to make a difference when running business in those areas of self-employment. What actually makes a difference, the respondents emphasize, is the ability to know, to explore and to take advantage of the available opportunities both within and beyond the framework of law to make more money. Knowing these opportunities does not require any formal education, but is a product of on site experiences, they point out; but experience
and the ability to network with other business peers, normally co-ethnics or relatives. Sometimes they even consider formal educational records as barriers to network with co-ethnics, because by getting integrated in the formal educational system they probably have lost the “language of realities” of immigrants’ life in a substantial way. Some other times they feel that pursuing longer educational records and integrating in formal spheres have made them stranger to their own culture, having taken the opportunity to travel to the country of origin, making cross border and trans-cultural business relations and expanding the horizon of what is possible away from them.

It is also a widespread idea among all respondents that networking in the circles of self-employed immigrants is a matter of the ability to talk and behave in accordance with certain cultural codes and the ability to integrate in and develop relationships of trust, normally certain kinds of exclusionary trust relations.

Being integrated in the formal educational systems can sometimes create doubt about the question of loyalty.

CONCLUSION

Following the ambition of providing empirical data regarding the pattern and the cause of the actual relationship between educational merits and business lines placement with regard to self-employment among immigrants we have argued that the traditionally used concepts like “over-education” or “mismatch” should be replaced by the concept of “Norm divergence” as far as the issue is discussed and analyzed within the framework of integration policy. That is the case in the Danish context as well as in many other European countries, where integration into the norms of the society is a premises as well as a requirement.

Comparing the pattern of self-employment among natives and immigrants from third countries with regard to the relationship between educational merits and business line placement, the quantitative data presented leave no doubt that a pattern of norm divergence exists. It should be emphasized that “the norm” in our view does not refer to a deductive theoretical construction nor to an inductive methodological speculation/reasoning. Rather it broadens the traditional human capital oriented methods and approaches that focuses on the concept of over-education e.g., Job analysis, Worker self-assessment or Realized matches.

The very dynamic quality of the concept Norm Divergence as a economic-sociological concept and phenomenon inherent a focus on the process of collective socio-economic strategies on the one hand and certainly make it possible to discuss the discursive premises that reproduce the academic and political framework that dominates the discussions and evaluation of the means and the goals of integration policy.

The norm as we defined it refers simply to the state of art with regard to the pattern that dominates the majority of the society: Deviation from the norm refers to an empirical relationship between educational merits and business line placement that differs from the norm.

ACKNOWLEDGMENT

We owe a deep dept of gratitude to Strategic Welfare State Program (a research program initiated by the Danish Government to develop new knowledge to support in their work with the Welfare State challenges and changes) for their generous financial support, for the data collection as well as producing of this article and especially to the Royal Danish Ministry of Refugee, Immigration and Integration Affairs and Dr. Kren Blume, Dr. Chantal Maria Pohl Nielsen and Director Dr. Hans Hummelgaard all at the AKF (Danish Institute of Governmental Research), for their professional guidance. Thanks also go to Professor Bent Greve, at Roskilde University, Department of Society and Globalization, Denmark, for his professional guidance.

REFERENCES

1. Aldrich, H., T. Jones and D. Mcevoy, 1984. Ethnic Advantage and Minority Business Development. In: Ethnic Communities in Business, Ward, R. and R. Jenkins (Eds.). Cambridge University Press, ISBN: 0521263271, pp: 189-210.
2. Aldrich, H., C. Zimmer and D. Mcevoy, 1989. Communities in the study of ecological succession: Asian business on three British cities. Soc. Forces, 67: 920-944.
3. Banton, M., 1994. Modeling ethnic and national relations. Ethnic Racial Stud., 17: 1-1. http://direct.bl.uk/bld/PlaceOrder.do?UIN=013206156&ETOC=EN&from=searchengine
4. Bourdieu, P., 1984. Distinction: A Social Critique of the Judgment of Taste. Harvard University Press, ISBN: 0674212770.
5. Bourdieu, P., 1986. The Forms of Capital. In: Handbook of Theory and Research for the Sociology of Education, Richardson, J.G. (Ed.). Greenwood Press, Connecticut, ISBN: 0313235295, pp: 377.
6. Coleman, J.S., 1987. Social Capital in the creation of human capital. Am. J. Social., 94: 95-121. DOI: 10.1086/228943
7. Goli, M., 2002. En verden til forskel–Diskursiv inkonsistens og institutionel ineffektivitet, Case: Institutionalisering af etnisk liggestilling i Danmark”, Institut for Statskundskab, Københavns Universitet. http://www.nyt-omarbejdsliv.dk/2omtale.aspx?itemID=1124
8. Goli, M., 2007. The voice of exit-towards a theory of democratic inconsistency. J. Social. Sci., 3: 60-68. http://www.scipub.org/fulltext/jss/jss3260-68.pdf
9. Gusta Esping-Andersen, G., 1990. The Three Worlds of Welfare Capitalism. Princeton University Press, ISBN: 10: 0691028575, pp: 260.
10. Hecther, M., 1988. Principles of Group Solidarity, Berkeley. University of California Press, ISBN: 10: 0520064623, pp: 288.
11. Hecther, M., 1982. A theory of ethnic collective action. Int. Migrat. Rev., 16: 412-34. http://www.jstor.org/stable/2545105
12. Jones, T., D. McEvoy and G. Barett, 1994. Labor Intensive Practices in the Ethnic Minority Firm. In: Employment, the Small form and Labor Market, Arkinson, J. and D. Storey (Eds.). Routledge, London, pp: 172-205. http://books.google.com/books?id=eiJKwGspuQOCC&pg=PA973&hl=da&source=gbs_toc_r&cad=0_0
13. Light, I., M. Sabagh, C. Bozorgmehr and Der-Martrosian, 1994. Beyond the ethnic economy. Soc. Problems, 4: 65-80. DOI: 10.1525/sp.1994.41.1.03x0420d
14. Light, I. and E. Roach, 1996. Self-employment: Mobility ladder or Economic Lifeboat? In: Ethnic Los Angeles, Walinger, R. and M. Bozorgmehr (Eds.). Russel Sage Foundation, New York, USA., pp: 193-213. http://books.google.com/books?id=5fl1Np_61gC&pg=PA193&dq
15. Ministry of Integration, 2006. Tal og Fakta, Denmark. Ministry of Integration, Denmark 2007. http://www.nyidanmark.dk/NR/rdonlyres/01D113D6-EA0D-4DB6-B2F9-DA47A6706E0F/0/tal_og_fakta_2006.pdf
16. Necef, M., 2002. Impression management and political entrepreneurship in Denmark. Odence Univeristet, Denmark. http://www.essex.ac.uk/ECPR/events/jointsessions/paperarchive/turin/ws14/14_necef.pdf
17. Nielsen, C.P., 2008, Immigrant over-education-evidence from Denmark, Amid, Denmark. http://www.amid.dk/assets/pdf/overeducation_final.pdf
18. Putnam, R., 1993. Making Democracy Work. Princeton University Press, ISBN: 10: 0691078890, pp: 268.
19. Ram, M. and T. Jones, 1998. Ethnic Minorities in Business. Small Business Trust, Open University, ISBN: 1871672252, pp: 72.
20. Rezaei, S. and M. Goli, 2006. Det duale arbejdsmarked i et velfærdsstatsligt perspektiv - Et studie af dilemmata mellem uforment økonomisk praksis og indvandreres socio-økonomiske integration”–Hovedrapport, University of Roskilde. Delrapport 4. http://www.ruc.dk/upload/application/pdf/f51d6748/Delrapport4,%20Endelig%20version,%20december%202004.pdf
21. Rezaei, S. and M. Goli, 2007. Indvandreres tætte netværk: Katalysator eller hæmsko for innovation og vækst?-Et studie af formelle og uformelle netværksrelations betydning for dynamikken i indvandrerejede virksomheder. Roskilde University Press. http://forskning.ruc.dk/site/research/indvandreres_taeette_netvaerk_katalysator_eller_haemsko_for_innovation_og_vaekst_et_studie_af_formelle_og_uformelle_netvaerksrelations_betynning_for_dynamiken_i_indvandrerejede_virksomheder(1843666)/
22. Rezaei, S., 2007. Breaking out: The dynamics of immigrant owned businesses. J. Social Sci., 3: 94-105.
23. Scheffer, G., 2003. Diaspora Politics: At Home Abroad. Cambridge University Press, Cambridge and New York, ISBN: 0521811376, pp: 290.
24. The Danish Governmental Think Tank on Integration, 2006. Tal og Fakta-På Udlændingeområdet. Ministry of Integration, Denmark. http://www.nyidanmark.dk/NR/rdonlyres/01D113D6-EA0D-4DB6-B2F9-DA47A6706E0F/0/tal_og_fakta_2006.pdf
25. Zimmer, C. and H. Aldrich, 1987. Resource mobilization through ethnic networks: Kinship and friendship ties of shopkeepers in England. Sociol. Perspect., 30: 422-445. http://www.jstor.org/stable/1389212