

Rebeka Mesarić Žabčić and Magdalena Vrbanec:
**“Migration and Entrepreneurial Experience of Female
Returnees on the Croatian Adriatic Coast and Islands”**

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Abstract

Return movements of women migrants to their home countries are in the focus of this work. Discussion is based on the life stories of the three migrants/returnees from the northeastern Adriatic coast and islands who have emigrated to Italy and Germany. Through the analysis of interviews the process of return to the homeland is examined as well as motivation and the reasons that prompted it, the context in which the return was carried out, the readjustment to the new/old surroundings and the role of the returnee at an individual and social level in the country of origin. Aside from the realisation of repatriation to the homeland, the returnees invested their capital acquired in the country of immigration into their hometowns: Zadar and Istrian coast and the island of Cres. Migration experience has enabled them to accumulate the capital necessary for their successful return, reintegration, and realization of entrepreneurial ideas. Their entrepreneurial initiatives have a positive impact on the economic development of the place and country of origin.

Key words: migration, return, female returnees, entrepreneurship

Introduction

Traditional migration theories largely ignored the issue of gender. Still, points out in *Theory of Migration* that “*children mostly follow parents, and women men ...*”.¹ Women are generally conceptualized as dependent relatives for men and therefore given insufficient attention in theoretical considerations of migration.² Although gender is recognized as an important variable in the migrant’s selectivity, sex was seen as a non-problematic classification rather than as a key to the various migrant experiences of men and women.

Increasing interest in women in the migration process appeared in the mid-1970s. Research has emphasized that women not only make up a significant part in the proportion of migratory movements, but often themselves represent primary migrants. Women in different parts of the world go through migration and experience it differently from men. A particularly interesting study on gender and migration as well as women’s migrations was written by Cukut Krilić, in which the researcher tackles stereotypes of different types through an analysis of women’s life stories - actors in a new life environment as part of the migration process.³

Researching women as returnees and the dilemma of long-standing ‘female invisibility’ and their position throughout the migration process have set the goals and hypotheses for the starting point of this work. New adaptation and life changes for women in old - new environments. In contemplating return, we consider these several main points: the homeland has changed, returnees have changed, returnees have adapted to another culture and now must readapt to the homeland’s culture, general challenges and successful return, reintegration and the realization of entrepreneurial ideas. The paper points to the problems and the role of women in the migration process, detects which social status of migrant women is most common in the old/new homeland and whether the experience of returnees in their homeland is an opportunity, obstacle or a challenge. The assumption is that individual women’s migration experiences, experiences of returning home, international

¹ Lee (1966).

² Boyd (1989); Chant & Radcliffe (1992).

³ See more in Cukut Krilić (2009).

migration processes and women's circulation from points A-B and also circulations from points B-A can be a valuable contribution to a better understanding of contemporary migration flows. At the same time, they provide a partial insight into the process of maternity and the existing social networks that women as migrants and returnees establish in new localities and in general in social environments. We have been working to enrich existing knowledge and to open new perspectives, encourage readers to reflect on new women's thinking in the migration process and open many new questions for further research on return migration to the homeland.

Research methodology and life stories of female migrants/returnees

This paper touches upon topics which have been garnering increasing attention in international scholarly circles in the last fifteen years - return migration, women and the gender perspective in migration, and entrepreneurship of returnees and trans-migrants. This is an under-researched topic within contemporary migration science, which has yet to find its way onto the repertoire of migration research in Croatia.

The focus of the paper are migrational and entrepreneurial experiences of female returnees, their influence, and potential for fostering development of the country of return. The paper is based on the life stories of three Croatian female returnees originally from the northern and southern regions of the eastern Adriatic coast and islands, who have lived a considerable part of their life abroad. They had emigrated to the developed European countries and returned to their homeland at different stages in life and under different socio-historical circumstances. Insight into their migration experiences as returnees was gained from individual semi-structured interviews conducted during 2014 and 2015 and the experiences were analyzed according to the available literature on return migration and entrepreneurial activities of migrants. Female migrants are regarded as equal participants of migration who consciously and independently make decisions on their lives and paths of migration. It is our aim to provide a closer look into their migration cycle and show that based on their preparation and realization of their returns, their process of adaptation and influence on the home country, they are active participants of the migration process

who shape their lives by making their own decisions and following their own plans and set goals. And additionally, we aim to recognize their entrepreneurial potential, its realization and its possible influence on the country of origin.

During the second half of the 20th century and under different socio-historical conditions, female migrants emigrated into Germany and Italy. Their emigration was realized as part of the practice of going abroad for ‘temporary work’ that was popular in the 1960’s and the reasons for it were primarily of the economic nature - unemployment or temporary employment, the desire for higher earnings, a higher standard of living, and acquisition of capital. These reasons were compounded by the desire to reunite the family and to provide better opportunities for their children, while in one case the emigration was prompted by the outbreak of the Croatian War for Independence. The female migrants immigrated within different social arrangements; from the whole family emigrating together, to subsequent family reunion abroad, to independent emigration.

Women and migration

Data shows that almost half of the total number of international migrants in the world today are women (48.8% in 2000). Despite the widely accepted attitude towards the process of feminization as a newer trend in international migration, women have been continually and intensively participating in it for quite a long period of time – in 1960 the percentage of women was 46.6%.⁴ Their presence was not sufficiently visible within the processes and research of international migration because of the earlier preconceptions that regarded female migrants as exclusively passive and supported participants of migration. These migrations were viewed exclusively within the framework of family migration, while young, economically motivated males were considered the main protagonists of migration, which in turn overshadowed the high numbers and independence of women in international migration movements.⁵ In the last two or three decades, scholarly interest for female migrants increased and under the influence of feminist concepts, the category of

⁴ Zlotnik (2003).

⁵ Morokvašić (2014).

sex, or gender, was regarded as an important analytic category in the research of migration.⁶ Gender as a socially and culturally defined category is, among others, important for the differentiation of migration experiences of men and women. By applying the gender perspective to migration research, it was possible to rise above the stereotypical and simplified approaches towards women and migrants in general, as well as develop a better understanding of migration processes and their complexity.

Return migration

Return migration is an integral part of the migration process and has been in the focus of migration research for a long period time, especially so in the last fifteen years during which intensive research of return movement was carried out.⁷ In Croatia, on the other hand, less attention has been given to this subject so systematic research and analysis of Croatian immigrants' return movement is lacking.⁸ The lack of precise statistical data on return migration in the Republic of Croatia is also contributing to the already less than favorable situation because the data is not being recorded reliably. Difficulties in tracking statistical data are also present on the global level, where access to return migrations, ways of recording them and categorizing the return migrants are not standardized.⁹

Returning into their country of origin is something most migrants think about during their emigration period, but despite their initial wishes and intentions, many permanently stay abroad.¹⁰ Despite this, every emigration is always followed by a more or less intensive return movement. According to data from the OECD 2008 report¹¹ between 20 and 50 percent of immigrants leave their country of immigration within five years after their arrival and return to their country of origin or emigrate to another country. From the increased mobility of the population within the framework of contemporary international

⁶ Cukut Kričić (2009); Kožar Rosulnik (2015).

⁷ Kuschminder (2013).

⁸ Čapo & Jurčević (2014).

⁹ OECD (2008).

¹⁰ Carling *et al.* (2015).

¹¹ OECD (2008).

migration,¹² it can be inferred that a return does not necessarily have to be a unidirectional and permanent act of migration, but a temporary step in the lives of migrants.¹³ It is necessary to acknowledge the possibility of another emigration or a partial return, which is often the case with retirees who choose to spend part of the year abroad and the rest in their country of origin.¹⁴ Due to the increased mobility and diversity of migrant groups, the borders between emigration and returning, and temporary and permanent migration, easily become blurred and a return is therefore more often regarded as a phase and not necessarily the end of migration.

The experiences of migrants are shaped by different factors, identities, and circumstances related to their lives and migration itself, and that makes migrants a heterogeneous group of people.¹⁵ Consequently, their experiences as returnees are also complex and depend on their wishes and motives to return, the length of their migration, their preparation and realization of their return, the current political, economic and social conditions in the country of origin, and the resources accumulated and at their disposal (financial, human, social capital).¹⁶ Return migration is explained by reasons such as:

„... failure to integrate into the host country, personal preference of the country of origin, success in achieving set profit and savings goals or the possibility of employment in the country of origin thanks to the experience gained by working abroad.”¹⁷

After the realization of a voluntary return begins the process of adaptation to the new/old environment and the process of reintegration or inclusion into the social and economic life of the country of origin. If the migrants make their return in the time before their retirement, they make one of the following decisions: they live on their savings while waiting for retirement, or they find employment as salaried workers, or

¹² Castles (2000)-

¹³ Riiskjaer & Nielsson (2008); Stefannson (2006) according to Kuschminder (2013).

¹⁴ Čapo (2014); Čapo Žmegač (2005).

¹⁵ Čapo Žmegač (2010).

¹⁶ Cassarino (2004); Čapo Žmegač (2010).

¹⁷ OECD (2008).

they become self-employed.¹⁸ Returnees are able to affect the country of origin on an economic, social, cultural, and political level, but there is still a lot of open questions regarding their exact influence.¹⁹ It is a known fact that migrants go through a process of cultural change during their migration experience and can return with new ideas, knowledge, values and different forms of capital – economic capital (financial and material goods), social capital (acquaintances, relationships, networks), cultural capital (education, new experiences, skills) and symbolic capital (legitimacy and credibility)²⁰ – which helps them make their plans and activities in the country of origin a reality and makes the said process easier. By investing in a business or project, returnees can influence the country's economy in a positive way and contribute to its economic and social development by generating capital and jobs, implementing innovations, improving business, etc. One of the famous examples is India, where highly educated returnees from the USA invested their capital into the IT sector and created successful companies which contributed to the country's economic and technological development.²¹ It is a fact that not all returnees influence the development and social changes in their country of origin in the same way and to the same degree. Return migrants make up an exceptionally heterogeneous group of people so their process of reintegration, possible influence on the country of origin, and the potential to be the bearers of change and development vary greatly.²²

Entrepreneurship and return migration

Entrepreneurship is considered an important component in the process of economic development and by encouraging innovation and competitiveness it contributes to the general development of the country. Lack of or difficult access to capital represent the main obstacles to (further) development of entrepreneurship in both developed and developing countries.²³ The fact that lack of capital is the main reason

¹⁸ Dustmann & Kirchkamp (2002).

¹⁹ Kuschminder (2013).

²⁰ Terjesen & Elam (2009).

²¹ Hunger (2004).

²² Cassarino (2004).

²³ Blanchflower & Oswald (1998); Wahba & Zenou (2012).

why more people are not engaging in entrepreneurship is indicated in the research conducted.²⁴ They have used the example of Great Britain to illustrate the tendency to start small businesses by using personal or family funds instead of loans from banks, as well as a greater probability to engage in entrepreneurship if one has access to particularly valuable family assets or inheritance.

In cases where only modest personal and family savings are available or access to capital or credit is lacking, migration can serve as an effective strategy for improvement of the individual's economic situation, but also as an opportunity to accumulate the capital necessary for investment.²⁵ In the research conducted so far, a positive relation between return migration and entrepreneurial activity has been indicated.²⁶ Migration has been a conduit through which returnees are able to have the opportunity to accumulate tangible and intangible capital, which can be used upon their return for setting up businesses. The acquired migration and working experience, and the accumulated financial and human capital influence the probability to invest and increase the entrepreneurial potential of returnees.²⁷

By analyzing the influence of savings accumulated abroad in the returnees' occupational choice, it has become evident that returnees with larger amounts of capital show a tendency to start their own businesses after they return.²⁸ The returnees' probability to invest increases in accordance with the savings accumulated, which shows that financial capability is a key element in starting an independent business,²⁹ especially for the less educated returnees who did not manage to accumulate the necessary human capital while working abroad because they were mostly filling low-level positions which provide modest learning opportunities. On the other hand, when it comes to starting up and successfully managing a business, for educated returnees acquisition and development of human capital (new knowledge, skills, ideas,

²⁴ Blanchflower & Oswald (1998).

²⁵ Wahba & Zenou (2012).

²⁶ Kilic *et al.* (2007); McCormick & Wahba (2001); Mesnard (2004); Piracha & Vadean (2010); Wahba & Zenou (2012).

²⁷ Démurger & Xu (2011); Kilic *et al.* (2007); Wahba & Zenou (2012).

²⁸ Ilahi (1999).

²⁹ Démurger & Xu (2011); Mesnard (2004).

business contacts) may have a higher value than accumulation of financial assets.³⁰ Depending on the country and the length of migration, migration experiences are considered to be a major influence factor on the returnee's decisions to engage in entrepreneurship. A higher tendency to invest may develop in destinations which offer opportunities for higher profit and better accumulation of human capital.³¹ According to the results of Dustmann's and Kirchkamp's research,³² a higher level of education shortens the length of migration. Better educated migrants receive higher wages abroad, which enables potential returnees and investors among them to gather the required capital and realize their business plans faster.

To bring about a better understanding to the relationship between return migration and entrepreneurship, analyses have been conducted which indicated that return migrants are more inclined to invest and start a business than non-migrants³³ and that for both groups financial limitations represent the primary problem for engaging in entrepreneurial activity.³⁴ In such a case a solution can be found in savings made abroad, which is evident in the example of Tunisia, where most entrepreneurial initiatives started by returnees are totally financed from overseas savings.³⁵ Despite their potential, modest attention is being paid to the positive effects that return migration can have on the economy and the development processes of the country of origin. Not only do the accumulated savings provide a stable income after the return, but they can also be used productively by investing into the economy – starting a company, creating new jobs, making productive investments, improving business – and thus contributing to the economic prosperity of the country of origin.³⁶ With the different forms of acquired capital (money, knowledge, skills) at their disposal and by establishing their transnational social networks, return migrants have the potential to remove obstacles in starting a small sized enterprises and to facilitate the development of

³⁰ Kilic *et al.* (2007); McCormick & Wahba (2001).

³¹ Kilic *et al.* (2007).

³² Dustmann & Kirchkamp (2002).

³³ Démurger & Xu (2011); Mezger & Beauchemin (2010); Wahba & Zenou (2012).

³⁴ Démurger & Xu (2011).

³⁵ Mesnard (2004).

³⁶ Dustmann & Kirchkamp (2002); Kilic *et al.* (2007).

entrepreneurial activities.³⁷ Since entrepreneurship is considered an important factor in initiating the economic development of a country, increased entrepreneurial activity by returnees can have a positive effect on the economic development of the country of origin.³⁸ Migration should be regarded as a resource and its potential to foster development should be used by encouraging the return of international migrants, by supporting their investment, and by integrating them into the highly productive economy in order to generate growth, employment opportunities and fiscal benefit.³⁹

Besides in terms of capital, migration experience can help in overcoming inequalities which certain groups in the society of the country of origin are exposed to. In their research about the impact of migration experience on investments in the country of origin,⁴⁰ state that with regard to sex and/or education, people from certain groups may have difficulties in acquiring access to asset ownership, and thus the ability to accumulate wealth. They point out that precisely the experience of international migration can at least partially reduce the inequality. Their research has shown that women with migration experience are no less inclined to invest in comparison to their male counterparts and that migration can actually bridge the gender gap in regard to having access to assets, also it can make it easier for individuals with a lower level of education to invest their money.

Scholars agree on the influence migration has on the ability to accumulate capital and to invest in entrepreneurial activities, but they also emphasize the need for a more detailed analysis of the types of business in question and the circumstances involved in starting them in order to better clarify the relationship between making a return and engaging in entrepreneurial activities. They also stress the need to identify the real reason for investing in the country of origin – is it a consequence of trying to overcome financial resource constraints in the country of origin or a way of survival when no other work is available after making their return.⁴¹

³⁷ Kilic *et al.* (2007).

³⁸ Démurger & Xu (2011).

³⁹ Kilic *et al.* (2007).

⁴⁰ Mezger & Beauchemin (2010).

⁴¹ Mezger & Beauchemin (2010).

Migration and entrepreneurial experiences of female returnees

After spending a considerable part of their lives abroad, the interviewed returnees returned home - to the coastal region of Istria, the area around Zadar and the island of Cres. Two of them returned after the end of the Croatian War for Independence, during the second half of the 1990s, while the female migrant whose emigration was caused by the war returned in 2013, after Croatia's accession to the European Union. They were motivated by the wish to connect with families and children who remained in the country of origin, by the desire to invest and start a business in Croatia, and by the identity and attachment to life and society in the homeland. Two migrants made their returns alone, but still remain involved in cross-border social networks because of family who still live in the country of migration, while the third migrant, together with her spouse, returned to join the rest of her family in the country of origin.

During migration, migrants maintained more or less active social and economic connections with the homeland, which made their return and reintegration into the home country and its society easier. Through planning and preparation, migrants were consciously making themselves ready for their return and the following reintegration. During their life and work in the host country they were accumulating tangible and intangible resources, social capital, and were following the political, economic, and social developments in Croatia closely. The moments of their return, the end of the Croatian War for Independence and Croatia's accession to the European Union, point to the importance of political and social developments and their influence on the decision-making process of making a return. The conditions were judged positively and within the newly created state of affairs a good opportunity for returning and making an entrepreneurial idea a reality was recognized.

Dustmann and Kirchamp point out that optimal migration duration and planned future activities in the country of origin are interrelated so the decisions on temporary migration and returnees' entrepreneurial activities are also dependent on each other.⁴² While individuals engage in temporary migration so they could become entrepreneurially active when they return, the experience of temporary migration can also affect

⁴² Dustmann & Kirchkamp (2002).

the occupational choice of returnees and increase prospects of becoming an entrepreneur.⁴³ Migration can be part of a migrant's plan to accumulate the capital needed to invest into his or her entrepreneurial idea, but the will to invest can also develop under the influence of migration experiences, so instead of entering the labor market or waiting for retirement, migrants choose to become entrepreneurs after return. The circumstances of everyday life, the desire to return, and scarce employment opportunities at home may encourage or strengthen the entrepreneurial intentions of migrants, so their entrepreneurial activities could be interpreted as a response to the circumstances and social context within the country of origin.⁴⁴ When coupled with the initiative to return, entrepreneurship can be an activity which helps migrants make a living in the country of origin, fulfills their entrepreneurial ambitions and also contributes to them making a successful return.

During migration, most migrants make plans about their return after accumulating enough financial resources to be able to improve their living conditions in the homeland. Among them are potential entrepreneurs, for whom migration presents a solution to a key problem - the accumulation of starting capital. It is among the returnees where the tendency of starting a business in the country of origin has been detected, because they are able to bypass the problems that are present in starting a business by using their capital, the skills developed, the work experience and their transnational social networks. This is also how working female return migrants have accumulated different forms of capital which enabled them to start their businesses in their home country. In this process they used their knowledge, skills and work experience gained abroad, while also applying the accepted positive values and work ethics from the host country in their businesses and life in general in the homeland. By investing in the economy of the country of origin, they wanted to realize their business plans, ensure their return, preserve their heritage and bring back memories and feelings of nostalgia for their homeland and their youth. They invested their money in the branches of economy on which today's development of the coastal region and the islands is founded - tourism (hospitality) and agriculture

⁴³ Wahba & Zenou (2012).

⁴⁴ Pavlov, Predojević-Despić & Milutinović (2013).

(olive growing). With their investments, they have secured jobs and livelihoods for themselves, and often for the members of their immediate family as well. Over time their business grew and expanded, which required additional staff to be hired. By investing their capital, starting businesses, generating new jobs, applying new ideas, values and ways of doing business, female migrants contributed to the economic and social development of the local region and the country of origin as a whole.

Migration provides women with the means for empowerment and self-realization, greater individual freedom, opportunities for gaining new experiences and less social control in comparison to the original society.⁴⁵ Although it is assumed that self-realization is one of the main motives why female migrants join a new society, we have to take into account that women as social actors can be led by their own autonomous migration projects just as their male counterparts can. Therefore, the migration of women should not be viewed exclusively through the prism of economic insecurity but as a planned act of women who are active participants of migration.⁴⁶ Migration offers them the opportunities to achieve their goals and plans, some of which include engaging in entrepreneurial activities and self-realization through the role of a business owner. The accumulation of different forms of capital during migration increases the possibility for them to become entrepreneurially active. Some of the analyzed examples of migration bear witness to the active role of women in migration processes, who contemplate and make decisions on migrating and returning, thereby demonstrating their independence and entrepreneurial spirit. Through their hard work, dedication and skill of evaluating business opportunities in their homeland they have achieved success in business, improved their position and social status, and gained affirmation as entrepreneurs in the business world of their homeland.

Migration is a personal experience for each individual; shaped by many factors and circumstances, it makes for a diverse and complex phenomenon. Returnees are faced with different economic and social challenges in their country of origin - from finding employment, to local working and living conditions, social acceptance, contentment, and

⁴⁵ Cukut Krilić (2009).

⁴⁶ Kožar Rosulnik (2015).

finally, the decision to stay or emigrate again.⁴⁷ Our female returnees have successfully faced their challenges of returning and reintegrating into the economic and social life of their homeland. They have expressed satisfaction because they have managed to achieve a successful return, realize their entrepreneurial ideas and affirm themselves as entrepreneurs.

Conclusion

Return migration is an integral part of migratory movements which have always, either individually or with family, involved women. As active participants of migration, women make conscious and independent decisions to follow their own goals and plans within the process of migration. Migration experience has enabled them to accumulate the capital necessary for their successful return, reintegration, and realization of entrepreneurial ideas. In accordance with their intention of returning and their desire for investment migrant women have responded to the social and economic circumstances of their homeland by starting their own businesses. By investing and starting a company they have achieved success in business, improved their position and social status, and gained affirmation as entrepreneurs in the business world of their homeland.

Entrepreneurship is generally regarded as a key component in the process of development of a country's economy and its society, while capital is considered the main catalyst. In accordance with that, entrepreneurial initiatives made by returnees can have a positive impact on the economic development of the place and country of origin. Relying on the sector of small-sized businesses can be an important strategy for fostering economic growth of countries which suffers from high unemployment rates and poverty. Croatia lacks research which would bring forward the knowledge on capabilities and potential contributions of entrepreneurially active male and female returnees to the economic development of their country of origin as well as the problems they face. Although this is a subject which requires a deeper analysis, we hope that this humble contribution will spur greater interest for this topic within the contemporary migration science of Croatia.

⁴⁷ Kuschminder (2013).

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Sažetak

Povratne migracije migrantica radnica u njihove matične zemlje u fokusu su ovoga rada. Rasprava se temelji na životnim pričama triju migrantica / povratnica sa sjeveroistočne jadranske obale i otoka koje su emigrirale u Italiju i Njemačku. Analizom intervjua ispituje se proces povratka u domovinu, motivacija i razlozi koji su ih potaknuli, kontekst u kojem je povratak izveden, prilagodba novom / starom okruženju, individualna uloga povratnica te socijalna razina u zemlji porijekla. Osim realizacije repatrijacije u domovinu, povratnice su kapital stečen u zemlji useljenja uložile u svoja rodna mjesta: Zadar i istarsku obalu te otok Cres. Migracijsko iskustvo omogućilo im je akumuliranje kapitala potrebnog za njihov uspješan povratak, reintegraciju i realizaciju poduzetničkih ideja. Njihove poduzetničke inicijative imaju pozitivan utjecaj na ekonomski razvoj mjesta i zemlje podrijetla.