

THE ENTREPRENEUR'S JOURNEY

A Digital Exhibition

The Worcester Albanian Business Network

EXHIBITION CATALOG

with a foreword by
Ardian Preci

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Note to Reader

FROM THE STUDENTS



This project is a culmination of a semester's worth of research, field (Zoom) work, and implementation. The team identified and interviewed 11 prominent entrepreneurs in the Albanian-Worcester community. The team then developed individual and unique profiles for each entrepreneur as part of the digital exhibition. In addition to the catalog profiles, the team developed online profiles that offers an immersive experience of each entrepreneur profile. Audio and visual elements have been incorporated to bolster the experience. Further, the website also contains a continually expanding directory of Albanian owned businesses in the Worcester region.



Sponsor's Note

**FROM ARDIAN PRECI,
FOUNDER OF THE WABN**



"Albanians have always been hard workers, and they have a good and positive tradition of entrepreneurship in Worcester County. Families that migrated here with barely anything have created their own success stories by building successful enterprises and paving a better life for their families. The promised land has been a reality, not just a dream, for the Albanians. With this online exhibition, we at WABN are very thankful for the collaboration with WPI and we hope that by showcasing these success journeys, we can inspire more members of our community and beyond to pursue the intriguing road of entrepreneurship."



Acknowledgements

A WORD OF THANKS

Thanks so much to Ardian Preci, our sponsor and new friend! He gave us this amazing opportunity to explore the Albanian community in Worcester, and it has been a pleasure to create this exhibition with and for him.

Thank you to our advisors, Professors Leslie Dodson and Robert Hersh, for being there to push us further and provide much-needed guidance on this unfamiliar journey.

Thank you to our amazing entrepreneurs for allowing us to into your worlds and sharing your stories with us. We are so inspired by your success and bravery, we hope we've done you justice!

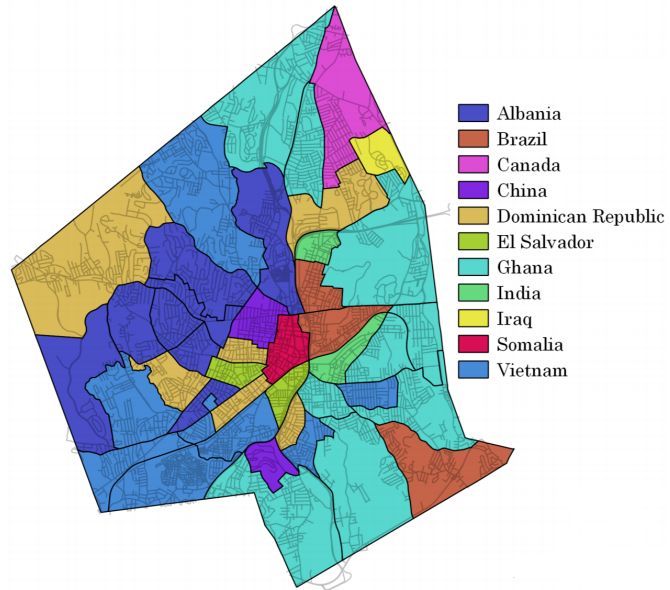
Last, but not least, thank you to the people who helped along the way: Greg Steffon for new connections, Peter Christopher for history of the Worcester-Albanian community, and Mari Endo for crucial design advice.

Introduction

WHAT ARE WE DOING?

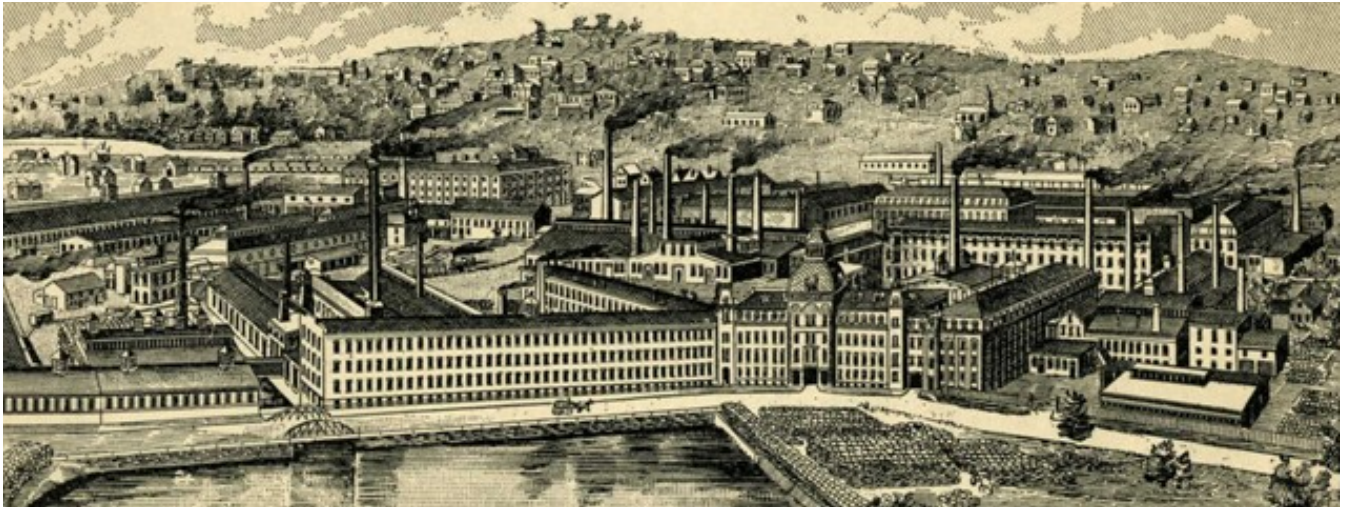
Immigrants are the foundation of the United States economy. Data from the New American Economy Research Fund indicates that **45% of the top-500 largest companies by total revenue in America were immigrant-owned businesses in 2019, and together they employ 13.5 million people** (New American Fortune 500 in 2019, 2019). Moreover, immigrant populations are critical to maintaining growing and vibrant metro areas, and research supports claims that immigrant entrepreneurship is on the rise; many metropolitan areas experienced a “significant increase in the number of immigrant entrepreneurs” from 2014 to 2017 (Immigrants and the Growth of America’s Largest Cities, 2019, para. 5).

Immigrants also increase the prosperity of the American economy, as they are more likely to become entrepreneurs than US-born citizens (New American Fortune 500 in 2019, 2019). In 2017 alone, immigrant households earned a total of \$1.3 trillion in wages and contributed over \$973 billion in spending dollars (Immigrants and the Growth of America’s Largest Cities, 2019). The massive spending power of immigrants in the United States contributes to keeping local businesses and larger companies open.



Worcester, Massachusetts, is home to a prosperous immigrant population. Some 22% of the city’s 186,000 residents are foreign-born (The Immigrant Entrepreneur in Worcester, 2018). **Thirty-six percent of Worcester business owners are foreign-born, indicating the contribution immigrants have made to the Worcester economy** (The Immigrant Entrepreneur in Worcester, 2018).

Worcester’s history has largely contributed to it becoming the hub for immigration that it is today. The first wave of Albanian immigrants found their way to Massachusetts because they were looking for economic opportunities in the Industrial Revolution (Zeko-Underwood, 2019).



The revolution allowed Worcester's population to increase by 236%—or 68,000 people—with foreign-born newcomers outnumbering the US-born newcomers (Industrialization, n.d.). However, most Albanian immigration to Worcester, and Massachusetts in general, came in the third wave of the Albanian diaspora, after the communist regime fell in 1990. **Today, Albanians make up 6.3% of Worcester's foreign-born population** (The Immigrant Entrepreneur in Worcester, 2018). These immigrants sought to reconnect with family from the first and second waves post-World War 2 and maintain a sense of Albanian community (Zeko-Underwood, 2019). A number of them also decided to pursue their own business ideas and continue to contribute to Worcester's industrial, self-made roots.

The goal of our project is to collaborate with Albanian entrepreneurs in Worcester to **create a digital exhibition of their stories to inspire, mentor, and support other entrepreneurs while bolstering a sense of appreciation for immigrant entrepreneurship in the United States as a whole.** We will first conduct in-depth key informant interviews with Albanian immigrant entrepreneurs. To develop the exhibition, we will create individual profiles using videos, audio, and quotes from the interviews and photos provided by the entrepreneurs themselves to create a compelling exhibit of individual and collective immigrant entrepreneur experiences. We hope that our exhibit can do justice by highlighting the successes and tribulations of the immigrant entrepreneurs. The massive spending power of immigrants in the United States contributes to keeping local businesses and larger companies open.

Context

HOW DID WE GET HERE?

Entrepreneurship's Elusive Definition

It is difficult to define entrepreneurship in a way that does not either diminish it or make it incomprehensible, and the definition of immigrant entrepreneurship is even more complex. There is no “consistent definition of the term [entrepreneurship] across the universe of studies on the topic” (Gutterman, 2012, pg. 2). When trying to discern between entrepreneurs and small business owners or managers, “no significant differentiating features” exist, so the most accepted classification, albeit broad, is that entrepreneurship involves the creation of something new (Gutterman, 2012, pg. 3).

This classification has its origins in the 1800s, deriving from the French term “entreprendre,” meaning “an undertaking” (Carlen, 2016, pg. 1). Author John Carlen, who explores the evolution of the entrepreneur from the early 19th century to modern day, has observed that entrepreneurs are people who pursue economic prosperity by entering new markets, which they achieve through many different routes. In attempts to provide clarity,

researchers have developed various entrepreneurship classification, such as:

Types of Entrepreneurship:

Full or Part-time

Social

Necessity vs Opportunity

Full-time entrepreneurs carry more personal financial risk by relying solely on the success of their newfound ventures for income and are found to be more likely to rely on support, whether financially or mentally. On the other hand, part-time entrepreneurs can rely on a separate income of their own while their business grows gradually (Starting a Business, 2010). People also often start part-time businesses rather than full-time ventures “because they do not know their true entrepreneurial ability ahead of time,” (Petrova, 2010, pg. 1). **This theory resonates particularly with immigrant entrepreneurs, who may have found that a lack of entrepreneurial experience led them initially to a part-time venture.**

The Entrepreneurial Mindset

According to Neil Patel, a successful entrepreneur and former Forbes contributor, **90% of startups fail**, (Patel, 2015). The Small Business Association (SBA) further reports that approximately two-thirds of all small businesses that have employees survive for roughly two and a half years, while half of small businesses survive for more than five years, as depicted in Table 1. An SBA report reveals that these rates are relatively equal across most industries: manufacturing, construction, hotels, and food industry. (SBA Office of Advocacy, 2012).

In their book *The Startup Playbook*, two longtime founders of various successful and failed companies, Rajat Bhargava and Will Herman, suggest that people who tend to succeed in self-starting professions exhibit traits such as curiosity and passion for what they do, being a visionary while also being open-minded and realistic, and being competitive by nature (Bhargava & Herman, 2020).

Accion, a nonprofit community lender dedicated to helping entrepreneurs generate income and achieve financial success through business ownership across the United States, corroborates these findings. They make the claim that there are five common characteristics needed to cultivate an entrepreneurial mindset, from their experience:

- 1) a positive mental attitude
- 2) a creative mentality
- 3) persuasive communication ability
- 4) self-motivation and drive
- 5) tenacity and ability to learn from failure

The first characteristic, **a positive mental attitude**, refers to the ability to respond to challenges with a reformative, or assistive attitude, rather than “wallowing in the mistakes,” and think quickly to resolve the issues. (Entrepreneurial Mindset, 2020)

A creative mindset is the basis of entrepreneurship; looking for “novel ideas” and underserved markets is key to a successful business venture; entrepreneurs inherently have this trait, by taking the chance to start their own venture rather than working for someone else's. In order to get this creative business idea off the ground, **a persuasive communication skill** is required to market and garner support (Entrepreneurial Mindset, 2020). Working with fellow entrepreneurs and marketing one's business to a specific audience are examples of this communication.

According to Jim Dewald, the dean of the Haskayne School of Business at the University of Calgary in Canada and the author of “Achieving Longevity: How Great Firms Prosper through Entrepreneurial Thinking,” the ability to recognize opportunities is what sets entrepreneurs apart from the rest; in fact, it is a “precondition for entrepreneurial action,” (Dewald, 2016, pg. 106). *One’s self-drive, characteristic number four of the Entrepreneurial Mindset* developed by Accion, aids in their ability to identify these opportunities; they are discovering chances on their own, rather than following the suggestions of those around them (Entrepreneurial Mindset, 2020). Entrepreneurs choose to act for a better future in the face of a disruptive change, whereas those without an entrepreneurial mindset might fight against the change, which usually results in failure (Dewald, 2016, pg. 107). When an idea becomes outdated, an entrepreneur acts quickly to adapt to the changing world, to ensure the stability of their and their employees’ careers in the future, rather than stubbornly sticking with their plan that currently thrives but will become obsolete.

In addition to having this opportunity identification ability, entrepreneurs must be willing to act on them, meaning that they must be *willing to take risks despite knowing their venture will probably fail. This encapsulates characteristic five*, outlined by Accion.

Entrepreneurs are generally tenacious, and that is due to necessity because “failure is inevitable,” and mistakes will certainly be made (Entrepreneurial Mindset, 2020). It is the entrepreneurs’ ability to move beyond these failures and learn from them that makes them come back to the world of business for more. It has also been found that early successes, or “positive risk experience[s]” can lead to increased exploration of these newfound opportunities, because it fosters the idea that “what has been done in the past can be done again,” (Dewald, 2016, pg. 107).

Necessity-Driven vs. Opportunity Driven

Entrepreneurship can be divided into two distinct types: necessity-driven versus opportunity-driven. When an immigrant is left with no viable options in the job market, it is necessary for them to become self-employed to sustain themselves (Malerba & Ferreira, 2020). Alternatively, seeking self-employment out of desire and opportunity is opportunity-driven entrepreneurship. In the early 20th century, a majority of immigrant entrepreneurs pursued necessity-driven entrepreneurship (Malerba & Ferreira, 2020). U.S Census Bureau data show that this is no longer the case. A 2019 study exploring Immigrant Entrepreneurship in the High-Tech industry found that when ranking motivations for starting one’s own business, financial factors ranked lower for immigrants than US-born subjects,

and having a viable idea for a business ranked highest (Brown et. al, 2019, pg. 25).

The divide between necessity-driven and opportunity-driven entrepreneurship can be attributed to age and language proficiency (Kim, 2019, pg. 4). A 2018 study conducted by Georgetown University observed the gap between first-generation and second-generation immigrants, and the effects of language proficiency. Immigrants who did not know English were more likely to pursue self-employment, and the children of those immigrants were more inclined to also follow the path of self-employment along with pursuing a higher education (Kim, 2019, pg. 5). Alternatively, immigrants who were comfortable with English had less trouble finding employment, so they were less likely to become entrepreneurs.

Albanian immigrants to the United States have exhibited both necessity-based and opportunity-based entrepreneurship through the waves that have emigrated over the past several decades. Examining Albania's economic and social history helps identify the push and pull factors towards immigrant entrepreneurship upon arrival to the US.

Political Collapse in Albania

Albania in the early 1990's underwent a sharp shift in political, economic, and social dynamics. Following the death of Secretary Enver Hoxha in 1985, and in conjunction with other European events, communism in Albania collapsed in the early 1990's. After the fall of the communist regime in 1991, many factories and other primary places of employment in Albania shut down, leaving hundreds of thousands of people unemployed. With the economy in shambles, many Albanians looked outside of their home country for work opportunities to support their families. By 2006, approximately one-fifth, or 800,000 persons, of the entire Albanian population had migrated from Albania to other locations such as, Italy, Greece, and the United States in search of a labor market (Stampini, 2008).

Perceptions of Albanians in Greece

The first post-regime wave of mass Albanian migration to Greece occurred in the early 1990's, as a direct result of the collapse of communism. The second major wave took place in 1996 after a huge economic collapse in Albania due to the collapse of "pyramid schemes" (Kasimis & Kassimi, 2004). More than 444,000 (Baldwin-Edwards, 2004) Albanians migrated to neighboring Greece between 1990-early 2000's. As of 1998, **65% of all foreign applicants of a Green Card in**

Greece were of Albanian origin—approximately 250,000 people

(Lazaridis, 2007). This mass migration of Albanians generated increased levels of paranoia and distrust in Greece. The Greek government and local and regional municipalities were overwhelmed with the sheer number of foreigners entering Greece, spurring Greek parliamentarians to circulate defamatory narratives about Albanians in Greece (Baldwin-Edwards, 2004). The Greek media began dishonestly associating Albanian immigrants with the “dangerous immigrant” stereotype, as well as and other forms of criminality (Baldwin-Edwards, 2004, pg. 3). This false narrative about Albanians strained their status in Greek society.

However, research suggests that the average Albanian migrants were higher-skilled and better educated compared to the average Albanian civilian citizen who remained in Albania (Danopoulos, 2004). Danopoulos et al. (2004) also argue that many educated Albanians in Greece are deprived economic opportunities due to the pervasive narrative that “the majority of Albanian immigrants are categorized as self-selected migrants who are inclined to be more ambitious, entrepreneurial, and aggressive than individuals choosing to remain in their home country,” (Danopoulos, 2004, pg. 105).

The U.S Diversity Immigrant Visa Program

America is perceived as a sanctuary to many people seeking asylum or new opportunities. Albanians emigrated to America for over a century, first seeking economic opportunities, then to escape the political constraints of communist dictatorship, and finally to leave behind the fallout of the fall of the communist regime in search of education and employment opportunities (Zeko-Underwood, 2019). The most recent two waves of immigration have been aided by the U.S. Diversity Immigrant Visa Program.

The United States Diversity Immigrant Visa program was borne of the Immigration Act of 1990. The program seeks to diversify the American population by annually awarding 55,000 green cards to immigrants from underrepresented countries in the United States (Law, 2002). Available visas are distributed in proportional amounts among six geographical regions, dependent on rates of immigration (US Embassy). In the 1960s, the State Department determined Albania and 35 other adversely affected countries were eligible to receive the distributed visas. That list carried over to the Diversity Visa program that began in 1995. Thousands of Albanian citizens apply each year, mostly in effort to escape the economic and political hardships in their homeland.

PROFILES

Worcester-Albanian Entrepreneurs

Orieta Kristo

HORIZON INSURANCE

Orieta Kristo attended Worcester State University and graduated with a degree in Business Administration and Marketing. Her first post-college job was a lower-level position at State Street Insurance. Kristo wasn't particularly fond of this job because she didn't have much contact with clients. She knew she had strong people skills and wanted a job where she could put those skills to use. Global small business nonprofit Accion details that "Persuasive Communication Ability" is key to a successful entrepreneur (Accion). In addition, the nonprofit stresses that, "Communication is critical to your success" (Accion). Kristo considers many of her work experiences as a place where she honed several of her communication and interpersonal skills.

At the same time, though, she began to feel that the corporate world may not her path in life. *"I graduated in marketing and I always wanted to be in sales, I'm very good with people. I started my career at State Street Accounting, and it was horrible all I was doing was crunching numbers all day, and I didn't see anybody it was horrible."*



"Business is all about people, right? When you deal with people you need to be honest and you need to be respectful and always do the right things. And I think that comes from my parents for sure."

In 2008, Kristo landed a job at Liberty Mutual, where she could make her own hours and have her own schedule. Still, she didn't like the cutthroat corporate life and wanted to have a more personal and open environment. "I wanted to create my own space, my own culture, my own little company where people can express and be themselves, and at the same time for personal gain or financially." Thus, in 2015 Horizon Insurance was born. McGrath and MacMillan (2000) write that a key element of entrepreneurial leadership is, "Creating a climate supporting continuous search for opportunity." Orieta tries to foster a culture of productivity and self-expression. She also wanted her space to be one that a new mother could also feel comfortable. Kristo recalls her own experiences as a new mother attempting to breastfeed and not feeling accommodated by the corporate world. This experience helped inspire her to create her own work climate.



Orieta classifies her brand of entrepreneurship as, "Work smarter, not harder," so she can have a balanced home/work life and time with her family and friends. Forbes writer and entrepreneur, Neil Patel, writes. "Successful entrepreneurs understand that they must work on their business, not in their business" (Patel, 2015). Kristo directs her business by learning to work above her business, not in it. She advocates for learning to separate oneself from being involved in minute tasks of the business: *"Don't work in your business, work above your business, because if you work in it then you can never direct it to the direction you want to go."* Horizon Insurance's role in the Worcester-Albanian Community has grown in recent years. The company sponsors many Albanian community events and activities, which has contributed to this growth. Kristo and her employees are Albanian, so they speak the language which is beneficial to the Albanian community. As with every business, Horizon Insurance has not escaped the effects of the Covid-19 pandemic. Fortunately for Kristo, Horizon was able to keep their doors open during the quarantine period. However, recent technology has made remote working more accessible for businesses, including Horizon, and has made the transition process to remote working easier.



Life in COVID

FEATURE

As with every business, Horizon Insurance has not escaped the effects of the Covid-19 pandemic. Fortunately for Kristo, Horizon was able to keep their doors open during the quarantine period. However, recent technology has made remote working more accessible for businesses, including Horizon, and has made the transition process to remote working easier.



"Don't work in your business, work above your business, right, so because if you work in it then you can never direct it to the direction you want to go." Orieta Kristo

Find Horizon Insurance at:

292 Park Ave

Worcester, MA

Tel: 508 755 3555

insurewithhorizon.com



Oriola Koci

**LIVIA'S DISH &
ALTEA'S EATERY
(CO-OWNER)**

"This kind of [entrepreneurial] mindset brings the best out of any person because you're not counting on someone else to [do] things for you, and that control—now, this is not for everybody, of course—but that control comes with a lot of passion, desire, and that's how great things are discovered."

Oriola quit working for MassBiologics in the University of Massachusetts Medical School six months after her second daughter, Livia, was born in 2012, because the commute was too much and promised herself that her next job would be less than five miles from her house.



Oriola and her husband, Enton Mehillaj, had always dreamed of owning their own business together. They owned real estate several years before sitting down to make the business plan of opening a restaurant to learn how to be responsible as an owner. Then, when Oriola became unemployed, the pair decided to take a calculated risk and open their first restaurant in Worcester, Livia's Dish, together in July 2013.



"It's a risky business, chances of it to failing are 75% and then you're stuck with a building... There's a lot of elements that go into making that decision. I was also advised to not buy it first, because of who knows what's going to happen. But I don't know. I said, Go big or go home. So that's what we did."

*"Like I said, the beginning was hard. I mean, I'm not going to lie. This is everybody knows this; this business, it's pretty much an open book because you can watch it from growing since it's based on the walk-in clientele. And someone said to me, 'oh, my God, you know, it's hard. It's got to be hard, like, are you going to be able to survive?' And my response then and my response would always be **my daughter's name is on the wall. This is going to succeed.**"*



*"And I said this a year after we opened up, someone asked me, '**do you feel like you did the right thing?**' And I said, and I say this every day, if someone had told me **how difficult it was prior**, I would have probably said I don't want to do this, but fast forward a year after, **the best decision in my life.**"*



Life in COVID

FEATURE

Oriola says her ability to adapt to COVID-19 restrictions came as part of being an entrepreneur. Her and her husband's abilities to handle stress and find new, creative solutions have always been parts of the job:

*"We all live, I feel like any individual, anyone that runs a business, lives a year ahead, because...I can't live day by day. I have to...think of my business as a year from now. So, when you put together a map like that for **a year, five years, and 10 years** and then something like this happens, **it really shakes you up**. But I think as an entrepreneur, as someone that has been dealing with challenges all of my life, I think the skill that we have—and maybe not a lot of people do have—is that **we can manage stress in a different way**. And we're also able to **shift gears much faster, much quicker, with a better plan than the average person**. And I think the entrepreneur and the business owner or the restaurant owner, the one that is going to live with this and be able to shift gears right away, is **the one that's going to survive**. Because this is detrimental, especially to my business."*

Oriola Koci

Being tenacious and having a creative mentality are key parts of the entrepreneurial mindset, and Oriola Koci is mindful to embody them, especially now in unprecedented times.

Kreuza Disho

DIPPIN' DONUTS

Kreuza Disho co-owns the Dippin Donuts Cafes with her husband Gjergji, and they have four locations in and around Worcester, MA. She moved to the United States with her husband and their first-born son in 2002, after winning a spot in the U.S Diversity Visa Program.

Kreuza earned her master's in Education from the University of Korçë, graduating right before they left for the United States in 2002. They ended up in Worcester through her parents, who had moved their 6-months prior, thanks to the Diversity Visa Program.

Kreuza had trouble finding a full-time teaching position in Worcester. Instead she worked as an assistant at the Quinsigamond Library and a substitute teacher. She was struggling to pay her bills, until her cousin offered her a position at Dunkin Donuts. **“I couldn't afford life working two days a week, or three days a week, or none. My cousin who was a manager at Dunkin at the time, she offered me a job. I took it without hesitation. I wanted to work because I had bills to pay too.”** At the same time, she attended Salter College part-time in West Boylston, MA to earn her Associate's degree in Paralegal Studies, as a backup career plan. Instead of using her paralegal background, she became the General Manager of the Dunkin Donuts on Shrewsbury Street in a span of three years. But, she felt constricted working under someone else. A coworker shared that a local location of Dippin' Donuts, a central-mass based chain, and Kreuza jumped to seize this opportunity and buy into the business:



“God gave me that push into that direction that I can do it. I'm working for somebody else, I got so much knowledge, because I used to go to the Dunkin corporate meetings. Because it's not only just to know how to work, it's like you have to know how to deal with the business side.”

Mrs. Disho and her husband purchased the Dippin' Donuts Cafe in Spencer, MA, using their savings. Kreuza can be classified as an opportunity-driven entrepreneur, because she was not seeking self-employment out of necessity, but rather out of intrigue and desire.

Dippin' Donuts' beginnings under new ownership were not without their struggles. Kreuza and Gjergji faced discrimination and suspicion from local residents:

“Spencer is a small town, so when they hear that this business got sold, they had these suspicions. We had some difficulties when people would come into the store and they would say, ‘you're the new owners, oh you have an accent, I don't know if you're gonna make my coffee right.’ I had such a background, from working for a coffee company and to have these kinds of comments, it was a big slap in my face.”

However, Kreuza persisted and found competent employees and success; she possesses the entrepreneurial characteristic of a positive mental attitude, where when faced with challenges, rather than giving up, you look for solutions to keep your employees happy and your business running. When asked about advice for budding entrepreneurs, Kreuza addressed the importance of facing challenges head on, and persisting through hardship:

“Take the big step and do it. It's not gonna be easy. We have a challenge every day. Sometimes I fall on the ground, but I get back up. No matter how much stress you're gonna have, don't give up, because it's very easy to give up something, it's very easy to lose something. But it's hard to start over again, so don't destroy what you have. If you have a dream, if you have the ability and the courage in yourself, do it.”

Life in COVID

FEATURE

Without the Albanian community support, Kreuza's business would not have survived the effect of the pandemic. Dippin' Donuts lost one of their main sources of customers, college students, when they were all sent home in March. Additionally, employees were given the option to stay home, because Kreuza's priority was the health of her employees, rather than her profit.

Dippin' Donuts adapted by offering takeout, and slowly they started bouncing back.

“I'm not what we normally are with a normal sale, but I'm happy that I have my employees at work. I'm happy that bills are paying themselves. I'm happy for that. I have my whole team that is working and the business is running. I don't want to complain because I try to see the light at the end of the tunnel.”



Bersan and Eva Shqina

MEM CONNECTIONS

The events of the early 1990's pushed Albanian immigrants, Bersan and Eva, to first immigrate to Greece, and eventually migrate to the United States. Here they could pursue their dreams of starting their own company. Eva says her husband, *“he [Bersan] had such a vision on what he's going to do in the future. That Greece wouldn't let him do that what he wanted to do. That was one of the reasons that we decided to come to the United States.”* The couple arrived in Stafford Springs, Connecticut on October 3rd, 1998. Bersan remembers, “We came from Athens, the city full of lights and nightlife and people.” The Shqina's were sponsored by Bersan's cousins in Connecticut, as per the regulation of the Diversity Visa Lottery.



Eva Shqina and her education in Greece had been on track for her to work at the National Bank of Athens, but in Worcester the best job she could find was an overnight gas station attendant. Bersan Shqina found work as a doll-maker, working 12-hour shifts. Eva says, *“Bersan was going in the morning, working many hours, he will come home, and we would switch at the door. And I would leave to go to work.”* The couple lived like this for close to a year. The hardships and stress slowly fueled their plans for the future.

Scholars who analyze immigrant education and employment note that highly skilled immigrants often find themselves in lower-skilled jobs. A 2016 study in Canada found that 80% of immigrants studied felt their occupation did not match their education level (Subedi & Rosenberg, 2016).

Bersan Shqina was initially unable to find work as an electrical engineer because he was unaware that he could have a diploma evaluation. After learning he could have his credentials examined, Shqina found work at a small tech company in Worcester. He learned of a program at Columbia Tech that supported aspiring small business owners.

He presented his resume to program board members, and after 6 months got the financial support to open MEM-Connections Electrical. Shqina had navigated through the high-tech industry of electromechanical assemblies and electrical harnesses in Albania, Greece, and Worcester to a position where he could open an electromechanical small business of his own. Bersan and Eva saw this opportunity in the market for them to build this business, and fully invested their energy into the success of the business.

November 1st, 2000, MEM opened its doors. The company started with 6 employees, all Albanians with professional expertise in the field. The company swiftly grew and prospered but financial crisis hit a year later (February 2001). The 2001 Recession lasted eight months It stemmed from lingering fears of the “Y2K Scare” that computers would stop working at the turn of the century. That caused computer and software sales to sharply decrease (Amadeo, 2020). During this difficult time when they had to lay off employees, Eva Shqina began taking a more *“hands-on role”* at MEM. She continued to work her primary job as an administrative assistant at MCPHS despite her new role at MEM. Bersan Shqina reflects that the rest of the events of 2001 also contributed to the economic gravity of MEM. Bersan says, *“I spent much more of the time just to try putting some connection between the people who have the connection in the industry.”* Near the end of 2001, the Shqina’s began to see an increase in orders and a mending economy. MEM-Connections Electrical had weathered the economic downturn and has prospered in the electromechanical industry.



Life in COVID

FEATURE

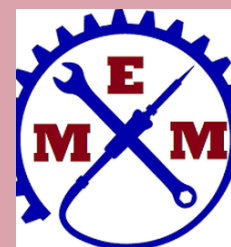
The start of the 2020 Covid-19 pandemic marked an anxiety-inducing time for many small business owners, including the Shqina’s. Eva Shqina recalls the uncertainty and paranoia the couple experienced and take pride in the new sanitation procedures and safety precautions put in place to protect their employees. Paranoia is understandable as CNBC reports that of the businesses closed due to Covid-19, 60% will remain permanently closed (Sundaram, 2020).

Fortunately, MEM-Connections Electrical fell under the “essential business” category and was allowed to keep the doors open. The Shqina’s have made the utmost efforts to accommodate and support all of their employees during this troubling times, and keep their employees safe.

Find MEM-Connections at:

55 Millbrook St, Worcester, MA 01606

Tel: 508 363 0543



Greta Bajrami

GOLDEN GROUP ROOFING

Greta Bajrami is the CEO of Golden Group Roofing, started in 2012. Her entrepreneurial journey began at the start of her college career, after a drastic life change altered her educational track. Greta planned on pursuing a degree in law in Boston, but had to make a quick decision after the birth of her daughter, Chiara, at the age of 19.

Greta and her then-boyfriend (now her husband), Freddy Campoverde, both attended college at Worcester State studying Business Administration. They struggled to juggle student and parent life, attending classes during the day and waiting tables at night.



"We worked every day, I mean, there wasn't a shift that I didn't pick up ... And it was because we were trying to survive, we were trying to pay for college, we were trying to pay our rent, pay our food, pay our daughter's food, and just survive. And we thought that was going to be our life."



After graduating from college, however, both of them landed a job at CertainTeed, a construction company. Still struggling to support her family, and noticing the company's shortcomings in common business practices like customer service skills or use of technology, Greta decided to put her college degree to use and open her own roofing company.



"In order to change myself from financial hell, I needed to take a skill and apply it so I can rise out of it ... I realized that I was a good strategic planner. And I said, why don't I take this and implement it in construction and make something out of it?"

Greta and Freddy saved up \$10,000 in tips and wages from their restaurant jobs in college and their time at the construction firm and received a \$5,000 gift from her mother. In 2012 at the age of 21, Greta Bajrami opened Golden Group Roofing, and was immediately met with skepticism from peers and potential customers: **“Everybody that heard it thought I was crazy. They're like, What? You are 21 years old, you are [an] Albanian girl. What do you know about roofing?”**

Greta prevailed, despite the criticism, because she possessed an important entrepreneurial characteristic: creative mentality. Rather than re-inventing the roofing process, Greta integrated personal touches into the consulting process, such as purchasing small thank you gifts for customers, and running it all electronically to allow the process to go smoother. She also tied in values she learned from Albanian culture: **“Something that I had learned as a little girl, right, when somebody comes into your house, you take out your best everything to give that person your all, and that's fundamentals that are sprinkled into Golden Group's identity, my company's identity today.”**

Greta Bajrami's journey to and from entrepreneurship was rife with hardship and lack of support, but she ultimately became a successful CEO. She risked failure and humiliation by opening a business in a male-dominated field, that was unaccepting to women and immigrants. She took her knowledge from college and prior work experience in construction and poured it all into building a brand that could launch herself and her family out of poverty.

Life in COVID

FEATURE

Greta Bajrami's adaptation to the Covid-19 pandemic, or lack of need to, is thanks to her ability to look toward the future. As early as 2018, Golden Group was already implementing Zoom for virtual consultations, minimizing the in-person contact between contractors and customers.

After an eight-week shutdown early this year, Golden Group was able to function almost as if normal, and Greta projects that Golden Group's end-of-year numbers will be the same as last year. She emphasizes the importance of reinvesting in one's brand, including technology.

“I'm very thankful that again, I was always reinvesting in my brand. And one area that I've always reinvested in heavily has always been technology. So overall, it's affected our business, but I'm very fortunate that we were already implementing a lot of the new ways of doing business prior to COVID starting”



Erion Kodra

STRATEGIC BEHAVIORAL SOLUTIONS

When Erion and Olta's son was diagnosed with Autism Spectrum Disorder (ASD), the couple found that they were not getting any helpful service for him anywhere they tried; *“at one point we said maybe we can do this thing ourselves better than anybody else.”* The pair were able to recognize that there was an opening for a better ASD service to fit their son's and other children's needs, and they took that risk together, exhibiting the fifth trait of Accion's entrepreneurial mindset.

One problem, however, was that neither Erion nor Olta were qualified to provide those kinds of services themselves, either, which represents the notion that not all successful entrepreneurs have the skills to be the ones to carry out their ideas. With good management, a persuasive communication ability, and ability to learn from failure—Accion's third and fifth characteristics of the entrepreneurial mindset, respectively—the Kodra's were able to create Strategic Behavioral Solutions (SBS) in 2017.



“A finance problem, which is always first in a business, and also [a] lack of experience in how to operate and hire people too at the same time; those were kind of the biggest challenges”

SBS is a small-to-medium enterprise with almost 50 employees that provides behavioral analytic interventions to all people seeking behavioral change, and their insurance-based services serve clients diagnosed with ASD. Erion explains the company: *“the services that [SBS does are] in-house services. They have a therapist, who goes to the home and based on the plan, which has been designed by a psychologist or a licensed behavioral analyst, they do this applied behavioral therapy. [ASD] is a spectrum, so there are a variety of issues. Some kids can be fantastically looking normal, but then they just take their clothes off out of the blue, or they put their hands onto a stove. It can be very dangerous sometimes.”*



Olta Kodra runs the day-to-day operations of the company, while Erion manages the finances. Despite difficult days and challenges, Erion says *“it’s worth it because at least I’ll leave something for [his son] to support him. He will very likely need help for the rest of his life. So [he and Olta] thought that if we have something well established and well built, it will be a support for him too.”* Mr. Kodra also acknowledges the larger role the company has on their clients; *“Families have experienced a lot of psychological shock and trauma from their children’s diagnoses, so we are in the middle of it, trying to at least give some hope. And it does make a difference; a lot of the kids do actually improve significantly over the years. Difficulties come with time, but it’s worth it. It’s worth every moment.”*



Life in COVID

FEATURE

“You and I could talk on Zoom and do things, but you can't really teach a kid how to tie their shoes on Zoom; it's an impossibility. So psychologically, [COVID] was a huge disrupter. Plus, we do social services, where we get all the kids into groups, and we teach them how to interact and work together. Because Autism is also a social communication problem, too. And we can't do it anymore because we can't get groups of kids together in a room; the risk of infection would be high.

We've had episodes with kids testing positive or [someone in their] family testing positive. So we've had to shut down the place and quarantine individuals, which disrupted a lot of people, our schedules, and work. A lot of the employees are paid part-time so they can actually lose their income when they get laid off temporarily because of the virus. The business itself struggled significantly because for a while we were completely closed; there was no money coming in but we were still paying our people, so we struggled to get some money to pay them or lay them off.”

Erion Kodra

Adela Tego

COFFEE MUG

Adela says her motivation and drive comes from her parents, and their determination in Albania to provide for Adela and her older sister. The backlash her parents faced in Albania served to motivate them to work harder, but also profoundly impacted the psyche of her parents.

Understandably, stress of maintaining a new business, navigating through a period of political unrest in Albania, and raising two daughters can place undue stress on any individual. Adela's family decided, *"We felt America was the place we wanted to be. And we fought, we fought very hard. And they kept telling us, you got to have good grades, you got to make sure you study hard. Because we didn't win the lottery. So that was the only ticket, for us to get out of there."*

The family was not a recipient of the Diversity Visa Lottery program, as many other Albanians were. The course of action taken by Adela's family was to send over Adela and her sister for high school, which could only be achieved if Adela and her sister maintained excellent grades. Her sister and father left for America in the late 1990's, while she and her mother had been left in Albania until 2000. After enrolling in the exchange program in 2000, Adela left her mother behind to join her family in the United States.

"We were one of the families that was really touched and hurt from the communism. My grandfather wanted the democracy against the leader of the communism, and he suffered for that."



"20 years have been very challenging . Being a business owner, it's not easy. It's a lot of work behind the scenes. There's a lot of obstacles: financial side of things, but also labor, the work, the amount of hours that you have to give to that you gave the heart and soul to that business. you also want to make sure that you are engaged with the community. And that's so important, for us as Albanians in general."

Adela came to the United States on her own in 2000 as part of an education foreign exchange program. She was one of the nearly 6,000 Albanian students traveling to the United States for school that year. (UN Data). She was 16 years old. *"The family was divided in half for almost two years."* Her family was eventually able to bring her mother over to America, where they were all reunited in Worcester for the first time in years. The family had distant relatives already settled in Worcester which guided their decision to settle there. Tego began working full time at a health clinic at 19, which put her higher education ambitions on hold. Another contributing factor is that Adela and her family were still in the process of receiving citizenship, and could only manage to find low paying jobs, like many other immigrants



The road to Tego's education was not what she had envisioned for herself. She married when she was 22 and had her first daughter at 23. She was unable to finish her college education at that time because she had to work to support her new family, and her parents. After the birth of her second child, Adela decided to pursue her higher education. She briefly attended Quinsigamond Community College before graduating from Worcester State with a bachelor's degree in Business Administration and Management, received a master's degree in Business from, Assumption College. Today, Adela's full time job is as a Senior Director at Reliant Healthcare. Adela, like 19% of the 28.8 million other small business owners in America, went into business with her parents. (Dougert, 2018). Together, they opened the Coffee Mug in Auburn, Massachusetts in 2005.

Adela, like 19% of the 28.8 million other small business owners in America, went into business with her parents. (Dougert, 2018). Together, they opened the Coffee Mug in Auburn, Massachusetts in 2005 Adela works as part-time entrepreneur at the Coffee Mug because of her full time-job but still manages the business and financial aspects of being a restaurant owner, while her mother runs the kitchen.

Life in COVID

FEATURE

The 2020 Covid-19 pandemic forced the Coffee Mug, like 100,000+ other restaurants, to close its doors for several months. Tego and her mother were able to re-open the restaurant at half capacity since August, but both women fear of what's to come in the coming months. Tego reports that the restaurant is not earning what it used to, and she and her mother are exhausting every possible financial and physical resource to keep the doors open.



Edi and Eva Postol

BOOMER'S PIZZA

Edi and Eva Postol met at the age of 18 and 17 at the University of Korçë. Edi is from Korçë, Eva from Pogradec. Partway through college, with no idea of what direction they wanted to go in for life, Edi and Eva applied for the U.S Diversity Visa Program, and moved to the United States at ages 21 and 20 in 2003.

When Edi and Eva came to the United States, they had little money, sparse luggage, and hopes to open their own business. They ended up in Worcester through friends from Korçë, who let them stay with them until they found an apartment and steady jobs. Edi worked at an Italian restaurant on Shrewsbury Street for a few months, and ended up at Boomer's Pizza, where he worked for 8 years. He started as a delivery driver and worked his way up to manager. Eva helped part-time at Boomer's and found work at Dunkin Donuts as well. Edi and Eva struggled during this time, because of their lack of English proficiency and transportation around Worcester.



“We didn't really speak any English, she was a little bit understanding, but I couldn't understand anyone. And the no driving, no car, just walking. We used to live in the Clark [University] area. She used to work in Boomers, I used to work in Shrewsbury St. We were just walking around for almost six months, until after we bought the first car, and dropping off each other at work. We wanted to go to school to learn English, so we took some classes at Clark, ESL classes. I was working in a restaurant in that time, but in the morning I would go to school at nine o'clock, [it] was hard. And I was tired, to get English was very hard.”

The previous owners of Boomer's decided to sell their restaurant in 2011, and Edi was their first choice to sell to, because he was the most experienced worker in their restaurant. They piled together all their savings to put towards their restaurant, and Edi and Eva worked hundreds of hours a week at the start, to get Boomer's going. The restaurant was in poor shape when it was left to Edi and Eva, and over the course of 9 years they quadrupled the amount of business. Though they were well-versed in the food aspect, the financial side of running a restaurant was unknown territory to Edi and Eva.

They exhibited tenacity, the fifth entrepreneurial mindset characteristic, by jumping into the restaurant business at such young ages, with little experience. They bounced back from failure when they fell and worked hard to build their business and skills in the 9 years since purchasing Boomer's.

“We took a risk when we came from nothing, and we just said 'let's take this too, we're young, why not?' Boomer's wasn't that busy like it is right now, it was very quiet. It was the lowest business, and the economy in that time wasn't very good too, and when we took over [business] was not even half, quarter of what we're doing right now. We started by working hard, making everything from scratch. We came here with nothing and it was something that we've been dreaming, to have our own business. We made it, and we're proud of ourselves.”

Life in COVID

FEATURE

When the pandemic hit, Boomer's was thankfully able to re-open sooner than most of our entrepreneurs, because they already offered takeout. However, the prices of their food supplier rose, and that affected their profits.

Edi and Eva, despite these price increases, kept the prices the same for their customers, to ensure they would still be able to eat at their restaurant.

“The prices were pretty high. It affected us because we didn't change anything. We just wanted to run the business and do what's best for it, to keep the business alive. So far, it's working, thank God. We didn't think about how much we were losing, we just wanted it to go smoothly, as much as possible. The prices that we buy the product from the companies, went higher, that affects the profit. We wanted to keep the business the same, so we don't close the place. We have been okay. I cannot say good, but okay. We still had customers coming and trying to be careful. We follow any requirement that we are told to do and do our best. And so far, we have been lucky.”



Erjon Metohu

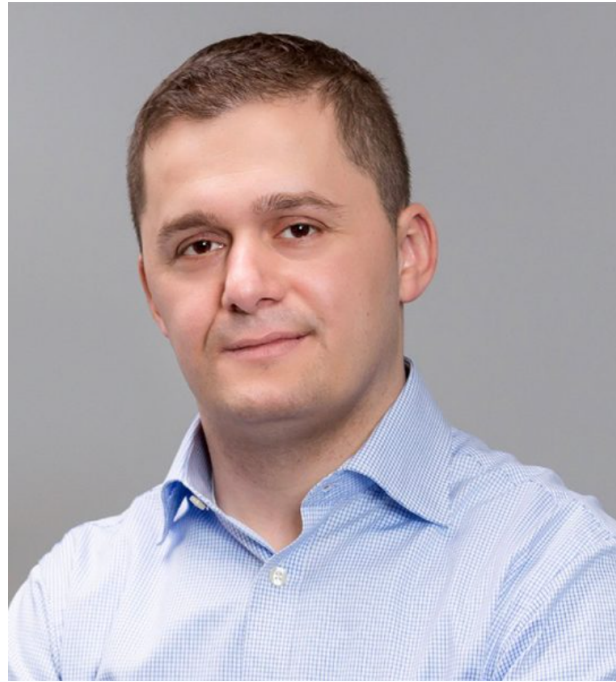
ERI DESIGN

Erjon Metohu is the founder of Eri Design, a company which works with clients to develop their websites, apps, build a brand, and work in digital marketing. Erjon spent his formative years until the age 14 in Tirana, Albania after which his family moved to Worcester, MA.

Erjon moved to the United States in 1999 after his family won the Diversity Lottery. He considers his time in the States as the best years of his life and considers himself as an American despite being born in Albania because this country gave him opportunities and chances that he would not have had in Albania.

“It's just getting the opportunities to get here, there is no way that you get you know, and I'll be lenient, for instance, you could have all straight A's and you could be the best student and just no one gives you that shot in Albania, whereas here you can achieve whatever you want to achieve whatever you put your effort into it.”

Erjon's journey into the US was not straightforward. He went to Burncoat high school in Worcester which had few, if any, Albanians, which made it not easy to fit in, **“I wouldn't consider it tough to fit in, I spoke English, but somewhat broken English. So, it's just in my learning phase at that point.”** Erjon worked throughout high school. He started working at Dunkin' Donuts while in high school and worked there for about 7 years, all after school hours.



Erjon had a passion for art and used to draw and paint all the time as a child and wanted to be an artist and make a living out of it, but his father encouraged him to pursue a career that would earn money while also following his talents. This led him to graphic design that combined his passion for art with technology, and which would also make him a good amount of money. He went to Becker college to study graphic design as his major.

He started studying the design software himself while at Becker and took classes late into his sophomore year on design, which allowed him to start working on side projects. He then created his own logo and website through which he started to operate; this was the birth of Eri Design. He started developing logos, brochures, business cards for friends and people in the Albanian community, including the website for the Albanian Church in Worcester and helping market the Albanian Festival.

These connections in the Albanian community and his work for the Albanian festival helped kick start his business: **“my business started getting really busy afterwards. So, I graduated college in 2008. When I graduated college, instead of working for another company, I decided to do this full time.”** He started working on his company from his father's auto body shop and moved up from there to his own small office to where it is today in Shrewsbury with 7 employees.



“One of the reasons why we've been able to gain a lot of momentum and industry or communities, the fact that we are very much focused on doing top quality work, and some of the work that we've done, have won awards.”

Eri Design has now worked with several higher education institutions such as Clark University, Becker college, UMass Medical, TUFTS and considers it to be their niche. They also provide services such as creating digital marketing, logo designs, website strategy, design, and development support.

Life in COVID

FEATURE

The COVID-19 pandemic was a silver lining for the business, says Erjon. Since most of the businesses and firms have gone online, Erjon's business being that of a digital agency and since all the businesses started to shift to a more prominent online presence, this period helped his business.

“If you're going to start a business...really figure out a niche and try to understand that audience as much as possible.”



Irida Tollkuci

CATALYST INSURANCE

*"Success at 18 was to **learn the language**, and to **get accepted to college**. Then it morphed into **getting a job** and being really good at that, and then **creating a family**. And now almost 28 years later, those successes have been accomplished. At this point, **success for me means leaving a mark**, allowing someone to have a better chance and helping them stand on your shoulders just like you were helped by other people."*

Irida spoke French, Italian, and Albanian, but not English. She knew she wanted to continue her education in America, so she made it a priority to learn the language as soon as she was able, which she notes was more difficult than it would be today.

"There was no Rosetta Stone or other devices that we have now for language learning," she recalls. *"I went to the library, I put those big headphones on, and I put the tapes in the cassettes and I just kept playing different [English] expressions. And I remember feeling frustrated because the rules of language learning went completely out of the window."* This tenacity led her to eventually attend college in America.



In September 1993, Irida's boyfriend finished school, and the pair moved to Charlton, Massachusetts. They settled with relatives for about a month before they moved and rented an apartment in Worcester. In 2000, Irida was finally accepted to Clark University in Worcester after years of learning English to earn enough points on her Test of English as a Foreign Language (TOEFL) as part of her application. She remembers what it was like to be enrolled in an American University: *"it was great because my accent wasn't the only accent in the class."*





*"I did not graduate and say, I want to go into insurance. But I had a friend that worked there, and so I said **I'm going to try it**. I didn't know anything about insurance. I just went into it **wanting to learn something new**, understanding that, even if the job did not work out, I would walk away with knowledge that would **serve me for years to come.**"*

*"**The goal was to have freedom**, because by the time I decided to really be an entrepreneur, I had just had my first child, and I realized that I wasn't really there. I was putting in a lot of hours at work. And **I just was missing some really great milestones that I should have been there [for]**. Not that an entrepreneur works any less; I always say you can work any 12 hours of the day that you like. So you [work a lot], but **you have some choice, and you have freedoms**, and so that allows you to simply insert some type of balance in your life. And for me, **balance was very important.**"*

Almost 28 years after coming to the United States, Irida now sees success as leaving a mark by helping others reach their own success. She works with Habitat for Humanity, Abby's House-- which provides women and their children with shelter and the support they need to get back on their feet--and with the Albanian church and Albanian community of Worcester itself.



Valon Dalipi

STOP CAFE PIZZA & GRILLE

Valon and his brother, Hasan Dalipi co-own the Stop Café Pizza & Grille on Park Avenue in Worcester. In Albania, Hasan had started an ice company that would provide bags of ice to cafés, restaurants, and hotels.

Eventually, it became a family business, and his parents continue to run it to this day. Valon's brother also owned another business: a bar/café in Albania.

Valon faced the struggle of the language barrier. He spent a lot of his time reading books, newspapers and conversing to get a grasp of a language. Valon also worked as a delivery driver, a job that "helped me a lot to communicate with people." He then also worked at a construction company working with heating and AC's, then moved to work as a real estate agent for a year after that.



"These different experiences helped me a lot to decide what I actually want to do, and without experiencing things you are not going to know what you want to do," says Valon, while talking about his experiences with various sectors of the industry. Valon then decided to start his own restaurant, STOP CAFE with his brother Hasan since he (Hasan) had experience of running a restaurant in Albania. Hasan moved to the US in 2017.

About his journey into Entrepreneurship and the reason he chose to be an Entrepreneur, Valon says,

"It's exciting the whole time, it's up to you working for yourself. If you work hard for yourself, it pays off hard and vice versa."





"Always have your customer as a priority, making the customers happy, listening to their critique" is the most fundamental strategy Valon follows to make his business successful. To make the restaurant more attractive and enticing to the large Albanian customer base, Valon and his brother incorporate traditional Albanian cuisine and special dishes such as the Byrek, **"the key is to offer people what they need to be successful, and we did that by offering them our recipes of traditional Albanian dishes."** Due to the high population of Albanians in Worcester, a restaurant which offers traditional Albanian food would definitely be successful says Valon.

"Social media, meeting people and befriending them, hang out with people. If you become friends with someone, they will open up more with you and share more with you. This will help you grow."

Valon also considers himself and his brother as jigsaw puzzle pieces who fit together and work in harmony with each other while covering and improving each other's weaknesses.

Life in COVID

FEATURE

The COVID-19 pandemic has disrupted many businesses. Valon's business did suffer a loss of customers due to the pandemic and had to close the in-restaurant dining while having take out still functional, but his business benefited with the opening of a new storefront. The business still had take-away options which kept the business going.

Valon and his brother had a plan to shift to another space for their restaurant and the COVID-19 situation helped them. They could work on developing the new space while still having a functional space which would be operational, this way they did not lose a lot of sales and could also set up a new space.



Concluding Statements

FROM THE STUDENTS



We would like to thank every participant, mentor, and supporter of this project. The Fall 2020 semester has been full of new experiences and new interactions; this work has been immensely rewarding and educational for us. We greatly appreciate every conversation had over this semester, especially in the time of Covid-19. We look forward to future expansion of this project and involving as much of the community as possible.

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