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First-generation Ghanaian entrepreneurs in the Netherlands

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Ghanaian Entrepreneurship First-generation Ghanaian Entrepreneurs in the Netherlands



David Yeboah

Ghanaian Entrepreneurship
First-generation Ghanaian Entrepreneurs in the Netherlands

Academisch Proefschrift

ter verkrijging van de graad van doctor

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Ghanaian Entrepreneurship; First-generation Ghanaian Entrepreneurs in the Netherlands

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Table of contents

Acknowledgements	p. 7
1. Immigrant Entrepreneurship in the Netherlands	p. 8
2. Theoretical Reflections on Immigrant Entrepreneurship	p. 28
3. The Backdrop of Ghanaian Migration to the Netherlands	p. 49
4. Spatial and Sectoral Concentrations of First-generation Ghanaian Entrepreneurs	p. 70
5. The Resources of First-generation Ghanaian Entrepreneurs in the Netherlands	p. 100
6. Ghanaian Business Sectoral Orientation and Success	p. 154
7. An Overview of the Chapters and Findings	p. 183
Endnotes	p. 198
Appendix I	p. 199
References	p. 202
Summary	p. 241
Dutch Summary	p. 247

Acknowledgements

Walking on the streets of the “Schilderswijk” neighbourhood in The Hague, and viewing the bustling immigrant businesses inspired me to do research on businesses of immigrants, especially those from Third World countries. I confined my scope of research to Ghanaian businesses in the Netherlands. The enthusiasm I had for this project gave me an impetus to write a proposal for the Ghanaian entrepreneurship in the Netherlands. In my own estimation, I thought it would be an easy and smooth project, only to realize that my expertise in the field of immigrant entrepreneurship was quite inadequate. The four-year duration to accomplish this PhD project was far exceeded and I almost completely abandoned the project.

My research project, however, at some stage, was given new hope and life. I am extremely indebted to Professor Robert Kloosterman who, throughout the difficult and strenuous years coached, admonished, encouraged and supported me to come this far. I remember these following statements his; “you will get there” and “you are almost there”. I lack sufficient words to thank you, Professor Kloosterman, I say I am extremely grateful. I would also like to profoundly thank my co-promoter, Dr Katja Rusinovic whose invaluable corrections and suggestions have played an essential role in finishing this project and bringing it to its logical conclusion.

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Dedicated to my mother.

1. Immigrant Entrepreneurship in the Netherlands

1.1 Introduction

In 1980, Nana left Ghana in her early twenties and came to the Netherlands attracted by promising stories of economic prosperity from a number of Ghanaian returnees from the Netherlands. She left Ghana and settled in Amsterdam with the sole aim of pursuing economic prosperity. While in Amsterdam, she met a Ghanaian man and fell in love. After three years of dating, family members of the couple married them back in Ghana. In the early years of her stay in the Netherlands, Nana worked in low-skilled and often informal jobs despite the secondary school qualification she had obtained in Ghana. Having obtained her legal stay status in the Netherlands in 1985, Nana initially undertook Dutch language courses which she felt would enable her to pursue Dutch secretarial and administrative courses. She believed that the only path to socio-economic prosperity in the Netherlands was firstly to be proficient in the Dutch language. Nana achieved her educational goal and ambition by finally obtaining a higher vocational education (HBO) degree in Business Administration. She was later employed by a Dutch bank as a cashier at one of their Amsterdam branches. She lost her job in 2001 because the bank downsized and reduced its workforce. After that Nana decided that, instead of applying for a new job, she would take her economic 'destiny' into her own hands. With the help of her husband, she decided to become self-employed. In 2002, Nana established her candies shop in the 'Bijlmermeer' neighbourhood of Amsterdam. She started importing ginger candies from Ghana. Nana defines her shop as a mainstream business because her products are bought by native Dutch and immigrants alike. Prior to starting the business she received some practical business training from 'Ondernemershuis Amsterdam Zuidoost' which included writing a winning business plan and how to manage and expand a business. She raised part of her capital from the bank she worked for after presenting her business plan for financial assistance. The rest of the initial capital was gathered from joint savings she had with her husband.

Another case in point is Charles, who came to the Netherlands in 1990, when he was in his late twenties, to join his wife who had already settled in The Hague. He completed his General Certificate Advanced Level and was allowed to enrol in one of the universities of Ghana but instead he chose to go into business. Prior to coming to the Netherlands he was interested in hardware retail. Charles had an entrepreneurial mind and spirit but discovered that it was impossible to start a successful business in the Netherlands without being proficient in the Dutch language. He enrolled in part-time Dutch lessons in the evenings and worked during the day as a factory hand. According to him, with the help of his wife and their two children he became reasonably proficient in the Dutch language. Given his ambition to become an entrepreneur, and considering the opportunities available, Charles chose to start an African dish

restaurant. He claimed that cooking delicious African dishes had been a family tradition, since his mother and sister both have their own restaurants in Accra, the capital city of Ghana. Charles began his business informally by cooking and selling at African events in The Hague and Delft. The informal business started to grow and, with advice and financial help from his wife, he formally opened a restaurant in The Hague in 2003. He sells purely African dishes such as ‘banku’ and ‘okra’ soup, rice and stew popularly known as ‘jollof’ and a few other meals. In addition, he sells non-alcoholic and alcoholic beverages. Charles claims he has never regretted starting his own business because both Europeans and Africans come there regularly to enjoy his meals.



The Ghanaian restaurant owner enjoying a typical African dish with one of his regular Dutch clients

The entrepreneurial undertakings by both Nana and Charles illustrate a few key issues. First of all, when both first-generation Ghanaian entrepreneurs came to the Netherlands in the 1980s, other immigrants

from non-Western countries had already settled in the country and had become self-employed. However, they both still discovered niches in the business market in which they could realise their ambitions. Charles, for example, came to the Netherlands with the ultimate goal of becoming an entrepreneur while Nana, on the other hand, realised her entrepreneurial ambition after she had settled in the Netherlands. Though they are engaged in different types of business, they chose to be self-employed when they saw the opportunity to do so. In other words, immigrants such as Nana and Charles realised that there were opportunities for self-employment in the Netherlands. Second, although their business establishments initially seemed to reflect the ethno-cultural identity of the entrepreneurs themselves, both of them envisioned businesses that would eventually sell beyond the African community. Third, their businesses are clearly embedded in a wider concrete economic and politico-institutional framework that promotes or constrains opportunities for different kinds of businesses. Finally, both entrepreneurs realised that, in order to establish a business that attracts mainstream customers, it is critically important that one becomes proficient in the Dutch language.

In a nutshell, this dissertation gives a general overview of and addresses the entrepreneurship of the first-generation Ghanaian immigrants in the Netherlands. It also aims to explain how first-generation Ghanaian immigrants were able to explore the opportunities in the Netherlands and to establish businesses using the resources at their disposal.

1.2 Immigrant (non-Western) Entrepreneurs in the Netherlands

In recent decades the Netherlands has witnessed a rise in the number of immigrant entrepreneurs, notably from non-Western countries (ITS 2007; CBS Statline 2009), and this has led to an increasing number of studies on immigrant entrepreneurship (Bovenkerk et al. 1983; Boissevain et al. 1984; Bakker and Tap 1985; Veraart 1987; Choenni 1997; Rijkschroeff 1998; Raes 2000; Rusinovic 2006; Maas 2011; Jacobs 2012; Sahin 2012). At the end of the twentieth century, an increasing number of immigrants started their own businesses in the Netherlands (Rath and Kloosterman 2003; Kamer van Koophandel 2007).

There were around 12,000 non-Western migrant entrepreneurs in the Netherlands in 1989. This number increased to 61,000 in 2007 (EIM 2011; see Jacobs 2012) followed by a sharp increase to 93,600 in 2013 (CBS Statline 2013). In absolute numbers, the largest group among the non-Western immigrant entrepreneurs, in both the first and the second generation, originates from Turkey and Surinam (Van den Tillaart 2007). In 2006, there were 16,505 Turkish entrepreneurs, 10,465 Surinam entrepreneurs, 7,475 China/Hong Kong entrepreneurs, 6,810 Moroccan entrepreneurs and 2,855 entrepreneurs from the Dutch Antilles/Aruba (ibid.).

In 2013, according to Veronique Schutjens (2014), there were some 1,117,000 self-employed in the Netherlands. A large number of them are self-employed without personnel (so-called *zelfstandig zonder personeel* or *zzp-ers*). By the end of 2013 it was estimated that there were some 800,000 self-employed people without employees in the Netherlands (www.ikwordzzper.nl/zzp-kennisbank). About 82 per cent of the self-employed were native Dutch, 10 per cent migrant entrepreneurs of western origin, and the remaining 8 per cent were non-western migrant entrepreneurs. The share of self-employed of Dutch origin of the total labour force of Dutch origin rose from 12 in 2001 to 14 per cent in 2013. The corresponding share of self-employed migrant entrepreneurs of non-western origin in the total labour force of non-western immigrants also showed a rise, but this was much more modest from 9.1 per cent in 2001 to 10.4 per cent 2013 (Schutjens 2014). In addition, the number, and hence also the share, of non-western migrant entrepreneurs displayed much more volatility and they seemed to be more vulnerable for cyclical swings.

Immigrant businesses in the Netherlands are typically found in urban areas, particularly in the Randstad conurbation. The appearance of these businesses in neighbourhoods with high concentrations of immigrants in the big cities in the Randstad, which are Amsterdam, Rotterdam, The Hague, and Utrecht, has caused visual changes. According to Kloosterman et al. (1999) the increase in the number of immigrant businesses in these neighbourhoods has noticeably changed the outlook of the larger Dutch cities in the last quarter of this century. 'It started with the crowds in the street and by now this demographic shift has also manifested itself in the rising number of immigrant entrepreneurs' (ibid.: 253). As a result, the four largest Dutch cities have not only acquired a distinctly more cosmopolitan outlook (Rath and Kloosterman 1998a), but 'have also become more like other advanced urban economies such as New York, Los Angeles, London, Paris and Marseilles, where immigrant entrepreneurs are prominently present as well' (see Kloosterman et al. 1999: 253).

These immigrant entrepreneurs are altering cities in more than one way: from revitalising formerly abandoned shopping streets to creating employment and from introducing new (or formerly "exotic") products to new marketing strategies (Rath and Kloosterman 1998b; see Kloosterman et al. 1999: 253; Shaw et al. 2004; Pang and Rath 2007), by fostering the emergence of new spatial forms of social cohesion (Tarrus and Péraldi 1995; Simon 1997) and by indulging in economic practices which challenge the existing regulatory framework (Kloosterman et al. 1998).

Besides this, Rath et al. (2011) have highlighted some distinctive characteristics of non-Western entrepreneurs and their businesses which set them apart from native entrepreneurs. Migrant entrepreneurs provide services and goods that native Dutch entrepreneurs are less likely to offer. For example, specific foreign products, as in the case of foodstuffs e.g. spices from Indonesia, music (e.g. rai music from North

Africa) or videos (e.g. Bollywood movies from India) and of recent films (e.g. Nollywood movies from Nigeria).

Openings for migrant entrepreneurs may occur through the emergence of niche ethnic markets. Especially, foodstuffs, music and movies that originate from the home countries are typically offered by entrepreneurs who migrated from these countries. These migrant entrepreneurs usually possess the knowledge and, in addition, the credibility to sell these “ethnic products” (Rusinovic 2006; Rath et al. 2011:4). There are, however, also other mechanisms for creating opportunities for migrant entrepreneurs. Using the garment industry as an example Rath et al. (2011: 4), stated that ‘*immigrants bring skills no longer reproduced on a sufficient scale in the advanced economies. In addition they are willing to work long hours and also use their social capital and networks to reduce production and transaction costs, sometimes circumventing the prevailing rules and regulations*’ (ibid).

More recently it has become clear that not only immigrants from Surinam, the Dutch Antilles, Turkey and Morocco - the ‘traditional groups’ - have been setting up shops in the Netherlands, but also so-called ‘newcomers’, immigrants from other non-Western countries have emerged as entrepreneurs. These ‘newcomers’ include Egyptians, Ghanaians, Somalis, Iranians, Afghans and Iraqis (see Rath and Kloosterman 2003; see Van den Tillaart 2007). In this dissertation I will take a closer look at the first-generation Ghanaian immigrant entrepreneurship in the Netherlands.

1.3 Background to the Research Problem

In 2013, there were more than 3 million immigrants officially registered as living in the Netherlands. The word ‘immigrant’ refers to a person who is born in or outside the Netherlands and with one or both parents being foreign born (Rusinovic 2006:16; <http://focus-migration>). According to Rusinovic (2006:16), the term ‘immigrant’ includes ‘parents born in another country and their children born in the Netherlands’. What is more, there is a distinction between Western and non-Western immigrants which is based on the country of origin. Immigrants in the ‘Western’ group consist of people from Europe (excluding Turkey) and those from North America, Oceania, Japan and Indonesia. Because of the colonial past, many people in the Netherlands were either born in Indonesia or have at least one parent who was born there and they are counted as ‘Western’ immigrants, whereas Japan is included on the basis of socio-economic development (ibid.; see Engbersen et al. 2007:9; Alders 2001). All other immigrants from Africa, Asia (excluding Japan and Indonesia), South America are grouped under the ‘non-Western’. It is estimated that about 2 million of the over 3 million immigrants in the Netherlands in 2013 are regarded as non-Western, which accounts for a relative growth of more than 11 per cent of the official total number of people in the Netherlands (see CBS 2013). Most research has been on these “traditional” groups of non-

Western immigrants in the Netherlands which include Antilleans, the Surinamese, Turks and Moroccans (Ours and Veenman 2004: 476; Garssen and Zorlu 2005:14; Rusinovic 2006; Obdeijn and Schrover 2008; Rath 2009; Sahin 2011; Jacob 2012). That also holds for research on immigrant entrepreneurship in the Netherlands which too has focused mainly on the four groups. Much of this research examines the factors that lead immigrants to become self-employed. Often the research on immigrant entrepreneurship in the Netherlands has been dominated by social scientists who have examined the (real or assumed) ethno-cultural characteristics of the immigrant populations (Rath and Kloosterman 2000). The argument, based on this one-sided supply side approach which focuses on the immigrant entrepreneurs, is that immigrants would enjoy a particular 'ethnic advantage' to start and maintain 'ethnic businesses' (Aldrich et al.1984; Bun and Hui 1995:523).

Though there are exceptions (see Kloosterman et al. 1999; Rath 2002; see Rusinovic 2006; see Sahin 2012), such a limited view and focus based on ethno-cultural characteristics and processes of the traditional migrant groups has tended to view immigrant groups as culturally homogenous and that, most, if not all of them follow the same path of incorporation. Besides, this narrow view on immigrant entrepreneurship was often at the expense of other important aspects such as political and economic environment in which the immigrant entrepreneurs operate (Kloosterman and Rath 2003). This study of the Ghanaian immigrant entrepreneurs opts for a broader perspective by taking account of their characteristics and resources, the opportunities for entrepreneurs, and the institutional framework and policies that facilitate and promote entrepreneurship.

Ghanaian immigrants are also registered as non-Western. Although lumped together with the 'traditional' migrant groups as non-Western immigrants, there are quite a few differences between Surinamese, Turks, and Moroccans on the one hand, and Ghanaians on the other, with regard to timing, process of migration, resources and socio-cultural affinities. This research aims to define how these differences have impacted on Ghanaian entrepreneurship in the Netherlands.

The issue to be investigated in depth in this research is how the first-generation Ghanaian immigrant entrepreneurs were able to exploit the opportunities in the Netherlands for businesses. An attempt is also made to verify whether the kind of businesses they set up are different from those of the first-generation Turks and Moroccans given the supply side characteristics of the Ghanaians and the changes in the host country's economy.

1.4 The Research Population

The main concepts in this research are first-generation immigrants and immigrant entrepreneurs. However, strictly speaking, using the concepts of 'ethnic' entrepreneurs and 'immigrant' entrepreneurs

interchangeably generates some confusion (see Kloosterman and Rath 2003). Ethnic entrepreneurship can be defined as ‘a set of connections and regular patterns of interaction among people sharing common national background or migration experiences’ (Waldinger et al. 1990: 3). ‘Immigrant entrepreneurship’ is often thought of as, to a greater or lesser extent, distinct from native businesses, which is then attributed to the specific skills and resources that immigrants would possess (Rath and Kloosterman 2002a).

Immigrant entrepreneurs include individual entrepreneurs who have actually immigrated over the past few years (see Sahin 2012). This definition therefore excludes those of ethnic minority groups who have been living in a country for much longer periods, spanning centuries or even longer, such as Afro-Americans in the US and Jews in Europe. Furthermore, how immigrants or ethnic minorities are defined depends on the specific national incorporation regime and differs from country to country (Hollifield 1992; Soysal 1994; see Rath et al. 2011). In this research, immigrant entrepreneurs is used as a more generic and neutral term (see Rusinovic 2006).

This research investigates the emergence and dynamics of the first-generation Ghanaian immigrant entrepreneurs and their businesses mainly in the cities of Amsterdam, Rotterdam and The Hague, where most of the Ghanaian population in the Netherlands is concentrated. The number of Ghanaian immigrants in the Netherlands, including both the first- and second-generation, was 21,900 in 2012, with 62 per cent being first generation. Ghanaian immigrants are the second most populous group from sub-Saharan Africa in the Netherlands, just after Somali immigrants who numbered 23,900 in 2012 (CBS 2012). The Ghanaian immigrants also stand out among the sub-Saharan immigrants as relatively entrepreneurial (see Choenni 1997; see Van den Tillaart 2007). The Ghanaian businesses are concentrated in Ghanaian food products, barber shops and salons, crèches, flyer and folder distribution, money transfers, travel and ticket, export of used cars and household appliances, temping agencies and cleaning services. However, as research on Ghanaian migrant entrepreneurs is limited, many questions remain unanswered, such as how did the Ghanaians emerge in these lines of businesses, are they successful and if so, which resources were crucial?

1.5 Research Questions and Expectations

The active involvement of sub-Saharan African migrants in entrepreneurship is a recent phenomenon in the Netherlands. Ghanaian migrants, for example, were known to have worked in menial and in low-paid jobs in cleaning, manufacturing, construction, catering and hotel as well as in horticulture (Choenni 2002). How then, did the Ghanaians as migrant group that was, hitherto, concentrated in low-paying jobs manage to start their own businesses and in which sectors are these businesses established?

Have the first-generation Ghanaian immigrant entrepreneurs been able to establish businesses which are different from other first-generation immigrants particularly from the non-Western nations giving the resources they possess and the shifts that have occurred in the opportunity structure of the Netherlands? The assumption is that first-generation Ghanaian immigrants who came to the Netherlands possess higher educational qualifications than their counterparts from, for example, Morocco and Turkey and have the capacity to move away from more traditional businesses and the ethnic markets into more promising sectors of the Dutch business market. In this dissertation I examine whether or not this assumption is correct.

English is the official Ghanaian language. However, most of the native Dutch population speak English and this gives Ghanaian migrants an advantage as regards extending their social network beyond their own Ghanaian community. It could be expected, therefore, that these resources may enable them to start rather different and more promising businesses than their Moroccan or Turkish counterparts. This assumption is also going to be examined in depth.

This research focuses primarily on the micro level, namely the entrepreneurs and the resources they possess which enable them to start their own businesses. I also take account of the fact that first-generation Ghanaian immigrant entrepreneurs are embedded in the wider economic and institutional environment of the Netherlands which impacts on the businesses and the sectors.

Consequently, this research follows the approach of ‘mixed embeddedness’ developed by Kloosterman (et al. 1999; Kloosterman 2000; Kloosterman and Rath 2001; see Rath 2002; Kloosterman 2010) which presents an interplay of the characteristics of the individual entrepreneur and the opportunity structure as well as the institutional framework. Special attention will be paid to how the first Ghanaian immigrant group is embedded in social networks and how this has impacted their entrepreneurship (Kloosterman and Rath 2000: 8).

Social networks are among the most important types of structures in which economic transactions are embedded according to Portes (1995: 8). As stated by Portes (ibid) ‘networks are important in economic life because they are sources for the acquisition of scarce means, such as capital and information’. The following research questions which specifically deal with the different resources of the entrepreneurs will be addressed as indicated below.

Human capital

This dissertation addresses the question of how first-generation Ghanaian immigrant entrepreneurs have used their human capital to set up their businesses in the Netherlands. The assumption is that any discussion about the likelihood of a start-up and subsequent growth of entrepreneurial ventures is incomplete without recognizing the role played by the immigrant’s human capital (Sequeira and Rasheed

2004: 87). Human capital refers to the capabilities of individuals which enable them to respond to new situations (Rasheed 2004: 87; Coleman 1988). Human capital encompasses in this case: formal educational qualifications, business-related experiences, language proficiency of the host country and other related skills. In this regard, both pre-migration and post-migration human capital are discussed to find out how the different levels of human capital of the Ghanaian immigrants have influenced entrepreneurship, in other words different sectors in which they have started their businesses, the different markets in which the businesses are inserted as well as the successes or failures of these businesses.

Financial capital

With respect to financial capital, it is assumed that every entrepreneur whether a native or an immigrant generally needs funding for their business (Rusinovic 2006: 84; Waldinger et al. 1990:137; Wolf and Rath 2000; Jones et al. 2014). However, it is evident that most of the immigrant entrepreneurs receive their funding from family members or relatives (Kumcu et al. 1998: 133-134; Wolff and Rath 2000: 22; EIM 2004: 4; Rusinovic 2006: 85). In this dissertation, I examine the sources of finance used by Ghanaian immigrants to set up their businesses in the Netherlands. Besides this informal source of financing I establish whether first-generation Ghanaian entrepreneurs have also resorted to formal financing through banks and other financial institutions in the Netherlands.

Social capital

Immigrant entrepreneurs mostly depend on their family, kinship and their own groups to set up their businesses and thus have not found it expedient to extend their networks beyond their own (Gold 1995; Portes 1998: 14; Rusinovic 2006: 82). Consequently, these entrepreneurs have either not made the effort or find it difficult to obtain assistance from banks, government and other institutions in setting up their businesses (Rusinovic 2006: 82; Carter et al. 2015; Nkrumah 2016). Dependence on family resources can then be very useful for the initial start-up. However, many businesses cannot develop over time without acquiring additional resources (Chandler and Hanks 1998) especially from outside the owner's own circles.

Another question to be addressed here, therefore, is what role has social capital and social embeddedness of first-generation Ghanaians played in their entrepreneurship? This question consequently examines the informal and the formal networks in which first-generation Ghanaian immigrant entrepreneurs are embedded. Conventionally, immigrant entrepreneurs are able to start their businesses and remain in business because first they are financed by family and second they use low-paid or unpaid (family) labour (Kloosterman et al. 1998; Rusinovic 2006:85).

Social networks and social capital, then, may be instrumental to gaining access to resources necessary for the survival or expansion of the firm. Those whose networks are dense and overlapping and consist of non-redundant contacts are those who are most likely to prosper (Burt 2001). In other words, first-generation Ghanaian entrepreneurs, who are able to access formal and informal social networks beyond their ethnic community, are more likely to become successful. It should be noted that, as immigrants, Ghanaian entrepreneurs are not only inserted in local networks within the Netherlands but also in transnational networks (Light 2005: 661; Rusinovic 2006: 111; Mazzucato 2008a, 2008b; Nkrumah 2016). In addressing these questions, I also discuss the contribution of transnational embeddedness to the development of the Ghanaian businesses.

Analysing the emergence and dynamics of this more recent entrepreneurial group can help to broaden our views on immigrant entrepreneurship which have been mainly based on the trajectories of the ‘traditional’ group of immigrant entrepreneurs. Given the differences in resources and in the set of opportunities Ghanaians faced when they arrived in the Netherlands in the 1990s, when de-industrialisation had run its course and the Dutch economy was booming, the trajectory to entrepreneurship by Ghanaian immigrants in the Netherlands might be rather different from those followed by the first-generation Surinamese, Antilleans, Moroccans or Turks. As a point of departure, this thesis attempts to discover whether Ghanaians have benefitted from the era of de-industrialisation by entering into new market segments and escaping from the ‘traditional’ low-end activities of retail, wholesale, catering and hospitality which have lower access barriers and require fewer skills (Baycan-Levent et al. 2009; Hermes and Leicht 2010; Sahin et al. 2011). This research, then, positions its findings in a broader perspective of trajectories of other migrant entrepreneurs.

1.6 Research Relevance

Immigrants constitute an integral part of the Dutch society and economy. Dutch society has clearly become more multicultural and is made up of people from many different countries and backgrounds. A significant number of immigrants have started their own businesses. The role and impact of immigrant businesses can be clearly seen in many relatively deprived areas in the larger Randstad cities where they have helped to bring about urban regeneration during the past two decades (see Kloosterman et al. 1999; see Rusinovic 2006; Beckers 2010; see Sahin 2012). Their businesses include the retail of various kinds of goods, restaurants, wholesale businesses money transfers, travel agencies, automobile shipping companies, barber shops, crèches, consultancies, software firms, temping agencies, cleaning companies, and for example, internet cafés.

In their research of promoting immigrant entrepreneurship in European cities, Rath et al. (2011: 2) clearly show the importance and the relevance of studying businesses of non-Western immigrants from less-developed countries. This includes creating their own jobs as a means to circumvent some of the barriers they may encounter in looking for a job due to the (real or deemed) lack of appropriate human capital and lack of access to relevant social networks. When their businesses are successful they are also able to create jobs for families, friends, acquaintances and more generally co-ethnics. Some entrepreneurs are able to connect to other networks outside their inner circle, thereby improving their chances of upward social mobility. Finally, although some of these entrepreneurs are confined to lines of businesses offering only a limited prospect of success, they still can be seen actors in the sense that they actively take their (socio-economic) fate in their own hands (Kumcu 2001).

As stated before, the presence of immigrant businesses in the four major cities of the Randstad has also contributed to the emergence of a cosmopolitan outlook in which the role of immigrants is clearly visible (see Rath and Kloosterman 1998a; see Kloosterman et al. 1999). Given that these entrepreneurs include an increasing number of people from groups of 'newcomers', such as migrants from Ghana, it makes sense to look at Ghanaian entrepreneurs, not only from the point of view of the individuals concerned, but also from the perspective of the host society, more particularly from the larger cities in the Randstad where the neighbourhood economies benefit from their activities.

1.7 Organisation of the Dissertation

This dissertation is organised into seven chapters. In Chapter 2 I elaborate on the central concepts, and review and assess the main theoretical explanations of immigrant entrepreneurship. This chapter particularly positions Ghanaian entrepreneurs in the existing literature on immigrant entrepreneurship in the Netherlands and briefly discusses the concept of mixed embeddedness, the central theme of this research. The chapter ends with a general research question and expectations on how Ghanaian entrepreneurs have used their resources to exploit the opportunities for business development in the Netherlands after 1990 when many of them arrived in the country; and how are they different from the traditional non-Western migrants especially from Turkey and Morocco both in resources and in business sectors? This question attempts to enrich further and add to the theoretical explanations and, to some extent, undo the limitations in the discussions of immigrant businesses in the Netherlands. It also ushers in new sources of contemporary discourses concerning migration, migrant resources and opportunities.

Chapter 3 briefly presents an overview of migration to the Netherlands from the 1960s and afterwards and specifically the different groups of migrants that migrated to the Netherlands. The chapter mentions and identifies these groups based on their migration motives. It discusses the group of migrants from the

former Dutch colonies which includes those from Indonesia, Surinam and the Antilles. The second group is the guest workers from the Mediterranean countries, which include Moroccans and Turks. The third, which is rather more recent, consists of migrants from Afghanistan, Somalia, Ghana and a few other countries. This group fled from political, ethnic, religious or other forms of persecution or they came as in the case of Ghanaians in particular, to seek a better life from the Netherlands with more socio-economic prosperity. It also mentions even more recent groups of migrants which include knowledge migrants and those from new European Community states of Eastern Europe. The chapter briefly mentions entrepreneurship among the first-generation Turks, Moroccans, Surinamese and Antilleans and describes the sectors in which most of them have established businesses and will attempt to briefly explain why they are engaged in those sectors. The chapter shifts to Ghanaian migration to Europe and other Western countries and attempts to identify the push and pull factors involved. Finally, the chapter attempts to discover the push and pull factors of Ghanaian migration to the Netherlands and briefly describes the characteristics and pre-migration resources of the Ghanaian migrants. The chapter ends with a conclusion and the specific questions for Chapter 4.

Chapter 4 describes the Ghanaian population in the Netherlands and the cities in which they are mostly concentrated and explains the reasons for this concentration. I also introduce a general overview of non-Western immigrant self-employment in the broader context of market participation. This section deals with immigrants from Turkey, Morocco, Suriname and Dutch Antilles. An attempt is also made to find out any information about the number of Ghanaian businesses in the Netherlands and in which cities the Ghanaian entrepreneurs and their businesses are located. In this Chapter, I also explore whether there is any relationship between the population of the Ghanaian migrants in a city and the rate of entrepreneurship. I also create a profile of the first-generation of Ghanaian immigrant entrepreneurs in terms of their personal characteristics such as, age, gender, educational background and motivation for self-employment as well as their business profiles. I also present the business profile and the sectors in which their businesses are inserted. This chapter also illustrates their transnational economic engagement profile.

Chapter 5 describes the three main resources (namely human, financial and social capital) that are crucial to the entrepreneurial development of the Ghanaian immigrants in Netherlands. Sequeira and Rasheed (see 2004) asserted that any discussion about the likelihood of immigrants to start businesses and the subsequent growth of these businesses is incomplete without recognising the role played by the immigrants' human capital. Besides, an immigrant from non-OECD country like Ghana is said to possess inadequate or inappropriate educational qualifications or skills (see Kloosterman 2000). Immigrants from developing countries are, as a result, assumed only to set up businesses in low-threshold openings in a developed economy such as the Netherlands. In the first place the chapter looks at the pre-migration

human capital of the first-generation Ghanaian immigrants in the Netherlands in contrast to these assertions and attempts to ascertain whether or not these assertions are applicable to first-generation Ghanaian immigrants in the Netherlands.

The chapter further discusses both the informal and formal sources of finance for Ghanaian businesses. The discussion of the sources of financing for Ghanaian businesses is viewed in a broader context of social embeddedness and social capital. Like any other immigrant from a developing country a Ghanaian immigrant is assumed to possess inadequate financial resources and only be able to start a low-threshold business which requires a small amount of capital (*ibid.*). Raising financial capital from banks is generally a problem for all new entrepreneurs (Granovetter 1995) and, for various reasons, this applies more particularly to aspiring immigrant entrepreneurs (SER 1998). Consequently, immigrant entrepreneurs, and particularly those from developing countries, tend to raise capital for their businesses from informal sources. The discussion of both formal and informal sources of finance will show whether Ghanaian entrepreneurs mostly rely on informal source of finance or not, while taking account of the fact that immigrant entrepreneurs are known to make use initially of family loans to set up their businesses (see Kloosterman et al. 1998).

The section on social capital describes how the Ghanaian entrepreneurs through their membership in social networks have obtained non-financial resources to start their businesses. With regard to both formal and informal social networks, the chapter specifically looks at how first-generation Ghanaian entrepreneurs' embeddedness in these networks has benefited them in their start-ups. With respect to formal social networks, the chapter describes national, municipal and local organisations and agencies which are purposefully established to support (immigrant) entrepreneurship in the Netherlands. In addition, the form of support and contribution that the respondents receive from any of these formal organizations and agencies is also discussed. Apart from the formal sources the chapter also describes the informal social networks of the respondents and also looks at how these entrepreneurs have relied on these networks for scarce non-financial resources to start and manage their businesses. These non-financial resources, which are mainly pre-start and post-start activities include business idea generation and information, finding, recruiting and payment or non-payment of employees.

Immigrant entrepreneurs are known for example, to manage and survive in their businesses because they can rely on low-paid or unpaid (family) labour (*ibid.*). I examine whether Ghanaian entrepreneurs relied on friends in addition to family and other informal ways to find and employ their workers, as well as obtain vital business information. Immigrant entrepreneurs are generally assumed to have limited opportunities to obtain vital business information from formal sources because of a lack of proficiency in the language of the host country. In the last part of this chapter I discuss the embeddedness of the Ghanaian entrepreneurs in transnational networks. Immigrant entrepreneurs are not only embedded in

local networks but in transnational networks as well (see Light 2005: 661). The Ghanaian entrepreneurs' transnational economic activities, namely business investments, supply source and market with Ghana are discussed. I attempt to discover whether these investments are made with the financial proceeds from the Netherlands or from other sources and find out the reasons for these transnational investments.

The following questions, which describe the three main resources of human, financial and social capital that the first-generation Ghanaian immigrant entrepreneurs used to start businesses in the Netherlands, are dealt with in detail in Chapter 5.

What is the composition of the human capital of the first-generation Ghanaian entrepreneurs and their role in the businesses they have set up in the Netherlands?

To what extent did Ghanaian immigrant entrepreneurs' embeddedness in social networks enable them to obtain both financial and non-financial resources to start their businesses? In other words, how have they used the ensued social capital to their benefit in terms of business financing, acquiring business information, recruiting employees and in advancing their transnational business and investments?

Chapter 5 briefly compares the human capital and social capital developments of first-generation Ghanaian entrepreneurs with first-generation Moroccan and Turkish entrepreneurs in the Netherlands. As regards human capital, references are made to the levels of educational qualifications, pre-migration business experiences, the Dutch language proficiency and computer literacy skills. Human capital development is crucially important because the mixed embeddedness framework on which this research is built postulates that the sector in which an immigrant sets up a business is to some extent determined by the level of his or her human capital development, especially the individual's educational qualification considering all other factors to be constant. This is not just because access to certain business is regulated by law and requires particular qualifications, but also because it enables (immigrant) entrepreneurs to understand effectively the institutional environment in which they are embedded since this environment influences the entrepreneurs' values, perception and exploitation of opportunities, practical management strategies and ultimately business success.

With respect to social capital I make references to the sources which both first-generation Ghanaian entrepreneurs and their 'guest' worker counterparts utilised to acquire both financial and non-financial resources to start their businesses.

Finally, the transnational embeddedness of first-generation Ghanaian entrepreneurs is examined. The section on transnational embeddedness starts with an introduction to transnationalism. I also discuss factors which have presently made transnational activities a lot easier and more developed than a few years ago. This section further describes the Ghanaian entrepreneurs who are transnationally involved and explains the need and importance of their engagements with Ghana. The various transnational economic activities of these entrepreneurs with Ghana which include business and other commercial investments,

sources of supply for their business products and also as the market for the Ghanaian export businesses in the Netherlands are looked at.

Chapter 6 focuses more on the post-migration of first-generation Ghanaian entrepreneurs. The chapter considers the three resources namely the human, financial and social capital in the post-migration era. I expect that with several years of residence in the Netherlands, these respondents have become quite proficient in the Dutch language, they have been able to acquire much knowledge and experiences with the Dutch business environment, hence their resources been able to identify openings in the Dutch opportunity structure to set up their own businesses. In addition, I expect that they have been able to accumulate enough financial capital and non- financial resources through an expanded social networks base beyond the Ghanaian community. With this forgoing information, first-generation Ghanaian immigrants are able to start their own businesses in the Netherlands and possibly different kinds of business based on the level of resources possession and acquisition.

The chapter classifies the businesses of the respondents under the three sectors namely; retail and wholesale, catering and hospitality, personal services and producer services. These three sectors will be looked at in terms of the typology of the opportunity structure developed by Kloosterman (see 2010) in the Mixed Embeddedness model namely; the vacancy-chain openings, post-industrial/low-skilled quadrant and post-industrial/high-skilled quadrant. These sectors, following Scott (2008, 2012 and Kloosterman et al. forthcoming), are renamed low-skilled stagnating activities, servile activities and cognitive-cultural activities respectively.

In Chapter 6, I match their motivation to become self-employed with the type of opportunity they identified and took to start their businesses. After that an attempt is made to match their post-migration human capital with the businesses these respondents set up. The assumption in the model is that the respondents with low human capital are more likely to start businesses in the vacancy-chain openings and the opposite assumption holds for those who have high human capital.

In Chapter 6, four hypotheses which were formulated in Chapter 2 are verified to find out if the human capital, financial capital and social capital that Ghanaian entrepreneurs possess have enabled them to set up businesses in the low-value and high-value post-industrial activities based on expansion and growth as opposed to the vacancy-chain openings. In other words, the chapter looks at the extent to which the first-generation Ghanaian entrepreneurs have been able to use their set of resources to move towards more promising opportunities in the post-industrial low and high segments of the mixed embeddedness concept.

These post-industrial segments are created by the post-industrial activities made possible by the globalisation of production, fragmented consumer markets, shifts to more flexible ways of production, and other processes relating to global economic restructuring which have led to the emergence of new

possibilities in manufacturing, consumer, and producer services (Van Delft et al. 1998, 2000; Kloosterman 2003b; Kloosterman et al. 2007). The garment industry is a typical example from the manufacturing sector and is controlled by immigrants globally (see Rath 2002). Now there is also a demand for childcare and housecleaning and these are personal services that immigrants can provide private households (see Kloosterman 2000:96). Mail delivery, catering and dog-walking services are also business activities that immigrants with inadequate personal resources can start in the post-industrial trajectory (ibid.)

Although these trends have transformed Western countries into post-industrial societies, the opportunity structure is unlikely to be the same in every country. The opportunity structure includes the state of technology, the costs of production factors, the nature of consumer demands, and other aspects of the economic environment as well as the institutional context. Different institutional frameworks create different post-industrial self-employment trajectories and hence different opportunity structures, for both native and immigrant entrepreneurs (Rath and Kloosterman 2002b) The 'post-industrial trajectory' is assumed to produce a new class of immigrant entrepreneurs whose businesses depend on ties with native institutions and who cater to a general clientele (see Kloosterman 2003b: 315). Immigrant entrepreneurs and their businesses are usually embedded in strong co-ethnic relations and social networks. However this new form of immigrant entrepreneurship (see Kloosterman et al. 2007) generally is embedded in a more heterogeneous set of relations.

The final part of Chapter 6 examines whether any changes in their resources and the openings in the opportunity structure which some of the entrepreneurs have exploited to set up their businesses have made them successful. In this context, business success was looked at in terms of business survival (see Rusinovic 2006; see Jacobs 2012; Schutjens 2013) to overcome definitional problems. According to Carroll (1984:75), nearly half of new businesses disappear, go bankrupt, are taken over, or stop for another reason within five years, despite immigrants being more inclined than the natives to start their own businesses (OECD 2010; Kourtit and Nijkamp 2012). In addition, businesses run by immigrants in the Netherlands have an even lower chance of survival (see EIM 2004). The survival, and for that matter, success of first-generation Ghanaian businesses is assessed using logistic (binary) regression to show the impact of key variables on the likelihood that business still exist in a specific year of its establishment, in this case, in 2014. These variables include age, year of arrival in the Netherlands, formal education, motivation to start business, Dutch language proficiency and embeddedness in social networks. The chapter also discusses businesses which were unable to survive in that year and attempts to discuss the causes/factors for their closure. Chapter 6 ends with an analysis.

Chapter 7 concludes the dissertation by discussing these findings on first-generation Ghanaian entrepreneurs by presenting a brief summary of time and process of migration, the position of the

Netherlands in their migration, their personal characteristics and pre-migration resources and cities of residence in the Netherlands. The chapter also includes a summary of the post-migration resources which helped them establish in different openings of the Dutch opportunity structure. Finally, I briefly compare and contrast the ‘traditional’ groups of immigrant entrepreneurs especially the first-generation Turks and Moroccan entrepreneurs with first-generation Ghanaian immigrant entrepreneurs in terms of time, purpose of migration as well as the process of incorporation in the Netherlands and the resources each group possesses to ascertain whether not different trajectories of entrepreneurship were pursued given the opportunity structures and institutional frameworks. The choice of Turks and Moroccans rather than other immigrants such as the Chinese, Surinamese, Antilleans and Indonesians is briefly explained in the assumptions in Chapter 2 under section 2.6 and also briefly mentioned in this concluding chapter.

1.8 Methodology and Research Description

The aim of my dissertation project is to present a systematic description of the characteristics and resources of first-generation Ghanaian immigrant entrepreneurs in the Netherlands and also to analyse their businesses and the sectors in which these businesses are inserted. This sector analysis enables me to assess how their characteristics and resources impacted on the kinds of business they set up. My dissertation further takes into account the concept of mixed embeddedness (which is explained in detail in Chapter 2, as developed by Kloosterman et al. (1999)). This approach matches opportunity structures with the resources of immigrant entrepreneurs within the institutional framework of the Netherlands.

A qualitative methodology is used to address the research questions and to map and explain the processes of matching between resources and opportunities and their relationships. The research project is based on interviews with eighty-four first-generation Ghanaian entrepreneurs. The entrepreneurs were interviewed between 2005 and 2012. Initially I interviewed businesses that were established before and till 2006. In 2010, the research was re-started and, from 2010 onwards, first-generation Ghanaian entrepreneurs who started their businesses were between 2007 and 2012.

In both instances the questionnaire and letter of introduction were personally handed over to the entrepreneurs. Some of the businesses I interviewed in 2006 were visited as a follow-up in 2011 to find out if there had been some important changes in the business activities, business size, business location or otherwise. What is more, in 2013 I revisited most of the businesses I interviewed to find out if they are still in business or not and also to familiarise myself with their performance in the midst of the recession. As a result the fieldwork covers a period of seven years. The advantage of this longitudinal aspect is that it gave me the opportunity to examine whether the tendency of the Ghanaian business to close down came to be true over the years.

The interviews were mainly conducted in the cities of Amsterdam, The Hague, Rotterdam and in a few other smaller cities in the Randstad area (Haarlem and Heemstede). It was quite difficult to obtain relevant information from the Chambers of Commerce in the cities of Amsterdam, The Hague, and Rotterdam since it was impossible to identify business information on specific groups of immigrants in their databases. To confirm the formal registration of the eighty-four businesses I visited the various Chambers of Commerce to examine whether the businesses were officially registered.

As the Chambers of Commerce could not help me find respondents, I obtained information about Ghanaian entrepreneurs and the location of their businesses mostly with the help of RECOGIN and Sikaman, Ghanaian immigrant associations in Amsterdam, Ghanatta in The Hague and Ghanirrom in Rotterdam. In addition, information about some of these businesses was gathered through a friend in Amsterdam and another in Rotterdam. I used the information these friends provided me because they have lived in the respective cities for more than 20 years and are both active members of RECOGIN and Ghanirrom respectively. Furthermore, I identified most of the first-generation Ghanaian immigrant entrepreneurs in The Hague myself because I personally know a handful of the entrepreneurs and their businesses.

After locating the businesses in the various cities, I called to make appointments with the entrepreneurs. An appointment date was planned with each entrepreneur for a face-to-face interview at their business location. All but two of the interviews were conducted at the business premises. Those two interviews were conducted via Internet mailing. All the interviews were conducted primarily in English language or, where necessary, Ghanaian 'Twi'. The interviews were based on a semi-structured questionnaire with more than 165 questions. On average, the interviews took between one-half and two hours. The interview with the entrepreneurs was in-depth and probing. Given that the aim was to establish the entrepreneurship motives, the intensive research method was applied (see Rusinovic 2006). Their various comments and answers which could not be written directly on the questionnaire were entered into a notebook. References were made to the dates, names and cities of the respondents to avoid any misidentification. The interviews included questions about the year of migration to the Netherlands, former work experience, level of education, motivation for starting a business, sectors, initial start-up capital, sources of capital, support from the state organizations, problems and transnational activities. I also took pictures of some business premises as well as pictures of some of the respondents. A small selection of these is included in this book.

Classification of businesses into types of activities

The information about the names of the entrepreneurs and their businesses activities enabled me to draw up an initial classification of the businesses into three different services (sectors), namely retail, personal

and producer services. Some of the businesses were retailers of food and exotic products, African music and movie dvds and I grouped in the retail sector. Those businesses involved in personal services included barber shops, hairdressing salons, crèches, and money transfer services, cleaning agencies, and employment agencies and businesses in the producer services category were shipping agencies, financial services and computer-related services.

Data analysis

Statistical Package for the Social Sciences software (acronym SPSS) was used to store and analyse the data obtained from the 165 questions in the questionnaire which pertained to different variables such as personal characteristics, entrepreneur's resources, economic environment and institutional involvement and support. The SPSS program helps to establish whether any relationship exists between selected variables. First of all the key variables in the questionnaire, such as age, nationality, business experience, formal education, Dutch language proficiency, start-up capital, profit margins were stored in the SPSS program. For the sake of confidentiality and privacy of information, special codes were given instead of the names of the respondents.

Second, I used these key variables to cross-tabulate with the three business sectors of retail, personal and producer sectors. Third, I also examined whether any correlation of significance exists between these variables and the business sectors. This enabled me to ascertain whether those variables played a critical role for these entrepreneurs to insert their businesses in the different sectors. In addition, comments and quotations which were made during the interviews were used as quotes to clarify the intent and purpose of the respondents as regards becoming self-employed and these were also used as introductory cases to some of the chapters. Consequently, the information obtained during the interviews enabled me to gain an in-depth understanding of their socio-economic lives in both pre-migration and post-migration periods and this helped during the qualitative analysis of the entrepreneurs and their businesses.

Description of the research population

More than 90 per cent of the eighty-four respondents migrated to the Netherlands between 1980 and 2000. Most of them (roughly 54 per cent) migrated between 1980 and 1990. That period coincided with the years during which a significant number of Ghanaians fled their country due to the repatriation of about a million Ghanaians from Nigeria and neighbouring countries, a severe drought and famine, and a military junta which was guilty of political repression, the persecution of civilians and also poor management of the country's economy. After arriving in the Netherlands, where the economy had started to recover from the deep recession of the 1980s, many of the new arrivals paid for family members in Ghana to join them. Some of these respondents came for family re-unification/or family formation or

migrated due to being attracted by the economic prosperity of the Netherlands. Almost all the eighty-four respondents essentially migrated to the Netherlands for economic reasons. With respect to gender, more than 60 per cent were male and the rest female. The average age of the first-generation Ghanaian entrepreneurs was 44.5 in 2012 while the age distribution of the research population was as follows: 9 were aged between 30-39, 22 respondents were aged between 40-49 years, 48 respondents were aged between 50-59 and only 5 were aged between 60 and 69 (see Chapter 4 for more details on the personal characteristics of the entrepreneurs).

2. Theoretical Reflections on Immigrant Entrepreneurship

2.1 Introduction

In the 1990s, new groups of migrants from former Yugoslavia, Iran, Iraq, Somalia, Afghanistan, but also from Ghana came to the Netherlands (Gijsberts 2004). They were fleeing political, ethnic, religious or other forms of persecution, or they were just seeking a better life in a country where the grass seemed greener. They arrived at a time when the Dutch economy climbed out of the long recession of the 1980s and was, after 1995, one of the best performing developed economies in terms of overall economic growth and of job creation (Visser and Hemerijck 1997). The Dutch job machine was churning out jobs - almost exclusively in the service sector- at a fast rate and migrants had, in principle, plenty of opportunities to find a job or to set up shops themselves since businesses in the service sector, typically, do not require much start-up capital. Within the new groups of migrants, Ghanaians were, again in principle, relatively well positioned as they tend to have, on average, comparatively good educational qualifications. In addition, they all speak English fluently which enables them to communicate at least verbally with almost anyone in the Netherlands. Moreover, many of the Ghanaian migrants already had business experience in their own country as either they or their parents owned a business.

The study of entrepreneurship among immigrants from non-Western countries in the developed countries has generated much research interest among geographers, economists, sociologists, anthropologists and policymakers both in America and in Europe. The case of Ghanaians clearly shows that migrants from less well-developed countries do not only settle in their host countries as wage labourers in a variety of jobs at the lower stratum of the labour market but are also keen on becoming entrepreneurs.

In order to acquire a better understanding of what immigrant entrepreneurship is as an academic research subject, the next section firstly introduces the concept of entrepreneurship (2.2.1). The next section briefly discusses the role of social embeddedness in immigrant entrepreneurship (2.3). Mixed embeddedness as a more comprehensive model is then introduced (2.4). The demand side of mixed embeddedness, which comprises the opportunity structure, is discussed (2.4.1). After that I examine the supply side which deals with the entrepreneur and his/her resources (2.4.2). A brief analytical framework of the model is described in section 2.5 A brief comparison is made using the analytical framework of the model between the first-generation Ghanaian immigrant entrepreneurs and the first-generation Moroccan and Turkish ('guest workers') entrepreneurs (2.6) and finally the research hypotheses based on the opportunities and the resources discussed in the model are developed (2.7).

2.2. What is Entrepreneurship?

The word 'entrepreneur' is derived from the French verb 'entreprendre' which means to attempt, to try in hand, to contract for or, to adventure, to try (Girard 1962). Individuals who are driven towards entrepreneurship are labelled entrepreneurs. Different scholars have defined entrepreneurship in different ways. According to Sahin (see 2012), entrepreneurship as a subject has brought about many debates and investigations over the last few decades. It is now seen as an important factor generating economic growth and introducing innovations. There are many definitions of the term 'entrepreneurship' and, as a result, there is no generally accepted definition (ibid: 10).

The Irish economist of French descent Richard Cantillon (1697-1734) defined entrepreneurship in a rather broad fashion as "someone who organizes and assumes the risk of a business in return for the profits" (Casson 2006). Consequently, according to Cantillon (ibid: 55), as long as a person was not hired or working for wages then he was an entrepreneur – 'the beggars and even the robbers' are entrepreneurs. The concept of entrepreneurship almost sank into oblivion in the second half of the 19th century, but was revived by 20th century scholars like Schumpeter and Drucker. Their conceptualisation of entrepreneurship was narrower and more focused on the innovative and creative aspects of entrepreneurship. In the case of Schumpeter, the entrepreneur became the driving force of capitalism. Greenfield and Strickon (1986: 5) state that Schumpeter made the entrepreneur the 'focal point and key to the dynamic of economic development and growth'. As these entrepreneurs come up with innovations - new combinations - they may change the production system in numerous ways (ibid.: 11). Schumpeter's notion of an entrepreneur functions primarily to create innovations and consequent wealth in the production process has greatly impacted the literature on entrepreneurship. Drucker (1985) also looks at entrepreneurship as the creation of new organisation whether this organisation has the ability to sustain itself or not, let alone is able to make profit. The idea that an individual starts a new business venture would be sufficient for him or her to be labelled an entrepreneur. Although Drucker's understanding of entrepreneurship seems quite simple it shows that entrepreneurship involves risk taking and uncertainty bearing.

According to Kirchoff (1994: 62), entrepreneurship 'is a process which involves the following (1) identifying an invention which is worthy for commercialisation; (2) converting it into a saleable product or service; (3) creating or finding a firm to sell the product or service; (4) obtaining the resources to operate the firm and sell the product or service and (5) successfully operating the firm and generating product or service sales necessary for the firms survival and growth.' Kirchoff's idea of entrepreneurship amply shows the economic value of a product or a service and how this relates to the continuous existence of the firm which creates it.

Other definitions of entrepreneurship have also emphasised its economic importance. Entrepreneurship is viewed as activities related to perceiving and creating new economic opportunities and exploiting them in the market (Wennekers and Thurik 1999). Sahin (2012: 11) in quoting Carree and Thurik (2010), states that ‘entrepreneurship is the manifest ability and willingness of individuals, on their own, in teams, within and outside existing organisations, to perceive and create new economic opportunities and to introduce their ideas to the market in the face of uncertainty and other obstacles by making decisions on location, form, and the use of resources and institutions’.

The aforementioned definitions of entrepreneurship and entrepreneurs show that entrepreneurs have the ability to sense opportunities and turn them into workable ideas, are risk-takers and uncertainty bearers, are able to make efficient use of scarce resources, and in addition initiate and implement innovative activities (see Sahin 2012: 10). The entrepreneur also organises, manages and assumes the risks of business (Bird 1989; Kuratko and Hodgetts 1989). ‘The entrepreneur is someone who specialises in taking responsibility for and making judgmental decisions that affect the location, form, and the use of goods, resources, or institutions’ (Hebert and Link 1989: 47). The entrepreneur also has an eye for the market for the product or service, preferably for a financial reward (profit). Entrepreneur as a generic term encompasses the natives and the immigrants of a country. The next section discusses immigrant entrepreneurship.

2.2.1 Immigrant entrepreneurship

This section presents a more general theoretical overview of immigrant entrepreneurship. Brettell and Alstatt (2007: 383) mention that before 1970s entrepreneurship had a ‘neglected but potent influence upon the economic and social integration of immigrants’ (see also Light and Bhachu 1993). More specifically, the role of immigrant networks, often pivotal in creating businesses, was not given due attention (Brettell and Alstatt 2007: 383). Many scholars had written extensively on immigrant entrepreneurship in the past few decades. (cf. Light and Roach 1996; Rajjiman and Tienda 2000, 2003; Logan et al. 2003; Zhou 2004; Brettell and Alstatt 2007; Ram et al. 2012; Aliaga-Isla and Rialp 2013; Nkrumah 2016). Most of these scholars were sociologists whose main concerns were about three issues: immigrants’ propensity to become entrepreneurs, their choice of urban centres where businesses, workers and customers/clients are physically close, and the choice of businesses they set up (Brettel and Alstatt 2007: 383).

Two theses on immigrant entrepreneurship have been advanced (Bui and Hun 1995; Brettell and Alstatt 2007: 383). First, the cultural thesis explains that the inherent values and beliefs that immigrants possess from their countries of origin, enable them to start and/ or survive in their businesses in the host country (Brettel and Alstatt 2007). The cultural theory thus, suggests that ethnic and immigrant groups are

culturally endowed with dedication to hard work, have strong community ties and membership, are able to accept risk, comply with social values, solidarity and loyalty, all of which orient them towards self-employment (Masurel et al. 2004). In other words, immigrants, by virtue of the strong community ties, solidarity and loyalty, which exist among them in their respective host countries, have pulled their resources together in the form of rotating credit associations, ethnic labour and an enclave economy, all of which are helpful and pertinent to self-employment (Borjas 1986; Yoon 1991; Marger and Hoffman 1992; Min and Bozorgmehr 2000; Brettell and Alstatt 2007). The critique on the cultural thesis by Barrett et al. (1996) is that American scholars have placed undue importance on immigrants' inability to speedily adopt and adapt to the culture of the host country as the main reason to start their own businesses.

The second thesis highlights immigrants' restricted access to job opportunities in the host country. It states that an inadequate level of language proficiency, unrecognized or low educational qualifications and other forms of discrimination, are the crucial in pushing immigrants into self-employment (Min 1988b; Brettell and Alstatt 2007). According to Brettell and Alstatt (2007: 383), many scholars have captioned this second thesis as the 'disadvantage hypothesis' (Min and Bozorgmehr 2003; Kim 1981; Bonacich 1993; Mata and Pendakur 1999).

According to Kloosterman and Rath (2003), the importance of cultural values had perhaps been the oldest approach to minority business in Britain. However, European scholars were initially attracted to the American views on immigrant entrepreneurship, which did not always fit in very well with European conditions (Kloosterman 2000; Engelen 2001) because of the undue importance of ethno-cultural characteristics of the immigrants as factors which influence entrepreneurship among immigrants. Engelen (2001: 203), for example, rightly states that the literature in this field has come to be 'dominated by American approaches and assumptions' notably 'the emphasis on social capital and ethnic networks'.

Many American researchers tended to see 'ethnic identity as an asset brought into being as a reaction to the host country conditions' (Jacobs 2012:15). Consequently, 'entrepreneurial behaviour was seen as a product of ethnic characteristics and ethnic identity' (ibid.). The American literature on immigrant entrepreneurship seems to have limited immigrant entrepreneurship to an ethno-cultural phenomenon without recognising economic and institutional factors (Engelen 2001). Quite a few writers have also overemphasised ethno-cultural characteristics as factors which influence entrepreneurship among immigrants (Rath 2000b; Kloosterman and Rath 2001).

Many studies have, however, shown that immigrant entrepreneurship is not only determined by social and ethnic capital but also by individual resources, particularly human capital, and by the interplay with adequate opportunities (Light 1972; see Waldinger et al. 1990; Sanders and Nee 1996) as well as the institutional dimension (see Kloosterman et al. 1999; see Engelen 2001). It has been shown that

immigrants not only become entrepreneurs due to 'cultural' and 'disadvantage' theories (see Waldinger et al. 1990; see Kloosterman et al. 1999; see Engelen 2001), However, most of the literature in the USA seemed to have been more ethno-culturally oriented. There is less empirical information available on immigrant entrepreneurs in Europe, especially on their success conditions (Nijkamp et al. 2009).

Notwithstanding the paucity of literature on the success of immigrant entrepreneurs in Europe, immigrant entrepreneurship over the years has gradually become part of European socio-economic life. In the first half of the 20th century, Europe was first and foremost an emigration continent. After World War II, this changed. Unemployment was very low in many European countries in the 1960s as economies boomed. Immigrants met the rising demand for labour. Initially, the immigrants were seen as temporary workforce doing jobs which required little or no skills and who could easily be replaced by a succession of sojourners (Waldinger et al. 1990a). Besides the temporary workers who came as 'guest workers', notably from Mediterranean countries, other migrants came to Europe as economic migrants, post-colonial migrants, refugees and asylum seekers.

With the passage of time, the immigrants began to settle down and the preconditions for immigrant businesses also started to evolve slowly. In most cases, it was their own community which created the demand for specific ethnic goods and services which effectively could only be produced and distributed by co-ethnics with the knowledge of tastes and buying preferences (Flap et al. 2000). Evidently, self-employment among immigrants and ethnic minorities in most of the advanced economies of the world is said to have increased between the 1990s and the first decade of the 21st century (Engelen 2001; see Jacobs 2012). The European Commission, for example, recognises that 'ethnic minority businesses in Europe display a strong entrepreneurial capacity and potential' (European Commission 2003: 14, 2011).

Studies on Post-World War II immigration in the Netherlands only started at the end of the 1970s and early 1980s when the Dutch government started to become more aware of the permanent character of the residence status of the 'guest' workers who initially came to the Netherlands in the 1960s for temporary residence (see Jacobs 2012). The delay in any interest in studying these migrants until the end of the 1970 could be attributed to the following reasons. Though the Netherlands has become a country of immigration (see Kloosterman and Rath 2003), it is rather a reluctant one (Cornelius et al. 1994) and the inherent unwelcoming attitude also made it hard to appreciate immigrant entrepreneurship (see Kloosterman and Rath 2003). Immigrants, that is, mainly the Turkish and Moroccan 'guest' workers were primarily seen as temporary workers and not as more permanent business owners.

Consequently, policymakers and social scientists' interests in the economic incorporation of immigrants were not considered in terms of self-employment and, hence, entrepreneurship was virtually overlooked (ibid). Even when policymakers considered immigrant entrepreneurship as a means of immigrant incorporation, they viewed it as a form of socio-economic self-help and, they therefore, saw no need to

discover the reasons for self-employment among immigrants, particularly those from the non-Western countries.

The Netherlands is no exception in Europe and has become part of the general trend in migrant entrepreneurship. Although immigrant entrepreneurship has been evident in the Netherlands since the early 1980s, it greatly increased among people of different immigrant groups in the Netherlands only in the 1990s when the Dutch economy underwent a spectacular improvement (see Rath and Kloosterman 2003). Twenty per cent of all new businesses in the Netherlands were set up by a migrant entrepreneur (see Nijkamp et al. 2009). The increase in the number of immigrant entrepreneurs in the Netherlands also brought about a significant increase in the number of studies on immigrant entrepreneurs (see Rusinovic 2006). In their quest to research immigrant entrepreneurship in the Netherlands, most of the Dutch researchers, like the Americans, have been heavily interested in the ethno-cultural characteristics and process of ethno-cultural incorporation. According to Rath (1991; 1993) they regard entrepreneurship primarily in ethnic terms.

Having said that some Dutch researchers in the 1980s made significant theoretical contributions to immigrant entrepreneurship in the Netherlands which were suitable for international publications and these included researchers such as Blom and Romeijn 1981; Bovenkerk 1982; Bovenkerk et al. 1983; Bakker and Tap 1985; Boissevain and Grotenberg 1988; Vermeulen et al. 1985; Veraart 1987). In addition to an ethnic bias, most of these researchers devoted little attention to more structural political and economic dynamics as crucially relevant in the studying of immigrant entrepreneurship (see Kloosterman and Rath 2003: 140). It appeared to many of them that market conditions and regulations are of little importance (ibid.), since little or no attention was given to the context in which immigrant entrepreneurs do their business. Kloosterman and Rath explicitly depart from these research traditions and link the subject with more general economic, sociological and geographical perspectives (see Jacobs 2012).

According to Rusinovic (2006: 25) recent scholars have paid more attention to the structural socio-economic embeddedness of immigrant entrepreneurs as well. This shift in perspective is related to the rising prominence of broader views on processes of migration (see Sassen 1991; Waldinger 1996; Rath and Kloosterman 2000) and, more specifically, of views on the role of the politico-institutional context in determining socio-economic developments (Esping-Andersen 1990, 1999). In the next section, I will explore the role of social embeddedness with regard to migrant entrepreneurs.

2.3 Social Embeddedness

Many researchers have emphasised the importance of the resources that an entrepreneur, or for that matter, an immigrant possesses, for the success of their business. Some researchers have indicated that,

without much financial capital, or even a lack of it, immigrants are still capable of starting businesses because they are socially embedded (Portes and Sensenbrenner 1993; Panayiotopoulos 2006). In other words, individual immigrants accrue some benefits from being embedded in a social network and the use of these derived benefits is simply termed social capital. In their study of ethnic / immigrant entrepreneurs in the Netherlands, for example, Flap et al. (see 2000: 153) concluded that immigrants who start businesses can be hindered by limited or lack of collateral, discrimination by banks in terms of loan acquisition and distrust of bureaucratic agencies. Instead, individual entrepreneurs are often able to obtain flexible loans from family members or friends to start their own businesses.

The concept of social embeddedness therefore means that 'economic action is embedded in structures of social relations (Razin 2002: 163). According to (see Flap et al. 2000: 146), the idea of social embeddedness also ushers in the concept of economic sociology which emphasises that 'transactions in real markets, whether consumer markets, labour markets or product markets, are embedded in ongoing relations and social networks'. Economic sociology is defined as a sociological perspective applied to economic phenomena (see Rusinovic 2006). Rusinovic (ibid), quoting Polanyi (1957), asserts that the economy is submerged in social relationships. An individual does not act in the economy primarily for his or her economic motives and, for that matter, for his or her material possessions. Instead he or she acts to safeguard his or her social standing, his or her social claims and his or her social assets.

Uzzi (1997: 35) captures the seminal thoughts in the development of the concept of embeddedness by stating that 'Polanyi (see 1957) used the concept to describe the social structure of modern markets'. There is a realisation that businesses not only suffer primarily from production costs but from transaction costs which include the costs of information and the making of enforceable agreements and that social structure has an impact on these costs (Flap et al. 2000). Granovetter's (1985) initial formulation of the concept of embeddedness states that all economic exchanges are necessarily embedded in social networks. In his essay *The Problem of Embeddedness* Granovetter (ibid.: 481) asserts that 'much of the utilitarian tradition, including classical and neo-classical economics assumes rational, self-interested behaviour which are affected minimally by social relations'.

In other words, embeddedness contextualizes economic activity in patterns of social relations and shows that an economic actor's activities depend on his or her embeddedness in the larger social structure. Consequently, any attempt to separate economic action from social relations is a grievous misunderstanding. According to Rusinovic (2006: 25), Granovetter (1990) shows in his concept of embeddedness that 'economic action, outcomes and institutions are affected by actors' personal relations and by the structure of overall network of relations'. The work of Granovetter has been criticized for emphasizing the importance and influence of social relations to the disregard of influences of culture,

politics and neglecting the macro level (Portes and Sensenbrenner 1993.). More recently, Dutch researchers have presented a more comprehensive and inclusive model of mixed embeddedness.

2.4 The Mixed Embeddedness Model

There is no doubt that the concept of social embeddedness has contributed to the development of entrepreneurship in general and to immigrant entrepreneurship in particular (see Granovetter 1985, 1995; Waldinger 1986; Uzzi 1996, see 1997; see Portes and Sensenbrenner 1993; Cahn 2008). It appears, however, to have emphasised the importance of the social context and structure in which entrepreneurs operate and has failed to consider the set of opportunities that are (potentially) available to be exploited by entrepreneurs. To substantiate their argument, Kloosterman et al. (1999) stated that the set of options that entrepreneurs are faced with is also influenced by macro-structures. This led to the introduction of the mixed embeddedness framework, which is essentially an interactionist approach pioneered by Waldinger et al. 1990, whereby individual resources are matched with structural opportunities for businesses (see Kloosterman et al. 1999; Kloosterman and Rath 2000, 2001; Rath 2000a; 2002; see Engelen 2001; see Kloosterman and Rath 2003; see Kloosterman 2003b; see Light 2005; see Rusinovic 2006; Brandellero and Kloosterman 2009; Kloosterman 2010a, 2010b).

From this perspective, trends in immigrant entrepreneurship can be analysed by looking at the changes in resources with which (aspiring) migrant entrepreneurs are endowed *in conjunction* with the changes in the opportunity structure due to shifts in the urban economy and its wider institutional framework. According to this framework, businesses not only depend on the resources that the (aspiring) entrepreneurs possess and can garner, but also on the markets in which the services or goods have to be sold. Besides that, local and national rules and regulations should be flexible enough to allow newcomers, both immigrants and indigenous, to access the market (Kloosterman 2001) in order to start businesses. The rules and regulations have changed in recent decades. By way of an illustration, to reduce high unemployment especially among immigrants, the Netherlands as well as other European countries resorted to promoting self-employment (see Rusinovic 2006; see OECD 2010). Through the policy of ‘deregulation’ the Dutch Authorities abolished numerous rules and regulations applicable to starting a business in the Netherlands (ibid.; Kloosterman 2003a; Kloosterman et al. 2007). This statement implies that the availability of openings in the opportunity structure is also determined by the ‘political-institutional framework’.

The mixed embeddedness framework combines the micro-level of the individual entrepreneur and his or her resources with the local opportunity structure (meso-level) and links the latter in a looser way to the macro-institutional framework. It can also be used for more dynamic analyses of the trajectories of the self-employed, in particular regarding breaking-out to more profitable markets and eking out a more

secure living (see Kloosterman 2010). This framework also allows us to make a systematic comparison with the earlier groups of migrant entrepreneurs.

In order to facilitate a better understanding of the mixed embeddedness model, I start with a brief overview of its key components. First I address the more structural aspects of the opportunity structure or the demand side of the mixed embeddedness model. After that I examine the individual resources of the (nascent) entrepreneurs, that is, the supply side of the mixed embeddedness model. I then operationalise both sides of the concept in an analytical framework to determine how the resources these entrepreneurs possess enable them to set up businesses in different markets. In both instances I not only identify the key components, but also explore the differences between the Ghanaian entrepreneurs on the one hand and their Turkish and Moroccan predecessors on the other. I then elaborate on the implications by proposing a limited set of hypotheses concerning the position and the dynamics of Ghanaian entrepreneurs in the Netherlands.

2.4.1 The demand side/the opportunity structure of the mixed embeddedness model

The opportunity structure is referred to as the demand side of the mixed embeddedness model. Opportunities for entrepreneurs depend on the dynamics of the ‘entrepreneurial market’ (see Jacobs 2012). The kind of business an immigrant starts and its role in the integration process are not only determined by the resources this potential immigrant entrepreneur possesses but also by the time-and-place specific opportunity structure (see Waldinger et al. 1990; Light and Rosenstein 1995). This proposition shows how equally important the opportunity structure is in relation to immigrants setting up businesses and their integration trajectories.

According to Kloosterman et al. (see 1999), the shape of the opportunity structure is a crucial part of mixed embeddedness model. Market conditions determine in which segments these kind of openings occur. Markets and other economic conditions are embedded in institutional frameworks (ibid). However, these markets have to be economically accessible. The mixed embeddedness model departs from the notion that, for almost any business to survive and, for that matter, be successful, there needs to be an economic opportunity: the actual or potential existence of a market for its products out there. No market, no profits and, hence, no business either in the short or longer term.

Markets also have to be accessible for aspiring or nascent entrepreneurs. If, for instance, entrance to a market requires huge start-up costs due to economies of scale, then accessibility for newcomers is close to zero. Similarly if entrance is highly regulated, as regards, educational qualifications (as in the case of dentists) accessibility will also be low. In the mixed embeddedness model, the assumption is that migrants tend to lack (access to) financial capital and that they are, consequently, dependent on those opportunities which require relatively low start-up costs (see Kloosterman 2000, see 2010). This excludes many types

of manufacturing, but comprises a wide range of services where there are plenty of openings for small-scale business.

Markets must also be institutionally accessible. In other words, these markets have to be devoid of high economic and institutional barriers. Institutions, such as the welfare system, the organisation of markets, rules and regulations, housing policies which influence residential distribution of immigrants and business associations all affect the opportunity structure on national, sector and local levels (see Kloosterman et al. 1999; see Kloosterman and Rath 2001). In the Dutch corporatist welfare state, for example, the opportunity structure at the lower end is curtailed by high minimum wages and this has the potential to hinder low-value added activities such as sewing shops and post-industrial personal services such as childcare and housecleaning (ibid).

In the view of Kloosterman et al. (see 1999), immigrant entrepreneurs are also embedded in Dutch society in rather concrete ways as they operate in cities with their own particular socio-economic and cultural traditions and institutions, as well as in sectors with more or less established traditions of doing business. Membership of mainstream entrepreneurial associations, such as a shop-owners' association and an employers' association, makes immigrant entrepreneurs become embedded in Dutch society. These organisations may provide mutual assistance and a common set of rules regarding business practices and may also protect their members by setting up high minimum requirements entry barriers for newcomers (see Jacob 2012).

The spatial concentration of immigrant population in the Dutch cities of Amsterdam, The Hague, Rotterdam and Utrecht where most immigrants live, especially those from non-Western countries, is low due to the particular history of migration to the Netherlands in combination with Dutch housing policies (Deurloo and Musterd 1998). Usually the majority of immigrant entrepreneurs are spatially concentrated in neighbourhoods with high proportions of immigrants. The nature of the Dutch housing policies means that immigrants in the Netherlands are rarely spatially concentrated and are found in diverse racial neighbourhoods. Consequently, there are no mono-ethnic neighbourhoods as in the United States (Tesser et al. 1995). This diversity has the potential to hamper the prospects of immigrant entrepreneurs who want to provide for ethnic demands and create an ethnic market (see Kloosterman et al. 1999).

The concept of mixed embeddedness emphasises that the entrepreneurial success of these immigrants largely depends upon their level of embeddedness in the overall Dutch context (Maas 2011). In other words, their entrepreneurial success partly depends on the Dutch national or urban and local opportunity structures that enable immigrants to set up businesses. Light (see 2005), however, states that entrepreneurs not only operate in local or national economic environment but also in a global environment. Entrepreneurs who use their contacts and associates in other countries - especially their country of origin - for their products or services also operate in economic environments outside the

national or local one. These entrepreneurs are called 'transnational entrepreneurs' (Portes 2000: 258; see also Rusinovic 2006).

According to Light (see 2005) these entrepreneurs are now embedded in the global and distribution networks, a development which was hitherto rare because, in the past, entrepreneurs were mainly integrated into local economies. The recent emergence of transnational entrepreneurs has been facilitated by new technologies in communication and transportation. Examples are the use of mobile phones and the numerous regular flights to various destinations offered at relatively lower prices (see Portes 2000). Rusinovic (see 2006:110), concurs with Light (see 2005.) and mentions a specific example of an entrepreneur in Amsterdam operating his or her business using staff in India and expecting the order to be returned within a week, a development which is attributable to the transportation and communication revolution. As a result, local ethnic economies have become globalised and embedded in global production and distribution chains.

The increasing interdependence of economies emanating from globalisation consequently enables immigrants to take advantage of belonging to two or more cultures (ibid.). Immigrant entrepreneurs are embedded in new structures and forces which they exploit to start businesses beyond the national and local economic context in which they are embedded (see Zhou 2004). Mass (see 2011:37) asserts that immigrants' socio-economic incorporation into the host society might not necessarily depend on the domestic context of that host society. However, it is impossible for a(n) (immigrant) business started formally in a country to operate without due regard for its institutional framework. In other words, the business will, at least, be embedded in the regulatory framework and, more especially, the business laws and tax regimes of the host country (see Kloosterman et al. 1999).

2.4.2 The supply side of the mixed embeddedness model

Entrepreneurs need resources in order to start a business and to survive. As Greene and Brown (1997) noted, the success rate of a business is affected by its resource profile. There are many relevant typologies of resources and forms of capital. However, according to Aldrich and Martinez (2001), there are three essential forms of capital for the success of (nascent) entrepreneurs, namely human, financial and social. These three essential resources of the nascent entrepreneurs make up the supply side of the entrepreneurial market (see Kloosterman 2010). Although these resources are examined in detail later in the chapter, I want to discuss them briefly here, starting with human capital.

Human capital

Sequeira and Rasheed (see 2004) assert that any discussion about the likelihood of a start-up and subsequent growth of an entrepreneurial venture is incomplete without recognising the role played by the

immigrant's human capital. Human capital enables the entrepreneur to gain an effective understanding of the institutional environment in which he/she is embedded as this environment influences the entrepreneur's values, perception and exploitation of opportunities, practical management strategies and ultimately, business success. An entrepreneur, for example, with a high-level educational qualification is more effective and better prepared for the business sector in which he/she is engaged. In addition, according to Dutch laws and regulations (nascent) entrepreneurs can only access some producer service businesses such as accountancy and architectural engineering if they have the required qualifications and certificates (see Kloosterman 2010). In other words, human capital in general, and particularly in the Dutch context, has become a determining and regulatory factor for establishing certain kind of businesses.

Social capital

Social capital allows individuals to obtain resources that are otherwise unavailable to them (see Aldrich & Martinez 2001). Social capital refers to the resources that an individual is able to mobilise on demand' (Portes 1995:12), while the resources per se do not constitute social capital. To elucidate this statement Portes (1998:6) states that the ability to mobilise resources on demand by virtue of membership of social networks and other social structures' constitutes social capital. Entrepreneurs are able to obtain scarce resources by being embedded in formal or informal social networks (see Rusinovic 2006). Immigrant entrepreneurs, for example, are often able to raise or borrow capital from family members. They are also able to use the services of their family or co-ethnics without pay or with wages which are much lower than the legal minimum wage. Immigrant entrepreneurs, in particular, are able to use the services of their family members and co-ethnics (more or less) freely because of the strong mutual ties and the greater trust they have in each other (Granovetter 1982; Kloosterman et al. 1998; see Flap et al. 2000; see Rusinovic 2006;). The over reliance by immigrants on informal social capital to set up a business is helpful in the initial stages but less helpful for business growth and success because of their inability to access information and resources beyond those available in their own social circles.

Financial capital

Financial capital is often required to start an enterprise. Without adequate financial capital, it would be impossible to set up a business, no matter whether the entrepreneur is a native or an immigrant. Financial resources can be acquired through one's own savings, by informal means by acquiring loans from family and friends and/or by formal means through banks and other financial institutions (see Flap et al. 2000; Wolff and Rath 2000; see Rusinovic 2006).

Other resources

Besides these three essential resources mentioned above in this section, personality factors, motivational factors (either 'push' or 'pull') as well as cultural characteristics also play a role in immigrant entrepreneurship (see Masurel et al. 2004; see Rusinovic 2006, see Sahin 2012). However, personality factors have, for example, been criticised on empirical grounds because sociological and economic explanations that point to 'the amount of financial and human capital brought to the start-up process fare better in empirical research' (see Flap et al. 2000:143). Having mentioned the constituents of both the demand side and supply side of the mixed embeddedness approach which show it to be a more comprehensive and inclusive model for explaining (immigrant) entrepreneurship, I will now briefly place both sides of the concept in an analytical framework to determine how the resources these entrepreneurs possess enable them to set up businesses in different markets.

2.5 Analytical Framework of the Mixed Embeddedness Model

The analytical framework is a product of the mixed embeddedness model created by Kloosterman (see 2010). This analytical framework takes into account the entrepreneurs' resources, the local opportunity structure and the institutional framework. The analytical framework practically brings together the individual entrepreneur and his or resource(s) (micro-level) particularly the human capital, with the local opportunity structure (meso-level), and links the latter to the macro-institutional framework (see Kloosterman 2010). The mixed embeddedness model identifies two key dimensions. The first dimension concerns the threshold with respect to educational qualifications. There are opportunities which are accessible to entrepreneurs who have only a modest level of educational qualifications (only primary school or even less) and there are opportunities which demand secondary or even specialised vocational or academic schooling. The second dimension distinguishes opportunities in markets which are structurally shrinking and those which are structurally expanding. Combining these two dimensions gives us a two-by-two matrix with four types of opportunities (see Figure 2.5). Each of these four types has its own characteristic resource profile and each type also has either its own specific trajectory or dynamics or not.

The bottom left quadrant of the model includes markets that are easily accessible and consequently attractive to many aspiring immigrant entrepreneurs, especially the first generation who are generally known to have inappropriate human capital or lack the adequate educational qualifications or skills to start a business (see Kloosterman et al. 1998; Kloosterman 2000; Kourtit and Nijkamp 2012). Many first-generation immigrant entrepreneurs are lured into this market because of unemployment in the mainstream labour market or due to a lack of alternative pathways for higher socio-economic mobility. The markets here deal with small ethnic businesses such as groceries, bakeries, snack bars and cafés.

Entrepreneurs who start in this quadrant of the model usually need only a small amount of money to get going. On top of this virtually no high-level educational qualifications are required. These low financial and educational barriers make it easy for many first-generation immigrants to start businesses in this quadrant. The market then becomes saturated and fierce price competition becomes the only marketing tool option. As a result, however, the growth potential in this part of the model is less promising as profits are very low and demand in these markets is, at best, stagnating. The only way entrepreneurs can escape from this (potentially) saturated market into more promising markets is either to improve their human capital, acquire substantial financial resources, or expand their social networks beyond their own ethnic community. Entrepreneurs who escape from these lower-end stagnating markets tend to leave behind vacancy-chain openings which new entrepreneurs can fill with their businesses, though the working conditions and prospects are the least attractive (see Rusinovic 2006).

The left-hand upper quadrant is more difficult to conceptualise because it entails a high level of human capital but then in conjunction with a market which has virtually no growth prospects. It is assumed that those who have high levels of education will not choose to set up businesses in stagnating markets. However, sheer discrimination or a lack of recognition regarding the educational qualifications obtained in the country of sending may force entrepreneurs with relatively high levels of human capital reluctantly to start a business in stagnating markets. Besides this, the recent global financial crisis is also likely to force many (salaried) workers who also have high human capital but are redundant to set up businesses in this part of the model.

If the entrepreneurs already have access to the more socially and ethnically mixed networks, they may start a business in expanding mainstream markets right from the start. These opportunities in expanding mainstream markets can be divided into those which require high educational qualifications and those which only demand basic schooling (see figure 2.5). The bottom-right quadrant consists of markets which require low-thresholds of human capital. However, these markets have high and promising growth potential. (Nascent) entrepreneurs who are open to innovation are able to set up personal service businesses such as housecleaning and crèche in this quadrant.

Finally, the upper-right quadrant of the model also consists of markets with high growth potential. However, unlike the bottom-right quadrant, this part of the model is suitable for (nascent) entrepreneurs who possess a high level of human capital, even though the businesses they set up may not necessarily require much start-up capital. Producer service businesses, such as dentistry, technology-oriented services, financial services, and legal and consulting firms are few examples.

Setting up a firm in any these two markets is, potentially, promising as competition is still relatively weak due to the rate of expansion. Setting up a business in one of these markets, both the low and high human

capital types, is attractive in the short and the long run and people are not so much *pushed* towards these markets but rather *pulled*.

The distribution of these types of opportunities varies from place to place and across time (see Kloosterman 2010). The distribution is mainly contingent on the sectoral composition of the economy, the division of labour between the state, the private sector and the households and also on the regulation pertaining to entrance of firms and competition. Between the time when the first-generation ‘guest’ workers started their businesses - in the late 1970s and first half of the 1980s - and the time of arrival of large numbers of Ghanaian migrants in the Netherlands in the second half of the 1990s, the opportunity structure has significantly changed.

Figure 2.5: A typology of the opportunity structure: markets split according to accessibility and growth potential

Growth			
		Stagnating	Expanding
Human capital	High thresholds		Post-industrial/high-skilled
	Low threshold	Vacancy-chain openings	Post-industrial/low-skilled

Source: Kloosterman (2010)

During the 1990s the Dutch economy transformed from one which was lagging behind in growth with high unemployment and a low rate of active labour participation, notably by women, to one of the strongest performers in the EU. With high job growth, the queues of job seekers shortened and unemployment among migrants even went down considerably in the second half of the 1990s, thereby reducing the push towards self-employment. The growth of the Dutch economy also created opportunities for new businesses.

The following shifts in the opportunity structure of the Netherlands were identified in the 1990s (see Kloosterman 2000). These shifts in the opportunity structure created new and innovative business activities which are mainly service-oriented, a reminiscent of the post-industrial economy.

- A slow-down in de-industrialisation, meaning the decline in employment in manufacturing, which had run its course (trends in industrial employment).
- Rapid expansion of personal and producer services (and cultural industries) (trends in service employment).
- A shift to services in combination with digitisation has led to decrease of minimum efficient scale of production thereby tilting the opportunity structure more towards small firms (trends in number of small firms per sector).
- A rapid rise in singles and two-earner households with income boosted outsourcing by households.
- Privatisation: outsourcing by the state (e.g. public gardening).
- Outsourcing and subcontracting by firms concentrating on the core components of their businesses.

The shifts in the opportunity structure in the 1990s led to more opportunities for small firms in expanding sectors and more of a 'pull' given the abundant chances for small businesses. Hence, there were more opportunities for entrepreneurs, including immigrant entrepreneurs (Sassen 1991). Consequently, immigrant entrepreneurs have not only increased numerically but also increased in new ideas, products, practices, market and contacts (Brandellero 2008).

2.6 Application of the Analytical Framework: Comparison between First-generation Ghanaian Entrepreneurs and 'Guest' Worker Entrepreneurs.

The analytical framework of the concept of mixed embeddedness linked together the micro-level of the individual and his or her resources to the meso-level of the opportunity structure and the macro-institutional framework. In this section I attempt to determine in which sectors the first-generation Ghanaians and the 'guest' workers who chose self-employment set up their businesses, by using the components of the micro-level, that is the supply side of the individual entrepreneurs namely human capital, social capital and financial capital. Many first-generation immigrant entrepreneurs from non-Western countries are known to have predominantly established businesses in the traditional, wholesale retail, catering (Rath 2000a; van den Tillaart 2001). This research will ascertain whether the first-generation Ghanaians and the 'guest' workers are overrepresented in the traditional business sector, especially after shifts in the opportunity structure of the Netherlands in the 1990s where new service

businesses are proliferating. I compare both groups and establish whether there could be any differences between them in terms of the resources each group possesses and how these resources are likely to influence the sector(s) in which the businesses they establish will be inserted. To facilitate the comparison, the following assumptions are made.

1. Both groups will possess the following resources, namely human capital, financial capital and social capital to start their own businesses.
2. The openings in the opportunity structure for setting up businesses are readily known and available to both groups to exploit and there is no impediment to both groups accessing them equally.
3. The resources that they possess will enable them to identify the openings in the opportunity structure to set up businesses of their choice.
4. We have chosen the 'guest' workers, and particularly first-generation Moroccans and Turks, for this comparison rather than Surinamese and Antillean immigrants because the latter group has by history more linguistic and cultural affinity with the Dutch.

Human capital

With regard to entrepreneurship, formal education, previous work experience or informal training and skills are the basic forms of human capital (Light and Gold 2000; see Aldrich and Martinez 2001:298; Unger et al. 2011). First-generation Ghanaian immigrants are generally considered to be better educated than their counterparts from Turkey and Morocco as most of the Ghanaians in the Netherlands had gained at least secondary school education before they migrated. Many of the traditional first-generation 'guest' workers from Turkey and Morocco only had primary school education. Most of the 'guest' workers were recruited from the rural areas of both countries. They were primarily contracted to work in the heavy manufacturing industries of the Netherlands and had almost no previous business experience. Most of the first-generation Ghanaian immigrants were living in the cities and in large towns of Ghana prior to their migration, some were engaged in a different kind of business as their main occupation or were in part-time income-earning activities as a supplement to their monthly incomes from public or private employment (see Choenni 2002). This pre-migration information about both groups indicates that first-generation Ghanaian immigrants are better positioned to become self-employed.

An important post-migration aspect of human capital critical for both immigrant groups is a command of the Dutch language. Being able to speak, read and write Dutch enables immigrants to obtain critical and relevant information either to start as an entrepreneur or to find a more suitable wage employment. Dutch language proficiency is, invariably, lowest for the first-generation immigrants from Turkey and Morocco (CBS 2005). Only between a quarter and a third of the first-generation immigrants from Turkey and

Morocco reported that they have no difficulties speaking Dutch (SCP 1999a). This information is probably more evident among the 'guest' workers who were mostly illiterate before migrating to the Netherlands. No research has been carried out to show that first-generation Ghanaian immigrants have a better command of Dutch either, though most of the first-generation Ghanaian immigrants are known to have an average ('*matig*') level of Dutch language proficiency (ACB Kenniscentrum 2011).

However, it could be inferred from the relatively high levels of literacy among them that they could read, write and speak Dutch better than the 'guest' workers if they chose to learn Dutch. The brief information on the level of human capital between these immigrant groups reveals that first-generation Ghanaian immigrants have more access to up-to-date information about the Dutch business market, particularly with regard to new and innovative businesses. Hence, it is more likely that first-generation Ghanaian immigrants will gravitate towards setting up businesses in the more promising and expanding sectors of the Dutch market than the traditional 'guest' workers.

Furthermore, first-generation Ghanaian immigrant entrepreneurs who start businesses in the vacancy-chain openings of the opportunity structure will be able to break-out into more expanding sectors which include personal and producer services. These propositions are made based on the arguments put forward by Jacobs (see 2012) who agrees with the findings of Unger et al. (2011) that human capital increases the capability of entrepreneurs to perform general entrepreneurial tasks such as discovering and exploiting business opportunities.

Social Capital

Social capital refers to the 'importance of the resources that are available to a person through his or her social relations with others' (Rath 2000: 147). Social capital, hence, resides not so much with the individual as with the social networks in which the entrepreneur is embedded. Rath (2000: 147) quotes Boissevain (1974: 158-163) by stating that social resources comprise the 'wealth, status, power and social ties with other persons'. The ability of the individual entrepreneurs to acquire and use these scarce resources by being embedded in social networks is of crucial importance (Rusinovic 2006). The resources that members make available to assist individuals in the social relations, depends on the size and the 'density' of the membership and readiness of members to assist when the need arises (Bourdieu and De Saint Martin 1978: 28; Rath 2000). There are two types of networks; the informal which consists of family, kin and close friends and the formal which includes acquaintances, colleagues and casual friends (Kloosterman et al. 1998; Rath 2000; Rusinovic 2006). Basically the cultural distance from the Netherlands is much larger in the case of both first-generation Ghanaians and 'guest' workers than in the case of Surinamese and Antilleans. Hence, the degree of co-ethnic group identification, orientation and tendency towards self-sufficiency seems more pronounced. This is partly due to shared religious norms,

in this instance Christianity for Ghanaians and Islam for the ‘guest’ workers respectively. Besides that both groups have established ethnic and home country associations to address their social, political and cultural issues in the Diaspora as well as those of their home countries. Due to the tendency of both groups to incline towards using informal social networks or strong ties to address their wage-employment or self-employment, the importance of formal social capital tends to be rather limited and this can diminish the access to vital information and resources beyond their own immigrant group.

Nevertheless it seems likely that first-generation Ghanaian immigrants will be able to enlarge their social capital base beyond the informal because of the high level of pre-migration human capital they already possess, based on them following additional courses in the Netherlands to enhance their human capital position. In this regard first-generation Ghanaians entrepreneurs are more likely to be embedded in formal networks which will enable them to have much more access to information about openings in the opportunity structure, about expanding sectors, contacts with professional and business bodies, financial institutions like banks, local governments and chamber of commerce than the ‘guest’ workers. Formal networks are likely to provide access to strategic information about the market (see Jacobs 2012). Hence, first-generation Ghanaian immigrants will be relatively better positioned to set up businesses and operate in mainstream markets quite beyond the patronage of their ethnic groups.

Financial capital

The typical immigrant described in this chapter is considered to possess little financial capital (see Kloosterman 2000). In other words, as a migrant, he/she comes to the host country with little or no financial capital. In addition, as an immigrant without the requisite human capital, (s)he finds employment in poorly paid, dirty, dead-end jobs (ibid). Hence, the income he/she earns from these jobs is insufficient to accumulate financial capital to start a business. As stated by Wolff and Rath (2000) aspiring entrepreneurs in general, and immigrant entrepreneurs in particular, tend to lack financial resources or are less able to raise capital from formal institutions, such as banks (see Granovetter 1995; see Rusinovic 2006).

According to Light and Gold (see 2000:217) ‘bankers have historically ignored the capital needs of small business owners’. Therefore, small business start-ups have always mostly depended on the savings of owners, followed by loans from family members or friends (ibid.). Yet, this applies even more to aspiring immigrant entrepreneurs (see SER 1998:49). One important reason is that immigrant entrepreneurs often have no property that can be used as a collateral (see Flap et al. 2000:153). In addition, immigrant entrepreneurs typically request relatively small loans, which are usually less interesting for banks (see SER 1998). Another reason why immigrant entrepreneurs are more dependent on family capital is that they want to set up a small grocery shop or a ditto restaurant in which already many migrant

entrepreneurs are active and which tend to be characterised by meagre profits and relatively high risks (ibid: 49). Any business venture that a first-generation Ghanaian immigrant or a 'guest' worker starts, then, is more likely to depend on the owner's own resources and on the owner's immediate environment because they have limited resources and lack knowledge and legitimacy (Pfeffer and Salancik 1978).

Hence, most of the immigrants are expected to be found operating in left bottom quadrant of the market where virtually no barriers to entrepreneurship exist (Sahin et al. 2009). Unfortunately, according to Kloosterman (see 2010), in this market, growth is less promising and profits are low due to cutthroat (price) competition. With regard to the above, it seems that many non-Western immigrant entrepreneurs, including both first-generation Ghanaian and the 'guest' workers, seem to be captivated in this non-promising market and that there is no chance for first-generation non-Western immigrant entrepreneurs to move up the rungs of the socio-economic ladder of the Dutch society.

The above discussion of the resources of both the first-generation Ghanaian immigrants and the guest-workers has shown that first-generation Ghanaian immigrants are quite different from 'guest' workers in terms of the human capital development. With their relative high level of human capital, Ghanaian immigrants are also more likely to be embedded in mixed social networks which enable them (potentially) to benefit from both informal and formal capital. With a relatively high level of human capital and access to mixed social networks, Ghanaian entrepreneurs will be able to obtain information about new business opportunities and market trends and loans from banks which will enable them to start businesses in the more promising quadrants of the mixed embeddedness model.

Alluding to the high level of human capital which most of first-generation Ghanaian immigrants possess before migration, any improvement in their human capital, either through further schooling or through acquiring more practical experience in the Netherlands, will enable those who have already set up their businesses in the vacancy-chain market to break out into business openings which are in both the post-industrial low and high threshold markets. Nascent first-generation Ghanaian entrepreneurs will also have a larger 'playing field' and leeway to set up mainstream and service-oriented businesses which have the potential for growth and success.

2.7 Research Hypotheses-Matching Opportunities with Resources.

The discussions about the concept of mixed embeddedness, the framework on which this research is based, have shown that the supply side and the demand side of the entrepreneurial market are crucially important for determining immigrant entrepreneurship. Apart from the important role that an entrepreneur's human capital, financial capital and social capital play in the setting up and performance of their businesses, the market in which the entrepreneurs operate is also important for explaining the

success or failure of these businesses (Jones et al. 2000: 238). The key question is then whether the first-generation Ghanaian agency factors together with the changes in the opportunity structure of the Netherlands have enabled them to set up businesses particularly in the more promising and expanding sectors which will lead to business success or otherwise.

This research is based on the following hypotheses:

1. First-generation Ghanaian entrepreneurs who identified promising opportunities to start businesses were pulled rather than pushed into self-employment.
2. a. Given their relatively high educational qualifications first-generation Ghanaian entrepreneurs were able to start businesses in the upper right-hand quadrant of the opportunity structure. In other words, they were able to start businesses in the cognitive-cultural activities.
b. First-generation Ghanaian entrepreneurs, with their fluency in English language and their relative proficiency in the Dutch language, had more access to the opportunities structure of the Netherlands and were able to set up businesses in the promising and expanding sectors.
c. Given their time of arrival in the Netherlands and the available opportunity structure at that time first-generation Ghanaian entrepreneurs were able to identify and exploit the promising openings in the opportunity structure of the Netherlands to start businesses.
3. First-generation Ghanaian entrepreneurs who were embedded in mixed social networks were able to access both formal and informal financial and non-financial resources to set up businesses in either the post-industrial low-skilled or post-industrial high-skilled quadrants of the mixed embeddedness model.
4. First-generation Ghanaian entrepreneurs had the right mix of human, financial and social capital and personal characteristics which enabled them to identify promising business opportunities in the Netherlands and were motivated to start and run successful businesses.

These hypotheses will be discussed in more detail and tested in Chapter 6 of this dissertation.

3. The Backdrop of Ghanaian Migration to the Netherlands

3.1 Introduction

Yaw is a member of a royal family in the Ashanti region of Ghana. He attended the Asuansi Farm Institute in Ghana from which he graduated in 1979. In the same year he married his wife Gina and both of them left for Nigeria to look for a better life. In Nigeria Yaw worked as a foreman at a company which manufactured building blocks, while his wife was a petty trader. A few years later, the Nigerian government deported many Ghanaian residents in Nigeria. Though Yaw and his wife were not among the deportees, they decided to return to Ghana, as they no longer felt safe in Nigeria. In 1984, Gina's brother Alex who lived in the Netherlands was able, through an 'intermediary', to help her migrate to the Netherlands. Yaw became a supervisor of a Palm plantation project, established by his uncle, the paramount chief of the area. Although the business was lucrative, Yaw felt that going to Europe was a better option. The photographs sent to him by a few friends living in the Netherlands and the constant stream of money and material goods they sent to their family members in Ghana, indicated that life there was far better than just being a supervisor of his uncle's project. In 1987 he informed his wife and family about the savings he had made and with some financial support and through the same 'intermediary' Yaw joined his wife in the Netherlands. Yaw, who is a member of the Pentecost church in The Hague, disclosed to me that, before he left Ghana, he travelled to 'Adomfa' Pentecost prayer camp in the Central region of Ghana for a month of prayer and fasting. He believed that such an ordeal would cause God to grant him favour and a safe passage to the Netherlands. He sought asylum in Delft with a pre-planned story prepared for him by other Ghanaians in the Netherlands. His story was accepted by the Netherlands Authorities and he was granted permission to stay in the Netherlands. Both Yaw and his wife moved to The Hague in 1990 and have since settled in this city. They now also have four children, three boys and one girl. Yaw started his automobile and cargo shipping company in The Hague because he saw the opportunity to succeed. He was also convinced that taking risks in life is one of the challenges for financial success. Yaw's wife Gina followed Dutch language courses and subsequently followed courses in the care sector ('zorg' sector). She works with and for old people in their homes in The Hague. Yaw disclosed that he and his wife have to work diligently to accumulate savings for their children's future and also help them get a good education. In addition, being his parents' only son means that Yaw has to remit his parents in Ghana every month. Yaw is a deacon in the Ghanaian Pentecost Church Assembly and also a staunch member of 'Asantemankuo' of which both are in The Hague. According to Yaw these two Ghanaian organisations have, in different ways, contributed to the start and survival of his company.

Yaw's story illustrates how Ghanaians migrate at a relatively young age to other countries in search of better lives. It shows how Ghanaians are eager to migrate to pastures greener outside Ghana. Furthermore, Yaw's case highlights the fact that Ghanaians' motive to migrate is often economic, though there are also political and social reasons for migration. These push and pull factors are discussed in detail below. Most Ghanaians rely on their relations who are already settled in the country of destination. These relations help them to facilitate the entire migration process. They receive financial contributions from them to cover the travelling costs and/or they assist them with concocted asylum stories. Ghanaian migrants continue to depend mostly on and use existing informal social networks to obtain resident permits in the country of residence. Yaw's story also shows that most of the migrants who come to developed nations such as the Netherlands always consult different sources of supernatural powers for safe passage to their destinations and also to avert deportation (Van Dijk 2002).

As the case illustrates as well, Ghanaian migrants typically reside in the large cities of the host country. In the Netherlands, for example, more than 50 per cent of the legal Ghanaian residents in the Netherlands live in Amsterdam (CBS 2012). From the Ghanaian migrants' perspective, the large cities of the Netherlands offer them much greater and better job opportunities and other sources of income earning potential. For example, they found Ghanaian ethnic associations which facilitate the process of obtaining legal residence in the host country, as well as support in various ways to members who set up their own businesses, a point which is elaborated on in Chapter 5. As the Yaw's story also showcases, Ghanaian migrants in the Diaspora develop and maintain economic, social and cultural links with relatives, communities and institutions back home in Ghana. This involves individual migrant or non-state actors such as churches and hometown associations. These transnational links have therefore enabled some Ghanaian migrants to set up businesses in the Netherlands via which they can have their products supplied directly from Ghana or have Ghana as their main market. This chapter stresses that economic and socio-religious relations between Ghanaians at home and those abroad are inseparably linked.

This chapter seeks to describe the Ghanaian migration to the Netherlands. I start with a general description of the post-war 20th Century migration to the Netherlands (section 3.2). The next section briefly discusses the self-employment of the 'traditional' migrants e.g. the Turks, the Moroccans and the Surinamese (3.3). The dissertation generally looks at Ghanaian migration and focuses on some distinguishing features of their migration (section 3.4). In section 3.5 I specifically present Ghanaian migration to the Netherlands and the factors that engendered it. In section 3.6, I present their pre-migration characteristics and the resources which they possess which enable and facilitate the migration process. Finally, I conclude with the summary of the chapter and also explain the relevance of this chapter for the entire dissertation in section 3.7.

This chapter intends to add a new element to the discourses on migration literature of the non-Western migrants in the Netherlands, which focuses more on Mediterranean ‘guest’ workers, Surinamese, Dutch Antilleans and also Indonesians, given that little or only isolated aspects of Ghanaian migration to the Netherlands have been researched.

3.2 Brief Background Information on Post-war 20th Century Migration to the Netherlands.

Yaws and millions of others made the twentieth century the age of mass migration. The mass migration trend has also continued into the 21st century as about 3 million long-term immigrants including international students enter OECD countries legally every year (OECD 2011). According to Castle (2000: 269) migration means ‘crossing the boundary of a political or administrative unit for a certain minimum period’ (see also Boyle et al. 1998). The above definition shows that migration can be both international and internal. International migration entails a movement beyond the borders of one country to another (Castle 2000: 269). International migration is an ‘integral part of the process of globalisation which can be characterised as the *‘widening, deepening and speeding up of worldwide interconnectedness in all aspects of contemporary social life’* (see Held et al. 1999: 2).

Migration has become increasingly diverse along a number of dimensions (cf. Vertovec 2007). Not just with respect to countries of origin, motives (which can be economic, political, religious, professional/educational or personal motives), but also with respect to educational qualifications; comprising unskilled workers as well as medical doctors and ICT professionals and much in between. Especially, human capital endowment is an important factor determining the post-migration trajectory.

According to Sweetman (2011), migrants who find post-migration jobs ‘close’ to their pre-migration ones may have much better labour market outcomes than those who do not and may also have more success. In other words, individuals who migrate with skills, experiences and a high-level educational qualification have greater chances of securing a post-migration job close to the pre-migration one. By contrast, the skills, experiences and educational qualifications will be of much lower value if the migrant is unable to secure employment in the same or related occupation in the host country (ibid.). Many skilled or unskilled migrants, especially those from non-Western countries who migrate to the developed nations, tend to take jobs in the lowest tier of the labour market doing dirty, dangerous and demeaning jobs, except those with knowledge of new technologies and in the health sector (OECD 2011).

On the other hand, internal migration refers to a ‘move from one area (a province, district or municipality) within the same country’ (Castle 2000: 269). Different reasons that might arise for internal migration to occur include: job transfer within a country, attending college in another part of the country or other reasons best known to the individual involved (ibid.). Despite the differences in the definitions of internal and

international migration, many scholars argue that internal and international migration is one and the same process and should be analysed together (Skeldon 1997: 9-10; Castle 2000: 269). Castle (2000) argues that international migration could be over short distances where people with similar cultures live in different countries, while internal migration could stretch over long distances with different people with diverse cultures living in one country. For example, the dissolution of the Soviet Union has changed many Soviet Union citizens into citizens of new states and consequently internal migrants have become international ones (ibid.).

Before specifically describing the Ghanaian immigration to the Netherlands, a general introduction to the post-war migration flows of non-Western migrants to the Netherlands is given. In the early 1960s the Netherlands switched from being an emigration to being an immigration country because immigration exceeded emigration (Vermeulen and Penninx 2000:5). Years of strong economic growth reduced emigration, while they induced new migration flows at the same time. Yet, since 2003 the number of emigrants have risen (see Van Dalen and Henkens 2008; Rath 2009).

In the history of post-war migration to the Netherlands, several phases can be distinguished (Obdeijn and Schrover 2008). First, immigrants from the former Dutch colonies. In 1951, some 3,000 Moluccan ex-servicemen and their families from the Dutch East Indies, now Indonesia, came to the Netherlands (Rath 2009). These 'repatriates' came from the ranks of former colonial bureaucrats or the white colonial elite (Rath 2009: 676). In the same period, people with relatively high social status in which were then still colonies of the Netherlands (Suriname, Dutch Antilles and Aruba came to the Netherlands to study (Obdeijn and Schrover 2008; Rath 2009). A large number of African-Surinamese (*creoles*) and the offspring of Indian indentured workers (*hindostanis*) decided to leave Surinam for the Netherlands prior to the expiration of the transitional agreement on the settlement and residence of mutual subjects (Lucassen and Penninx 1997). In total, approximately 150,000 Surinamese migrated to the Netherlands (Rath 2009: 676).

Second, migrants from the Mediterranean countries known as 'guest workers. In addition to the migrants from post-colonial countries, many immigrants from the Mediterranean countries came to the Netherlands in the 1960s and 1970s. These migrants were recruited to alleviate the shortage of manpower in the labour-intensive sectors, such as mining, steel, and shipbuilding industries (Lucassen et al. 1974; Obdeijn and Schrover 2008; Rath 2002, 2009). In this regard, migrants were recruited from Spain, Italy, Portugal, (former) Yugoslavia, Greece, Tunisia, Turkey and also Morocco. The initial recruitment and settlement process was left in the hands of private companies, however, the government established recruitment agencies in the affected countries who made contractual deals with their respective governments (Rath 2009).

Although the recruitment policy stopped when the first oil crisis broke out in 1973, the immigration from these countries continued as part of a chain-migration dynamic. At first, in the 1970s, it was mainly for family reunification. After that, in the 1980s and 1990s, family formation was the main reason.

Migration was not limited to legal, documented migrants. Undocumented immigrants from the Mediterranean countries came as well in the 1960s and 1970s. At that time, their migration was not discouraged. 'On the contrary, 'spontaneous guest workers' as they were labelled, could easily find a job and received the right papers in due course without much ado' (Wentholt 1967 in Rath 2009: 677). In the case of the colonial and 'guest' worker migrants, the state had already regularised their residence upon arrival.

Third, arrival of mostly illegal migrants. A third group which mainly arrived in the Netherlands in the 1980s and the 1990s are un-recruited labour migrants and asylum seekers, escaping the economic hardships and political persecution and civil war in their home countries. These groups include people from Third World countries such as Vietnam, Nigeria, Ghana, Iraq, Somalia, Ethiopia and Eritrea. Many entered the country as asylum seekers and as refugees based on political and religious persecution (Rath 2009: 678), while others came to the Netherlands to escape economic hardships, poverty and disease in their countries of origin. These new groups who came to the Netherlands of their own accord, exhibit different dynamics and face different contextual factors than these older migrant groups (Van Kessel and Tellegen 2000). They initially migrated to the new country with legal entry documents valid for a short stay, but quite a few of them became illegal residents because they overstayed (Tapinos 1999; Van der Leun 2003).

Three phases of undocumented migration to the Netherlands have been identified (Engbersen and Van der Leun 2001; Van Liempt and Doomernik 2006: 169). The first phase (1960-1970), was characterised by welcoming so-called 'spontaneous migrants' who were legalised on arrival and mostly employed in low-skilled factory work (Wentholt 1967; Van Liempt and Doomernik 2006). The second phase (1970-1991) was a period of more or less turning a blind eye or tolerating to what were then called 'illegal workers' (Van Liempt and Doomernik 2006: 169). The 1980s, more in general, were the years of tolerance *par excellence* and condoning (*gedogen*) certain activities (such as dealing in soft drug) even became something of an official policy. Despite the apparent shift to a more restrictive migration policy in the wake of the economic recession following the first oil crisis in 1973, which was partly driven by a public fear of abuse of asylum, there was still a large gap between theory and practice. Practice often turned out to be non-enforcement. For example, it continued to be quite easy for illegal migrants to acquire an official social-fiscal number which they could use for work (Van Liempt and Doomernik 2006). The third phase (1991-present), however, is characterised by, on the one hand, an increase in asylum seekers, and,

on the other, by attempts to enforce more restrictive policies such as excluding and deporting 'illegal aliens' (Van Liempt and Doomernik 2006: 169)

The number of asylum seekers has increased significantly all over Europe since the mid-1980s (Engbersen and Van der Leun 2001; Van Liempt and Doomernik 2006). The Netherlands became an attractive country for asylum seekers and in 1987 the country hosted more than 10 per cent of all applications in the European Union (EU). Asylum applications rose between 1988 and 1994 from less than 10,000 to over 50,000 (Van der Leun 2003). As a consequence of this relative large influx, asylum became the main reason for tighter control policies as the 'real' asylum seekers had to be separated from the 'bogus' ones (Engbersen and Van der Leun 2001; Van Liempt and Doomernik 2006: 169).

Lately the Dutch authorities have enacted a migration policy that allows knowledge and professional migrants (*kennismigranten*) from developed and emerging economies to migrate to and work in the Netherlands. While the Netherlands was tightening the rules for asylum seekers, it was also changing its perception of the qualifications and skills of migrant workers, especially those from Third World countries. The Dutch government officially eased its immigration rules relating to high-skilled aliens as from October 2004 (IND 2004). Many advanced countries which largely depend upon a highly developed technology sector, experienced a shortage in high-tech professionals in their respective countries and as a result felt the urgent need to import such skilled personnel from abroad (Rothgang and Schmidt 2003; Hercog 2008: 2). Under the influence of business interests, the Netherlands introduced an accelerated entrance procedure for foreign skilled workers. In 2001, skilled knowledge workers from the Philippines, South Africa and India were given work visas on a temporary basis to work in ICT and health care sector (NMI 2002).

With this new migration policy, labour migration is discouraged and only permitted if a foreigner brings with him or her unique skills and qualifications which are deemed to boost the Dutch economy (Grünell and van den Berge 2003: 2). While promoting the access of high-skilled migrants such as IT specialists, the Dutch government is at the same time trying to limit the access to its labour market of unskilled migrants (Marinelli 2005: 4). Notwithstanding the fact that the Dutch government has wanted to restrict the inflow of unskilled (economic) migrants does not mean that the need for workers willing to do unskilled jobs against relatively low wages has disappeared. In fact, the demand for cheap, undocumented migrants seems to have increased lately (Van der Leun and Kloosterman 2006: 60; Kloosterman 2014).

Finally, and more recently, the Netherlands witnessed the influx of migrants from the new EU member states. Since twelve countries joined the European Union (10 countries in 2004 and 2 others in 2007), workers from these countries have migrated to the Netherlands in search of a better life. It is estimated that over 100,000 migrants from these new EU member states are now gainfully employed in the Netherlands with their number constituting about 1.5 per cent of the Dutch labour force (Beckers 2010).

The citizens of Romania and Bulgaria, which joined the European Union in January 2007, are required by the Netherlands authorities to obtain work permit to work in the Netherlands. With the relaxation of this policy in future, the number of workers from these new EU countries is likely to increase.

3.3 The ‘Traditional’ Migrants and Self-Employment.

Immigrants, from Turkey, Morocco and other Mediterranean countries were then recruited as wage labourers in the 1950s and 1960s to fill the sharp decline in the labour force of the Dutch manufacturing sector. Many of the ‘guest’ workers were laid off due to the recession (Wolff and Penninx 1993; Kloosterman 1994). Some of these unemployed ‘guest’ workers set up shops, halal butchers, import and export businesses, travel agencies and coffee shops (see Rath and Kloosterman 2003). The Dutch economy flourished again in the 1990s and unemployment declined, and many jobs in the service sector emerged during the last few years of the twentieth century (Kloosterman and Lambregts 2001; see Rath and Kloosterman 2003). The few remaining manufacturing industries are primarily firms specialised in high-value-added, knowledge intensive activities (ibid). The educational qualifications of first-generation Moroccans and Turks who came as ‘guest’ workers were very low and do not match with the growing demand for high-skilled workers in the modern manufacturing or service industries. Migrants from Surinam and the Dutch Antilles have, on average, higher educational levels, but not as high as those of the native population. Besides, their labour market position is also affected by discrimination (Bovenkerk et al. 1995).

Generally, the above mentioned migrants often found themselves in marginal economic positions. These and other factors resulted in high and long-term unemployment among these first-generation migrants. Therefore, to improve their economic position, many first-generation immigrants went into self-employment (Choenni 1997). Self-employment among first-generation migrants was facilitated by the Dutch economy which boomed in the 1990s, even though unemployment decreased (ibid.). The number of migrant entrepreneurs increased sharply in the 1980s, with about 12,000 non-Western immigrant entrepreneurs living in the Netherlands in 1989. By 2007, the number of non-Western immigrant entrepreneurs had risen to 61,000 (see Rusinovic 2006; EIM 2011; see Jacobs 2012).

Sahin (see 2012) noted that one out of every five new businesses established in the Netherlands is run by a migrant entrepreneur. Due to their low educational qualifications first-generation Turkish migrants, and Moroccan migrants, set up businesses in the traditional sectors such as wholesale, retail and catering and in the hospitality industry (see Choenni 1997; see Rath and Kloosterman 2003; see Rusinovic 2006). The research study on first and second generation immigrant entrepreneurs in Dutch cities by Rusinovic (see 2006) shows a marked difference between both generations regarding the markets in which their business

are involved. According to the results of her research into 252 immigrant entrepreneurs in the Netherlands, 31 per cent of first-generation and 14 per cent of second-generation migrants respectively are active in ethnic markets.

The ethnic businesses are set up to meet ethnic demand and thus have an internal orientation which offers a more protected market. However, if an ethnic business remains limited to the ethnic market the potential for growth is sharply circumscribed (Aldrich and Waldinger 1990). Recently, however, some of first-generation entrepreneurs have gradually started moving into non-traditional producer sectors such as personal and business services due to increasing pressure and high competitiveness on the traditional sectors (see Rath and Kloosterman 2003; see Rusinovic 2006). Unlike first-generation Turkish or Moroccan entrepreneurs first-generation Surinamese entrepreneurs are, on average, better educated, more familiar with the Dutch culture and language and are already more active in the non-traditional sectors such as the business-service sector, consultancies and ICT companies. The non-traditional sectors are more externally oriented and require more skills and diversified communication skills and access to government policy support measures (Light and Bhachu 1993; Bates 1997; Deakins et al. 1997; van Delft et al. 2000).

Ghanaian migration to the Netherlands was primarily and mainly escaping from economic hardships in the home country and unlike the 'guest' workers their labour was unsolicited in the Netherlands. In principle, therefore, some of those who sought asylum with unfounded stories of political and religious repression invariably ended up being denied a further stay in the Netherlands. In addition, many of them ended up as cheap undocumented migrants who had to find their own means of survival. Before I specifically discuss Ghanaian immigration in the Netherlands, I discuss, in the next section Ghanaian migration in general, that is migration to other parts of the world.

3.4 Setting the Scene: Ghanaian Migration.

The number of Ghanaians estimated to be living abroad varies (Tonah 2007: 3; Owusu Ankomah 2006). Some sources estimate that the number of Ghanaians living outside Ghana exceeds 3 million (out of the total Ghanaian population of 20 million) (Twum-Baah 2005). According to Tonah (2007: 3): 'the fact that such a large proportion of Ghanaians live abroad is quite a recent phenomenon'. However, Ghanaian migration, both internal and international, dates back quite some time (Peil 1974).

Anarfi et al. (2003) distinguish four phases in the international history of migration from Ghana. One should be careful in interpreting the phases of Ghanaian migration as discrete because migration, as a movement concept, is a flow and therefore different phases could easily overlap.

The first phase, during the 1950s and the early 1960s, is one of minimal emigration; Ghana enjoyed relative economic prosperity and was a destination for many migrants from neighbouring countries (Poel 2005). During this phase, government policy was geared towards Pan-Africanism. Consequently, Ghana became a hiding place for African freedom fighters and Pan-Africanists. What is more, Ghana attracted many migrant workers from neighbouring countries to work in the mines, the cocoa plantations and also to augment the workforce in the civil service sector and in the urban economy which were experiencing rapid expansion (Anarfi et al. 2000, 2003; Adepoju 2005: 26-8; Tonah 2007: 3). During the first decade of the second half of the 20th Century, only a handful of Ghanaians had migrated abroad to the United States of America, Canada, the United Kingdom and Eastern European countries. The Ghanaian government, at that time, had sent them abroad to acquire skills and training that could not be offered in the country itself (Asiedu 2005; Tonah 2007: 3). It was also on record that about a hundred Ghanaian migrants, mostly scholars, had already settled in Canada in 1967 (Owusu 2000; Tonah 2007: 3). The intention of the Nkrumah's government¹ was to modernize the Ghanaian industries and also to overhaul the Ghanaian agrarian economy for an industrial one (Owusu 2000; Tonah 2007: 3).

According to the government, the only way to achieve that was to train Ghanaian manpower abroad to embark upon road building projects, to offer mass education to adults and children, and to improve the health services as well as the construction of the Akosombo Dam that supplied hydro-electric power to industries that were being built. Tonah (2007:3) states that 'many of the educated Ghanaians returned home, despite attempts by foreign governments to encourage them to stay abroad'. On the contrary, a few Ghanaian professional trained in those destination countries chose to stay behind (Tonah 2007; Anarfi et al. 2003).

The second phase, from 1965 through to the 1970s, was a period of much more comprehensive emigration. In the 1960s and 1970s Ghana had begun to witness unfavourable economic and political conditions (Poel 2005) and as a result many people voted with their feet. The unfavourable conditions in Ghana set in motion the movement of Ghanaians, both skilled and unskilled, to migrate to neighbouring countries such as Nigeria and Côte d'Ivoire. According to Tonah (2007: 4), the skilled workers included masons, carpenters, mechanics, drivers etc., while lecturers, doctors, teachers, nurses accountants and bankers were among the professionals (Peil 1995).

The third phase of migration from Ghana covers the 1980s. In the 1980s, Ghana was characterized by worsening economic conditions and a further deteriorating political landscape. Bad governance and economic management initiated in hardships made migration the only best and survival option for many Ghanaians (Tonah 2007). Hence, the number of Ghanaians leaving the country rose sharply with most of them still leaving for Nigeria and Côte d'Ivoire, as well as to Western European countries and the United States of America and Canada (Nuro 1999; Owusu 2000; Poel 2005; Tonah 2007; Nkrumah 2016).

According to Anarfi et. al (2003:7), in the 1980s, unofficial estimates showed that 300 Ghanaians left Ghana for Nigeria each day (see also Anarfi 1982).

The countries of Nigeria and Côte d'Ivoire, where most Ghanaians migrated to began to experience strains in their economies. Nigeria, for example, which in the 1970s had experienced a significant surge in its oil production and thus became economically strongly depended upon oil, unexpectedly witnessed a sharp decrease in production and as a result, ushered in a period of stubbornly high unemployment with its concomitant social and security problems (Tonah 2007). The Ivorian economy was also hit when the West-African Franc was devalued in this same period. The effect of the economic crunch in both countries, subsequently resulted in the deportation of many Ghana domiciled in these countries back to Ghana and hence putting pressure on the labour market of their home country (Anarfi et al. 2003; Adepoju 2005; Tonah 2007: 5).

Coincidentally, Ghana initiated the process of revamping its economy through the Structural Adjustment and Economic Recovery Program along the lines of IMF and World Bank which put downward pressure on wages. (Gyimah-Boadi 1990; Bofo-Arthur 1999; Anarfi et al. 2003; Tonah 2007: 5). Ghana also experienced a natural disaster of heavy drought, political instability and the repatriation of about more than one million Ghanaians from Nigeria (Nimako 2000: 119-120). Hence, 'migration became one of the survival strategies of individuals and families' (Poel 2005: 31).

Another reason for the increase in migration, besides unemployment, was the gloomy picture of the Ghanaian economy, attributed to bad governance by both civilian governments and military regimes which culminated in Ghanaians to have lost faith in Ghana's future (Anarfi et al. 2003; Poel 2005). Records showed that in a period of six years, from 1975 to 1981, about 14,000 Ghanaian trained teachers had migrated abroad (Rimmer 1993; Anarfi et al. 2003: 28; Bump 2006).

The fourth phase covers the 1990s and onwards, and marks a period of intensification and diasporisation of the Ghanaian (Anarfi et al. 2003; Poel 2005; Tonah 2007). Many Ghanaians felt they could earn higher and more secure incomes and achieve a relatively higher standard of living by migrating abroad. In the 1990s poverty reduction and remittances, transferred to the families from abroad, became important motives for young Ghanaians to migrate (Mazzucato 2008b).

In the last decade of the 20th century many Ghanaian migrants were located in cities such as London, Amsterdam, Hamburg and New York (Anarfi et al. 2003:8; Tiemoko et al. 2003). Some of the repatriated Ghanaians from Nigeria and other African countries also decided to migrate to the West. By the mid-1990s, a significant number of Ghanaians were living abroad. It was estimated that about 17 per cent of the population was residing in the USA, 14 per cent in Germany, 9 per cent in the United Kingdom, 10 per cent in other EU countries and 31 per cent in other non-EU countries (Eurostat NIDI 2001).

Since independence, Ghana suffered from a serious brain drain and the number of skilled professionals who have left Ghana has continued to increase. Between 1995 and 2002 Ghana lost 487 out of 702 trained GPs/Medical officers and 1,553 out of 7,876 trained nurses/midwives. Other health-care trained personnel also emigrated in large numbers (ISSER, University of Ghana 2003). It is estimated that most of the Ghanaian health professionals who emigrated did so to the United Kingdom.

The influx of Ghanaian professionals to the United Kingdom might be attributed to the former colonial links between the two countries. The migration is facilitated by the English language, it being a common denominator of communication between the citizens of the two countries. Following on from the above is the tacit acceptance of Ghanaian qualifications in the United Kingdom. In 1998, the United Kingdom embarked on a large-scale reorganisation of the National Health Service, which included the recruitment of foreign health-care workers. Part of the plan consisted of a website intended to recruit nurses from other countries (Bump 2006; www.nursinguk.nhs.uk n.d.). Both Ghanaian nurses and doctors went to work in the United Kingdom under this scheme. Factors contributing to the flight of trained medical personnel from Ghana included low salary and remuneration, but also poor, long-term career prospects and poor prospects for saving enough money for retirement. These factors are the main reasons why Ghanaian-trained professionals emigrate to other countries even within the African continent. As a result, the Ghanaian diaspora has continued to grow across the globe (Bump 2006).

The unprecedented mass migration of people from less-developed countries caught the attention of European media. The continuous and mass movement of foreigners to many European countries was described by the media as a 'wave' or 'flood' which would be difficult to control (Ter Haar 2005; Tonah 2007: 5). Hence, migrants that had come to Europe had two issues to contend with, as they were seen as people who had come to take advantage of the European welfare system or to displace them from their jobs (Tonah 2007: :5). To ward off or curtail the flow of migrants to their countries, many European countries introduced stringent asylum laws (Tonah 2007). First of all this resulted in a distinction between political and religious refugees, on the one hand, and economic migrants on the other. Second, many countries where migrants had come from had no evidence of political or religious persecution and these countries included Ghana. Ghanaians, who intended to migrate to European Union countries, for example, had a tough hurdle to clear as they were required to show that they had return tickets, hotel accommodation, a minimum amount of 1,000 dollars to spend during the short stay, and in some cases a sponsor in the destination country. Many of these requirements were difficult to meet and consequently many of the potential Ghanaian migrants resorted to solving this problem by using falsified documents, and the services of the so-called 'visa' contractors in Ghana to sneak into Europe (Tonah 2007: 5).

Despite the strictness of the entry requirements that Ghanaians had to face before coming to Europe, many of them successfully arrived at their respective destination countries through the 'back door', and

consequently they were seen as illegal migrants (Vernooij 2004; Nieswand 2005; De Haas 2006; Mazzucato 2007; Tonah 2007: 6).

Between 1982 and 1991, the United Nations High Commissioner for Refugees (UNHCR) registered 97,536 asylum applications from Ghana, of which most of the applicants were primarily fleeing economic hardship and bad governance in the country. This number of applicants from Ghana placed it among the top countries of origin for forced migrants at that time (www.migrationinfo.org/USFocus, n.d.). The above information illustrates how noticeable Ghanaian migration to other developed countries such as the United States of America, Canada and the United Kingdom had become. The Ghanaian community in the developed countries had become one of the newly-created diaspora groups of recent times (Van Hear 1998).

From the above information it can be deduced that Ghanaians focused their migration hopes on the West due to both push and pull factors (Ravenstein 1889; Lee 1966). This research, concurs with the theoretical framework postulated by Ravenstein (1889) in his work 'Laws of Migration' which concluded that unfavourable conditions in one place 'push' people out and favourable conditions in an external location 'pull' them in. These push factors include domestic economic decline amid global oil crisis, political instability, natural disaster such as drought and expulsion of Ghanaians from the neighbouring West African countries. The pull factors include better educational and manpower training and relatively more prosperous Western economies which 'lure' many Ghanaians, especially young people, to migrate to these countries. Both the push and pull factors stated above also underpin the motives of Ghanaian migration to the Netherlands. A more detailed account is offered in the following section.

3.5 The Causal Factors of Ghanaian Migration to the Netherlands

This section specifically discusses the various motives (push factors) that drove Ghanaians to migrate to the Netherlands, the factors in the Netherlands (pull factors) that motivated and attracted them to migrate there and finally the characteristics of the Ghanaians who migrated. The Nkrumah government in the early 1960s began to persecute the opposition members of the United Gold Coast Convention (UGCC)². One prominent Ghanaian immigrant in the early 1960s was Dr K. A. Busia who was the leader of the opposition United Party to Dr Kwame Nkrumah's CPP government. He felt his life was threatened by the introduction of the Preventive Detention Act that stipulated that those considered to be a threat to the government could be imprisoned without trial. He fled to the Netherlands and became a professor of sociology at the University of Leiden ([wikipedia.org/wiki/Kofi Abrefa Busia](http://wikipedia.org/wiki/Kofi_Abrefa_Busia)).

Apart from people fleeing political persecution in the early 1960s, only a few Ghanaians had come to the Netherlands in the late 1950s and early 1960s either to study or as sea merchants (see Anarfi et al. 2003).

Some of them settled in Amsterdam, The Hague or Leiden, which are cities with extensive educational facilities, while the merchants mainly settled in the port cities of Rotterdam and Amsterdam.

The migration of Ghanaians to the Netherlands is partly a spin-off effect of Ghanaian migration to Great Britain. Ghanaians turned their migration focus to the Netherlands after Great Britain tightened its immigration laws. In the Netherlands, Ghanaians are seen as a new migrant group, though there were already a few Ghanaian migrants in the 1960s and the 1970s. According to Choenni (see 2002:13), the small number Ghanaian illegal migrants that were living in the Netherlands by 1975, benefited from the general amnesty passed in that year to regularise illegal residents. The Ghanaian beneficiaries of this amnesty facilitated a chain of Ghanaian migration to the Netherlands (ibid).

Lastly, the political instability in the country, economic mismanagement, poor governance, the severe drought and the expulsion of about 1 million Ghanaians from Nigeria in the early 1980s exacerbated the harsh socio-economic conditions in Ghana. As a result many Ghanaians migrated in between 1980s and 1990s, with sizable communities of Ghanaian migrants emerging in London, Hamburg and Amsterdam (see Van Dijk 2002).

The intensification of Ghanaian migration to the Netherlands and other European countries in the 1990s was, however, mainly driven by economic motives. The Dutch economy boomed in the 1990s and became quite attractive to many Ghanaian migrants. The economic boom reduced unemployment and generated a strong demand for workers in the service sector for both natives and migrants alike. It also created a favourable environment for immigrant entrepreneurship (see Kloosterman & Rath 2003).

As some of the few Ghanaian migrants living in the Netherlands, who returned to Ghana either on holidays or as permanent returnees displayed excessive spending and wealth, many of the young people in Ghana saw the Netherlands as a prosperous country. Any information contrary to the perception that the Netherlands is prosperous is typically seen as a lie by those who stayed behind in Ghana. A remark that the local people usually make is 'You are lying'. Plenty of people came back from the Netherlands with a lot of goods. There is no problem in the Netherlands (Arhinful 1999). The Ghanaian youth is motivated by the perceived prosperity associated with migrating to the Netherlands as well. Many Ghanaians have come to the Netherlands to make money with the hope of re-migrating to Ghana in the future to create a better future for themselves.

Another reason for Ghanaians to migrate to the Netherlands was family reunion and formation (Kraan 2001:7-8; see Choenni 2002:14). These were Ghanaian migrants who were already married after settling in the Netherlands and who brought over their family in Ghana and others who also began to form families. Ghanaian migrant families in the Netherlands are on the increase. This is evident in Table 3.5.1 below which shows that, between 1987 and 2010, Ghanaian population has increased by more than 18,000 persons (CBS 2010) many of these persons are second-generation, young and are still at school.

Ghanaian immigrants initially considered their stay in the Netherlands as temporary and, as a result, investing and integrating in the Dutch socio-economic system was not a high priority. However, with a significant number of Ghanaian migrants still young and more especially with the second generation who are born and/or brought up in the Dutch society, it has become obvious that many Ghanaian migrants have begun to view the Netherlands as a permanent place of settlement for them and their children.

Table 3.5.1: (Registered) Ghanaian Immigrant population in the Netherlands between 1987-2012

Year	Total
1987	2,515
1993	9,385
1996	12,480
2000	15,609
2005	19,108
2010	20,829
2012	21,922

Source: Extract from Central Bureau voor Statistics, The Hague Heerlen 2012.

3.6 Pre-migration Characteristics and Resources

As stated above, the post-war migration to the Netherlands has much to do with either colonial or ‘guest’ worker migration that was collective and planned by the host country. Ghanaian migration to the Netherlands did not fall under either of them. Instead it was rather an unsolicited, individual and self-induced Ghanaian plan. The question is what were some of the pre-migration characteristics that enabled Ghanaians to make the adventure to the Netherlands? It is difficult to know who migrated from Ghana to the Netherlands because information regarding their pre-migration age, marital status, places of residence, household incomes, reasons for leaving, occupation and educational qualification, is scant and therefore difficult to rely on. Since almost none of the Ghanaian migrants who have entered the Netherlands applied for asylum, the Dutch government does not really have any reliable information about them (see Choenni 2002: 19).

The few who sought political asylum in the 1980s decided to conceal their genuine background information for the fear of reprisals by the then military government of Ghana. Some of the migrants, more especially the women who later came to join their husbands, were customarily and traditionally married prior to migration. Yet some of them used false information or impersonation in the process of applying for the travelling visas. As a result they continued to use this false information to process their

resident permits in the Netherlands. Some Ghanaian migrant women in the Netherlands, especially in Amsterdam and The Hague, were involved in illegal prostitution (see *ibid*: 13). The information I gathered from a few first-generation Ghanaian immigrants in Amsterdam indicated that names, dates of birth and places of birth were sometimes tampered with.

The flaws in some Ghanaian immigrants' documents became clear when the Netherlands Immigration and Naturalisation Service ('IND') of the Ministry of Interior began the verification and legalisation of their birth and marriage certificates. It was concluded that some of the information in the documents regarding the dates of birth, places of birth and parents' names presented to the Netherlands embassy in Ghana for verification and legalisation were different from what the embassy obtained in Ghana after conducting background checks on the applicants. Hence, some Ghanaian migrants had their applications for permission to stay in the Netherlands rejected. However, Ghanaian immigrants considered this policy as camouflage which hindered migration to the Netherlands.

It is estimated that most of the Ghanaians who initially migrated to the Netherlands were generally young adults in their twenties and thirties. Ghanaian women migrated at a slightly younger age than men (Bilsborrow et al. 2006). This is shown in the gender composition of Ghanaian migrants in the Netherlands. Among those between 20 and 34 years it was discovered that there were more women than men, while those between 35 and 55 years showed the opposite (see CBS 2000). This age variation could be attributed to the fact that Ghanaian men who form partners through marriages usually marry younger women, as is a common cultural practice in Ghana. In addition, there are a few singles who migrate to the Netherlands as well.

It is also estimated that about 75 per cent of the Ghanaians who migrated came from towns and urban areas with most of them coming from Accra and Kumasi urban municipalities (see Bilsborrow et al. 2006). These urban dwellers are more informed about the possibilities of travelling abroad through newspapers, internet facilities and return migrants. Rural dwellers in Ghana are, typically, rather isolated in more traditional societies and households and do not usually have access to these information channels because they scarcely exist in the rural areas. Reliable information, however, shows that a sizable number of Ghanaian migrants who came to the Netherlands come from less developed regions of Brong-Ahafo and Eastern regions of Ghana (see Eurostat/EU 2000). This information does not, however, mention where they lived before migrating to the Netherlands. Most of the Ghanaians who migrated to Europe including the Netherlands (*ibid*: 14) came from relatively low and middle-income households.

Many Ghanaians migrated to the Netherlands primarily for economic reasons and were treated by the host country as such. The available evidence shows that, between 1990 and 1995, 1500 Ghanaians applied for asylum in the Netherlands, but only 15 of them were granted asylum status ([www. forum.nl](http://www.forum.nl)). Economic reasons relate to work, employment or lack of it, as well as reasons related to job improvement, a better

income or a higher standard of living. The economic motive for many Ghanaians who migrated to European countries including the Netherlands is even emphasised in gender migration. It is estimated that 56 per cent of the Ghanaian female migrants came to Europe for economic reasons (see Eurostat/EU 2000). This deviates from the general notion that most of the women who migrate to Europe from the less developed countries do so for family reunification or family formation.

Apart from the basic pre-migration characteristics of the Ghanaians who came to the Netherlands, there are some pre-migration resources of these migrants worth discussing, notably their human capital which includes their pre-migration educational qualifications and occupations and experiences and their social capital.

Human capital

Education is an important factor in migration because it facilitates both socio-cultural and structural integration in the host country. Most of the Ghanaians who migrated to the Netherlands and to other Western countries have secondary school or higher education. The educational distribution of Ghanaian migrant women differs only slightly from that of the men, with about 60 per cent of the men with secondary or higher education compared to about 50 per cent of the women. However, there are more men with tertiary education than women (see Bilsborrow et al. 2006: 12). According to some estimates, 33.8 per cent of migrants from Ghana living in the Organisation for Economic Co-operation and Development (OECD) possessed medium skills, 27.6 per cent had high skills and only 3 per cent had no skills (EU 2006).

The high level of education that most of the Ghanaians possessed before migrating to the Netherlands may have enabled them to organise ethnic socio-religious organisations which are found in the Ghanaian communities in Amsterdam, The Hague and Rotterdam where their presence is largely visible. These organisations assist their members economically and socially, given the fact that some of the benefactors by the laws and policies of the Netherlands do not qualify for such benefits (see Choenni 2002: 24). This point will be elaborated in the latter part of the dissertation.

In addition to education most of the Ghanaian migrants prior to migration, more especially the women like other local Ghanaian women, were gainfully self-employed 'market mammies' selling food, textile wax prints, cosmetics and perfumes and many other goods (see *ibid.*: 11). Most of the Ghanaian women who migrated were more likely to have been employers, self-employed, and unemployed, and less likely to be employees or not in the labour force than men migrants. It is estimated that 30 per cent of all the Ghanaian men who migrated were unemployed (see Bilsborrow et al. 2006: 13).

The pre-migration work occupation and experience shows that most of these migrants, and especially the women, were active in self-employment. The active involvement of Ghanaian women in Ghana's

economic life also reflects the greater percentage of the Ghanaian female respondents in the retail sector (see Chapter 4). Self-employment that promotes independence and self-initiative probably contributed to the fact that two Ghanaian women became councillors on the Amsterdam City Council (see Choenni 2002: 20).



This Ghanaian entrepreneur is active in a mainstream market

Social capital

One resource which many Ghanaians possess before migrating to the Netherlands is their membership of social networks. Consequently, more than one person is involved in financing the costs of the migration. Family members and friends contributed towards the funding with the perception and the anticipation that the investment made would later yield a greater return, hence, it was their surest means of economic success and survival (see Van Dijk 2002; O'Neil 2003; Robinson 2005). The pooled funding therefore makes many people contribute financially, as well as to the decision-making process. Therefore, Ghanaian emigration is, in many cases, more of a family strategy than just an individual one (Amassari and Black 2001; Kabki et al. 2004). It shows the critical role that social capital theory plays since much of this migration is considered to be an investment to boost the economic live of families. The Ghanaian migrants send remittances to their relations based on the initial financial commitments towards their migration as well as the ties they have and forge with them.

This statement of pooled sponsorship is not 'generic' because not all Ghanaians who emigrated had to be supported by family members. Some of these Ghanaians who returned from Nigeria and other West

African countries and made the decision to travel to Europe largely financed the migration costs themselves. Family members, friends and acquaintances who have already settled in the destination country serve as 'receiving guarantors' to potential migrants, besides contributing to the funding or in some cases, solely financing the costs of the migration of a family member. The story with which this chapter started is a case in point. This informal network resource which helps to open a communication channel between would-be migrants and the settlers could be a facilitator to the chain migration of Ghanaians to the Netherlands.

Following on from the above resource is religion, which also plays a crucial role in the Ghanaian migration process at both the inter-regional and the inter-continental levels. The role of religion is rarely engaged in the discourse of the migration process of the Ghanaian from the preparation stage to the successful arrival at the destination country (see Van Dijk 2002). Many Ghanaians in both Ghana and in the Diaspora believe in some cosmic powers that impact their lives in the positive or negative ways and as a result, seek spiritual support to alleviate problems or to maintain 'success' while sojourning in a foreign country. It is estimated that 69 per cent of the Ghanaian population belong to the Christian denominations which include the orthodox and Pentecostal churches, 16 per cent are Muslim and the rest belong to other religious practices such as Buddhism, Judaism, Hinduism and others (www.nationsencyclopedia.com/Africa/Ghana/RELIGIONS.html).

The Pentecostal churches in Ghana have become a religious platform which many (prospective) migrants consult for spiritual support and guidance before they leave the shores of Ghana. The majority of these Pentecostal churches are located in the cities of Accra and Kumasi where most of these potential emigrants live. These churches have invariably focused on and targeted educated young middle-class professionals and businessmen, of whom most can look forward to a prosperous and successful life (Gifford 1994; 2004). Their messages are also firmly situated in the prosperity gospel which propounds the notion of combined spiritual and socio-economic success. Accordingly, their messages sounded attractive to a lot of individuals who wanted to travel abroad, especially to Europe and other Western nations, where most Ghanaian migrants perceive socio-economic success is attainable.

Consequently, from the early planning stages to the implementation of the migration process, they consult 'men of God' for prayers at residential prayer camps established by some of these Pentecostal churches to ensure their smooth passage through the preparation phase to the travel phase and on to their safe arrival at their final destination in the West. Personal conversations I had with a few Ghanaian migrants in The Hague confirm the assertion that Ghanaians in the Netherlands consider spirituality as an essential resource in the success or failure of any project they embark upon. It is not unusual for close relatives of Ghanaian migrants in the Netherlands and elsewhere to attend prayer camps occasionally to engage in prayer and fasting for the success and protection of their relations who have travelled abroad. This

practice is closely linked to the notion of social investment that a family makes in one of its younger members to allow him or her to send home revenues³ while sojourning abroad.

The aforementioned high level of educational qualifications, business experiences as well as the high level of informal social capital coupled with the religious dogma that most of them possess, are the impetus and motivation for some of the Ghanaian migrants to become self-employed in the Netherlands, taking into consideration the time of migration, the opportunity structure and institutional framework. What is more, the members of Ghanaian churches and hometown associations in the cities of Amsterdam, Rotterdam and The Hague are more likely to become the resource centres for Ghanaian businesses, providing personnel for recruitment as well as being the primary customers/clients.

3.7 Conclusion

Ghanaians had been settling in the USA, in Canada, and more particularly in Great Britain, the country that colonised Ghana, prior to altering their migration destination to the Netherlands. They did so when the British adopted immigration measures that restricted movement to that country by citizens from less-developed countries, including Ghana. This is an illustration that Ghanaian migration to Europe has surpassed colonial and linguistic boundaries and ventured into countries with cultures which are distinct from those of their colonial power. When they hear that a country has an open-border policy, they go there in search of better opportunities. Before the arrival of Ghanaians in the Netherlands, the country had received migrants from the Dutch colonies of Indonesia, the Antilles and Surinam. The Dutch authorities also invited guest workers from Mediterranean countries such as Morocco and Turkey to make good the labour shortfall in the Dutch heavy industries.

Ghanaian migration to the Netherlands, which is quite recent, was individually-induced and necessitated by internal push and external pull factors. The push factors related to the developments in Ghana. The migration occurred in two phases. The first phase took place between 1974 and 1983, a period when the world experienced severe oil crisis. The second phase began between 1983 and the early 1990s when Ghana experienced severe drought, political instability and the repatriation of more than one million Ghanaians from Nigeria which compounded the economic problems in Ghana (see Nimako 2000). Ghanaians arrived in the Netherlands in the 1980s although, at the time, the Dutch economy was not doing so well and was in a recession coupled with increased unemployment rates. Ghanaian migration to the Netherlands intensified and continued through the 1990s, a period when the Dutch economy experienced a turnaround (see Kloosterman and Rath 2003).

Unlike the non-Western migrant groups, for example the Moroccans and Turks who came to the Netherlands in the 1960s and the 1970s as ‘guest’ workers through contractual agreements between their

respective governments and the Dutch authorities, other non-Western migrants such as Ghanaians, Nigerians and Pakistanis who came to the country in the 1980s and later on their volition were confronted with a harsher immigration climate. The legal framework of the Netherlands became much more restrictive due to the mass influx of the latter group to the Netherlands. Given the restrictive framework, we expect the number of undocumented migrants to be relatively high among Ghanaians (see Mazzucato 2007) and other 'new' migrants.

Ghanaian migrants in the Netherlands and their socio-economic lives have been researched in diverse ways (see Van Dijk 2002, see Choenni 2002; Mazzucato et al. 2006; Smith 2007; Mazzucato 2008; Kabki et al. 2008; Dietz et al. 2011). The pre-migration background information on Ghanaian migrants shows that most of them were in their twenties, with the men being slightly older than women. Most of these people were urban dwellers of cities like Accra and Kumasi, with a few exceptions from rural areas of the Eastern and Brong Ahafo regions of Ghana (see Billsborrow et al. 2006). It has also been shown that the decision and funding of the migration of a prospective migrant was mostly a collective family responsibility (see *ibid.* ; see Van Dijk 2002). However, in a few cases, individual Ghanaians who had migrated to other countries in the sub-West African region of Ghana and wanted to migrate to Europe and other Western countries financed the costs of migration themselves.

Many of the first-generation Ghanaian migrants in the Netherlands are known to be better educated than the first-generation Moroccan and Turkish migrants before they migrated, namely to at least secondary school level. It is assumed that, before they migrated, they already had informed knowledge about the Netherlands either through their networks in the country or via the internet. This information enables them to adjust psychologically to some aspects of life in the Netherlands prior to migration, albeit that many of these migrants were, to some extent, used to urban life.

Most of the prospective Ghanaian migrants to the Netherlands and other developed Western countries believe that they need the spiritual assistance of a supernatural force or even forces to ensure a successful passage to their destinations. Consequently, spiritual contacts and consultations are made with shrines or churches. Since most of the Ghanaians travel abroad for economic prosperity, a sizable number of the would-be migrants visit and consult Pentecostal 'charismatic' Churches that have recently emerged in almost every corner of the urban centres of Ghana. The messages preached by these churches revolve mostly around material prosperity and success and conform to the intent and purpose of these young and professional Ghanaians who want to emigrate. In short, the idealisation of the Pentecostal 'charismatic' dogma has become a kind of 'fictive' resource that many Ghanaian migrants have adhered to when planning and executing their migration to the Netherlands and other developed Western destinations as well as settling in the host country of their choosing.

This chapter serves as an introduction to the Ghanaian immigration in the Netherlands and enables us to pose the following research questions which will be dealt with in Chapter 4. First, in which cities do most of the Ghanaian immigrants reside and what reasons do they assign for settling in these cities? Second, are Ghanaian immigrant entrepreneurs and their businesses located in these same cities? Third, what are the personal and business profiles of these Ghanaian entrepreneurs?

4. Spatial and Sectorial Concentration of Ghanaian Entrepreneurs in the Netherlands

4.1 Introduction

James migrated to the Netherlands at the age of 24 in 1986. He studied Political Science at the University of Ghana in Accra, and graduated with a Bachelor's degree in 1982. Prior to his migration, he worked as the personnel manager at his father's timber contracting firm in Kumasi, Ghana. He also acted occasionally as the Chief Executive Officer of the company in the absence of his father. After his migration to the Netherlands, he lived in Amsterdam for three months. However, he had to move to The Hague, the administrative capital of the Netherlands where one of his college friends had settled. To him life was initially tough but, with the timely help of his friend and a few Ghanaians who had already settled in The Hague, he was able to secure an informal job at an abattoir located in the Transvaal neighbourhood of the city. He worked there for three years and after he had legally obtained his resident permit he quit the job. In the same year, 1993, he met a Ghanaian woman in one of the Ghanaian churches in the city, and they dated and a year later they married. After he had obtained his legal residence in 1994, he applied for many white collar jobs using his Bachelor's degree from Ghana. However, all his applications were rejected. Desperately, he took up menial jobs in the cleaning and production sector with the aim of saving money to study for a Master's degree which he thought would help him get a better job in the Netherlands or help him start his own business. To further promote his vision, he left the Netherlands for the United States of America in 1995 to pursue a two-year master degree in Business Management at the University of Washington. He returned to the Netherlands at the end of 1997 and decided to start his own business. In 1998, he started a money-remittance business in The Hague, using his family savings. This business involves James helping primarily Ghanaian immigrants in the Netherlands to send money to their relations in Ghana. In 2002, James expanded his business activity into real estate. He entered into partnerships with some real estate companies in Accra to procure plots of land for Ghanaian immigrants for house construction and also to sell already constructed houses in Accra to some Ghanaians in the Netherlands. According to James, the work experience he acquired while managing his father's business in Ghana has endowed him with the skills and qualities to manage effectively the challenges and risks associated with running his own business. This real estate business activity boomed and increased the company's profit margin. Since 2006 the company has extended its money transfer activity to England.

James' story exemplifies how young Ghanaians migrate from Ghana to the Netherlands and to other developed Western countries in search for better economic lives despite the fact that some of them might

be gainfully employed back in Ghana. It also shows that migrants usually prefer to settle in one of the larger cities of the country of destination where they easily find co-ethnics who assist them to adjust to the new life and culture of that city and the country as a whole. The already settled migrants inform new migrants, for example, about how to use the city's transport facilities, help them find cheap accommodation by renting a room from a co-ethnic or other immigrant groups and, above all, assist them with finding an informal job. Finally, all this help is given to the new migrant in order to acquire a permanent residence in the Netherlands, which also enables the newcomer to take steps to realise his or her socio-economic goals of migrating to the Netherlands. Some migrants decide to set up their own businesses. The type of businesses they establish will determine on whether it is oriented around their own ethnic community or is (potentially) mainstream and externally-oriented.

This chapter discusses the spatial concentration of Ghanaians in the Netherlands and gives reasons for this concentration (section 4.2). The chapter also examines the market participation of the first-generation Ghanaian immigrants in the Netherlands (section 4.3). In this section, brief information is given about non-Western immigrants such as the Moroccans and the Turks. In the next section 4.4, I briefly discuss the self-employment activities of non-Western immigrants. In subsection 4.4.1, I discuss, more generally, the non-Western immigrant businesses in the four major cities of the Netherlands and the first-generation non-Western immigrant entrepreneurs and the sectors in which they have set up their businesses (4.4.2). In subsection 4.4.3, I specifically examine the first-generation Ghanaian entrepreneurs and their business sectors. Section 4.5 covers the profile of the Ghanaian entrepreneurs, depicted mainly in data tables. After this section, I present their personal characteristics, motivation and driving force for self-employment, business characteristics, and their transnational activities. Finally the chapter is summarised and concluded in 4.6.

4.2 Spatial Concentration of Ghanaians in the four Major Cities of the Netherlands and Almere.

The majority of non-Western migrants reside in the largest cities of Amsterdam, The Hague, and Rotterdam and Utrecht. It is estimated that Turks, Moroccans, Surinamese and Antilleans are four to six times over-concentrated in the largest cities of the Netherlands (Musterd and Ostendorf 2007). Table 4.2.1 shows that a sizable majority of all the major immigrant groups, with the exception of Antilleans/Arubans, is concentrated in Amsterdam. This table also illustrates how non-Western immigrants in the Netherlands are moving to Almere, a relatively smaller city in the Amsterdam area with modern housing structures and facilities.

Table 4.2.1: The total population of the 4 major non-Western immigrant groups plus Ghanaians in the 4 major cities of the Netherlands + Almere in 2012.

Country of origin	City				
	Amsterdam	The Hague	Rotterdam	Utrecht	Almere
Ghana	11,470	2,181	947	325	1,248
Morocco	71,501	28,378	40,621	28,139	7121
Turkey	41,527	37,440	47,838	13,583	3,338
Suriname	68,588	47,046	53,157	7,678	21,559
Antilles/Aruba	11,916	12,204	22,778	2,578	4,780

Source: CBS (Statistics Netherlands [Centraal Bureau voor de Statistiek] 2012) The Hague/Heerlen.

Most of the Ghanaian immigrants in the Netherlands are also known to reside in the western part of the country. Of a total registered Ghanaian population of 21,900 in the Netherlands in 2012, 72 per cent reside in the western part of the country (see CBS 2012). Amsterdam, the capital and the largest city in the Netherlands, is home to 52 per cent of the total registered Ghanaian population in the country. That is approximately 11,500 persons (ibid.). It is also stated that, in 2012, over 3,000 undocumented Ghanaian migrants were living Amsterdam (O and S 2012). It is also estimated that two-thirds of the Ghanaian migrants live in Amsterdam 'Bijlmermeer' and this makes them a recognisable and fourth largest non-Western ethnic group in this neighbourhood (ibid.). The concentration of the Ghanaian immigrants in Amsterdam might have historical causes. Ghanaian sea merchants, and a few others, who came to the Netherlands in the early 1960s settled in Amsterdam because it is strategic seaport and a cosmopolitan city.

Socially, Amsterdam became popular due to, among other things, the fame of football club Ajax, which became European and world champions in 1995 (www.ajax.nl). Migrant footballers such as Finidi George and Kanu, who both came from Nigeria, were hired to play with Ajax. By virtue of the victories of its local club Ajax, Amsterdam (ibid.) became a popular name and place in the minds of potential West African migrants. Most Ghanaians back home had, in the past, equated Amsterdam with the Netherlands and felt that any Ghanaian immigrant in the Netherlands lived in Amsterdam, hence the nickname 'Amsterdammer'. The city of Amsterdam, therefore, became a very popular city in Ghana and, as a result, any potential migrant in Ghana who had to travel to the Netherlands only had Amsterdam in mind. More than anywhere else in the country, Amsterdam 'Bijlmermeer' has also seen the most rapid proliferation and concentration of Ghanaian churches. It is estimated that there are about 80 to 100 churches in the

Amsterdam South-East alone where most foreigners reside (see www.kerkhuis.nl) and, of this estimate, Ghanaian immigrants have founded about 50 per cent of these churches.

In terms of economic importance in the European Union, Amsterdam is ranked fifth after London, Paris, Frankfurt and Barcelona (European Cities Monitor 2007). It is the home of large businesses and banks such as Akzo Nobel, Heineken International, Tomtom, KPMG, Philips and ING Group. In addition, it is also a city where small businesses, including those of immigrants, are on the rise and this is evident especially in neighbourhoods with high concentrations of immigrants, such as the nineteenth-century neighbourhood De Pijp in which the Ferdinand Bolstraat is located, and increasingly in the city centre and post-war high-rise neighbourhoods (Kloosterman et al. 1999). In 2014 Amsterdam has an estimated population of over 800 thousand (www.ois.amsterdam.nl), ranks relatively high in global city networks (Sassen 1991, 2001), and also has a cosmopolitan outlook, being home to peoples of different colour and race and from different parts of the world.

By virtue of their diverse economic activities as well as the large Ghanaian immigrant population, more particularly in the Bijlmermeer, individual Ghanaians in this neighbourhood have established different kinds of retail businesses which, among other things, import Ghanaian exotic food and groceries, African music and movie dvds and cds and alcoholic beverages. There are also producer and personal service businesses, which include shipping, air travel ticketing agencies, employment agencies, barber shops, day-care centres and beauty salons.

Eddy, who has been a resident of the Amsterdam 'Bijlmermeer' for more than 17 years and a civil servant on one of the local councils in Amsterdam, gave the following explanation for the rapid increase in the Ghanaian immigrant population of Amsterdam: *"Amsterdam is the capital city and also the most densely populated city of the Netherlands. There are more job opportunities for immigrants in Amsterdam than any other city. The Amsterdam South-East Area council, for example, is said to have more immigrant employees than any other council in the Netherlands."* Eddy says that, besides him, he knows: *"a few Ghanaians who are working at banks, lecturers, nurses, ICT companies and consultancy firms."* Eddy also claims that Amsterdam is now more tolerant with coloured people than some years before. Eddy's last remark could be an explanation to the stemming of the tide of Ghanaian immigration movement from Amsterdam. Immigrants who migrate to the Netherlands and decide to reside in Amsterdam have better chances of finding jobs which are commensurate with their human capital.

Like Amsterdam, The Hague is another city that has a large concentration of Ghanaian immigrants. In 2012, there were about 2,181 officially registered Ghanaian immigrants living in The Hague with 1,361 of them being first-generation immigrants (see Table 4.2.1. of CBS 2012). Just like many other immigrants, the Ghanaians in The Hague are concentrated in the 'Schilderswijk' and Transvaal neighbourhoods. Similarly, The Hague has high numbers of Ghanaian businesses and churches as well. The Ghanaian

immigrant population in The Hague has substantially increased and now surpassed that of Rotterdam, the biggest seaport city of the Netherlands due to internal migration. Some of the early migrants moved from Amsterdam to stay in The Hague, the administrative capital of the Netherlands.

The main reason cited for their movement was security (see Choenni 2002:16). The Hague is a ‘diplomat’ city because that is where most of the embassies are located and it was thought that the immigration police in The Hague felt reluctant to control any well-dressed person because he or she might be a diplomat (ibid.) and therefore entitled to diplomatic immunity. The comment below is made by Dan who was an illegal Ghanaian immigrant living in Amsterdam who moved from Amsterdam to stay in The Hague. According to Dan, he moved to The Hague to escape arrest and possible repatriation to Ghana by Amsterdam’s immigration police who were used to doing regular and unexpected immigration controls, which he heard these were not happening in The Hague. As stated above, Dan felt, as an illegal immigrant, that The Hague was by then a safe haven for illegal residents in the Netherlands and therefore he could not continue to the risk of staying in Amsterdam.

Between 2005 and 2008, the number of first-generation Ghanaian immigrants in The Hague decreased (see Table 4.2.2) due, possibly, to the following reasons. Internal migration from Amsterdam and elsewhere to The Hague might have ceased due to the relaxation of regular immigration controls in Amsterdam. Furthermore, Ghanaians who had initially settled in The Hague might also have moved to Amsterdam and other cities due perhaps to relatively better job prospects. Some other first-generation Ghanaians might have migrated from The Hague to other European countries because of greater opportunities. Though there is no official record, informal sources confirm that some registered Ghanaian immigrants in The Hague have moved to Great Britain. The number of Ghanaian population has risen again slightly since 2009, possibly due to family reunification and formation (see CBS 2007).

It is estimated that a little under a thousand Ghanaian immigrants live in Rotterdam and a little over 300 live in Utrecht, though these two cities are among the four largest cities in the Netherlands. Although the reasons for the small numbers of Ghanaian immigrants living in these two major cities are hard to pinpoint, it could be down to internal migration due to fewer job opportunities for Ghanaians in these cities.

Surprisingly, and as shown in the table, the total population of Ghanaians, Surinamese, and Antilleans/Arubans in Almere⁴ exceeds that of Utrecht⁵, which is one of the four largest cities of the Netherlands. What is more, the Ghanaian immigrant population in a small city of Almere (1,248) also exceeds that of Rotterdam (see CBS 2012). Almere was primarily intended to house the rapidly growing population of Amsterdam. In addition, quite a few urban dwellers in cities such as Amsterdam preferred to live rather in suburban settings. Almere’s proximity to Amsterdam, as well as it being more modern and less densely populated, has made the city more attractive to Ghanaian immigrants and other

inhabitants who want to leave congested cities such as Amsterdam. It has an elaborate network of road and rail transport which facilitates movement to other cities in the Netherlands. It takes, for example, just twenty-five minutes to travel from Amsterdam to Almere by public transport. What is more, it is the most modern and youngest city of the Netherlands established only in 1976. Almere is also a new town in one of the more recent IJsselmeer Polders, but the sixth largest city in the Netherlands (Wikipedia.org/wiki/Almere). All the above-mentioned factors might have contributed to the surge in the spatial concentration of natives as well as immigrants in Almere. In 2014, Almere was estimated to have a total population of a little over 196 thousand (ibid.) Florence, a Ghanaian public servant who moved from Amsterdam to Almere, made the following remark. Florence is Ghanaian nurse working in one of the hospitals in Amsterdam. She lived in Amsterdam for six years before she finally moved to Almere about four years ago. She wanted to buy a house because she had a permanent job and her income was sufficient to do so. She could not find the type of house she wanted to buy in Amsterdam, but friends who had moved to Almere told her that there were more affordable new houses and neighbourhoods where she could find a house of her preference. Furthermore, with the availability of public transport, it would be easy for her to stay in Almere and work in Amsterdam. Florence's reasons for living in Almere may support other reasons that Ghanaians living in Amsterdam and possibly in other cities give for moving to Almere. More recently, Ghanaian immigrants are moving to smaller cities and commute daily to their work in the larger cities. Many of the houses are more modern, more spacious and semi-detached and are mainly patronised by good income earners.

Other Ghanaian immigrants have also preferred to stay in smaller cities for some personal reasons and comfort. Edward is a Ghanaian immigrant who lives in Haarlem. When he came to the Netherlands, he first lived in Amsterdam 'Bijlmermeer' for five years before he moved to Haarlem. According to him, wherever there is a concentration of Ghanaians, there are a lot of problems such as backbiting, jealousy and gossip. 'Bijlmermeer' is also a very dangerous place with a relatively high level of drug-related crime, rape, and other criminal activities: "*Such unwanted social vices do not exist in a smaller city like Haarlem*". This respondent's remark shows that there are critical differences in social-urban features between the big cities such as Amsterdam, The Hague, and Rotterdam and, for example, smaller cities of Haarlem, Dordrecht and Leiden. Several hundreds of Ghanaian immigrants can be found in Eindhoven, Breda, Leiden, Haarlem, Nijmegen and many smaller cities (see Choenni 2002:16).

Regardless of the above information, a lot of Ghanaian immigrants in the Netherlands still prefer to live in big cities, a feature which characterises all immigrant groups. Evidently, immigrants in the Netherlands, as in most countries, tend to cluster geographically (Tesser et al. 1995). Moroccans, Turks, Surinamese and Ghanaians are concentrated in the four big municipalities of the Netherlands, Amsterdam, The Hague, Rotterdam and Utrecht as shown in Table 4.2.1, with a few others spread out in the smaller cities

of the Netherlands. Spatial concentrations of non-Western immigrants seem to be rising all over the country, though it is relatively larger in the three big cities of Amsterdam, The Hague and Rotterdam. This trend can partly be explained by residential cluster preferences of non-Western immigrants as well as the residential flight of the 'white' population coupled with the low fertility rates of the latter compared with the relatively high fertility rates of the non-Western immigrants (CBS Statline, SCP Jaarrapport 2007; Beckers 2010).

Immigrant clustering occurs when ethnic minorities begin to concentrate themselves spatially in a specific neighbourhood of a city. Chain migration to a city leads to the creation of ethnic neighbourhoods. For example, newly arrived migrants may come from the same place of origin, may even share kinship ties, or may be bound by a common language. The pioneer migrants use their residences as a kind of transit camps for the new migrants from which they can take their place in the larger society as the opening story of this chapter illustrates. As this pattern and process continue, the size of the population grows. This concentration of immigrants in a specific neighbourhood was facilitated by multicultural model of cohabitation. Immigrants from diverse cultural backgrounds could live together and also were allowed and often even stimulated to develop their own sub-cultural norms, values and interest as far as they were seen as compatible with the Dutch constitution and fundamental values of Dutch society (Van Praag 1981).

Prior to migrants settling in these neighbourhoods, the homes there were usually occupied by natives of the host country who had also set up their small businesses there to cater for the needs of the residents in the neighbourhood. This phenomenon of earlier residents moving out of a neighbourhood, while being replaced by members of minorities is termed 'white flight' (Grodzins 1958; Coleman et al. 2010; Ong 2014). Spatial concentration can therefore be considered an outcome of the initial settlement patterns of immigrants in urban, poorer neighbourhoods followed by chain migration, high fertility levels, and few opportunities for upward mobility (Massey 1985).

In Amsterdam, for example, the Turkish and the Moroccan population is concentrated in the western part of the city (Bos en Lommer). Their share of the 40.7 per cent of the Kolenkit neighbourhood in the larger Bos en Lommer neighbourhood is without doubt higher than the urban average of 10.8 per cent. The Ghanaian immigrants in Amsterdam are also clustered, in their case mainly in the Amsterdam South-East, in the 'Bijlmermeer' neighbourhood. Spatial concentration of the economic underprivileged and immigrants in certain neighbourhoods in urban cities has led to social segregation and social polarisation in the USA. In the Netherlands, however, social segregation and social polarisation is relatively low due its elaborate welfare system (Ostendorf 1998; Domburg-De Rooij and Musterd 2002; Sainsbury 2005). These patterns are not just shaped by economic restructuring but also by the specific historical and institutional factors which characterise Dutch society. Housing and healthcare are, for instance, much less

linked to job status in the Dutch welfare state than in the USA. This also holds for the financial requirements for obtaining a good education in the Netherlands which tend to be lower than in the USA. As a result, social contrasts have been less pronounced and opportunities for social mobility have been consequently larger.

Socio-spatial contrasts, in addition, though recently growing, still turn out to be rather moderate. Research on spatial concentrations of Turks and Surinamese has shown that these areas have become less inclined to become exclusively Turkish or Surinamese while concentrations of Moroccans in Amsterdam have become more distinctively Moroccan, even though the share of Moroccans is not increasing substantially (Musterd and De Vos 2007). Furthermore, state intervention in the form of social mixing as well as social integration programmes in the neighbourhoods, with a focus on ethnic minorities, also slows down any social segregation and social polarisation.

The concentration of immigrants in specific zones of the cities is a mixed blessing. Living in an ethnic enclave hampers the economic development of recent immigrants by decreasing the rate of acquisition of host-country specific human capital (Chiswick 1991; Lazear 1999). According to theories which emphasise social networks effects, living in an ethnic enclave may hinder or promote earnings of immigrants depending on the nature of the spill-over of information (e.g. Portes 1998; Bertrand et al. 2000) and social norms in the ethnic community (Borjas 1995). Some scholars argue, for example, that the concentration of immigrant businesses in a specific neighbourhood provides employees from the immigrant group (Portes 1995; Kloosterman and Rath 2003; Musterd 2011). In addition, immigrant businesses provide informal job-training and apprenticeships (Portes and Zhou 1992; see Musterd 2011). The spatial concentration of these immigrant groups in specific neighbourhoods of cities such as in Amsterdam enables them to establish hometown associations and religious bodies to cater for some urgent socio-economic needs of their co-ethnics such as housing and employment. In other words, the concentration of these immigrants in these neighbourhoods helps and unites them so that they can create support structures, based on them being in close mutual proximity to each other, so that they can tackle some of their socio-economic problems which cannot be supported by the State.

The spatial concentration of immigrants in a neighbourhood, however, segregates these people from the native population. Most of the first-generation immigrants from Ghana, Morocco and Turkey, for example, usually communicate in their own native languages with their co-ethnics, thus hindering socio-cultural integration of these immigrant groups. Even though levels of concentration and segregation are comparatively low in the Netherlands, people still appear to have serious concerns about the lack of integration among migrants in the Netherlands mainstream society (Musterd 2005; Musterd, Murie and Kesteloot 2006).

Socio-cultural integration reflects interpersonal relations with the native Dutch population and it involves the extent of cultural, attitudinal and behaviour changes of these groups with the host society (Vermeulen and Penninx 2000; Dagevos 2001; Veenman 1995; see Rusinovic 2006; Beckers and Blumberg 2013). These mainly first-generation immigrants tend to distance themselves from mainstream Dutch culture and also have poor knowledge and command of the Dutch language. This trend leads to the concentration of disadvantaged individuals and poverty (see Beckers 2010), rising tension between the various population groups, little evidence of social cohesion, social network and social support to searching for employment opportunities. Hence, in specific urban neighbourhoods, there is a combination of high levels of unemployment and criminality, low levels of educational attainment and sometimes also a somewhat derelict physical environment (see Tesser et al. 1995; Musterd and Ostendorf 2000; see Musterd 2011).

In his analysis and comparison of the different average sizes of apartments and room spaces of 'white' and immigrant neighbourhoods respectively built before and after 1996 Beckers (see 2010: 27) concludes that those in the 'white' neighbourhoods are much larger than those in the immigrant neighbourhoods. This leaves them with less space considering the fact that most of the non-Western immigrants tend to have larger households and this can lead to overcrowding. Beckers (ibid.) also concludes that there is low patronage as regards home purchases in the immigrant neighbourhoods. This can most likely be explained by lower mean income levels of non-Western groups, especially the first generation and this, in turn, is the most likely explanation why most members of this group reside in flats rather than other forms of housing (detached/semi-detached housing).

In addition to the benefits which accrue from the spatial concentration of immigrants in a specific neighbourhood and which are generated by the immigrants themselves, municipal governments in the Netherlands are able to make policies that facilitate both socio-cultural and structural integration (Vermeulen and Penninx 1994, 2000). In a newspaper article published in *NRC Handelsblad* more than a decade ago, the Dutch economist Van der Zwan was quite pessimistic with regard to the socio-cultural integration of Turks and Moroccans. He claimed that two-thirds of them were not well integrated socially or culturally and were quite distant from the Dutch culture, despite the fact these immigrants had settled in the Netherlands for more than half a century and almost all their offspring were/are born there. Van der Zwan also added that many of these people were exposed to the 'temptations of Western society (such as alcohol and drugs) without possessing the behavioural control mechanisms of that society' (Musterd 2003: 634).

This deviant behaviour is relatively higher among young Moroccans as reflected in higher crime rates (Engbersen et al. 2007). The gap in socio-cultural integration of immigrants from non-Western countries such as Morocco, Turkey and Ghana among others could be explained by the lack of Dutch language skills of most first-generation immigrants. To deal with this, the Dutch government introduced a targeted

integration policy in 2006. The implementation of this integration policy has been delegated to the municipalities which have launched integration projects, mainly focused on learning the Dutch language, run by local centres. In the Hague, , for example, the running of such a social integration project (*inburgeringstraject*) is housed in a building on Calandstraat which adjoins both the Transvaal and ‘Schilderwijk’ neighbourhoods where the highest concentrations of non-Western immigrants in the city can be found. In September 2011, some eight hundred migrants, who were living on welfare benefits had to enrol in this integration project or otherwise would have lost the right to these benefits (www.nu.nl).

Table 4.2.2: Ghanaian population (first-generation male and female) in some selected cities of the Netherlands, 2005-2011

Year	Total	City									
		The Netherlands		Amsterdam		The Hague		Almere		Rotterdam	
		M	F	M	F	M	F	M	F	M	F
2005	11,977	6,195	5,782	3,287	3,245	789	725	292	248	332	294
2006	12,223	6,168	6,055	3,253	3,409	775	726	307	268	304	292
2007	12,102	6,015	6,087	3,154	3,398	710	687	299	290	292	275
2008	11,907	5,905	6,002	3,061	3,351	660	638	308	298	297	264
2009	12,159	5,991	6,168	3,115	3,436	659	646	316	320	302	270
2010	12,988	6,453	6,535	3,452	3,720	685	673	338	339	299	281
2011	13,254	6,525	6,729	3,523	3,842	674	687	354	343	305	283

Source: Extract from CBS/ Statline, The Hague/Heerlen: 31-07-2012.

4.3 Labour Market Participation of the First-generation Ghanaian Immigrants

This section provides a brief overview of employment levels of non-Western migrants. Employment levels mean the numbers and the rate of participation in the job market. This definition includes any form of gainful employment both ‘blue’ collar and ‘white’ collar jobs and self-employment as well but excludes any informal economic activity. The self-employment activities of the first-generation Ghanaians are discussed later in the chapter.

We firstly describe the wage employment levels of the non-Western immigrants in the Netherlands including Ghanaians. Non-Western immigrants including Ghanaians are the worst positioned in the labour market of the Netherlands. In other words, the rate of unemployment among non-Western migrants in the Netherlands is higher than the natives and much higher in times of economic recession (CBS 2012).

Since 2008, the Netherlands has undergone a new wave of recession and non-Western migrants have their labour market position adversely affected. This development is characterised by ups and downs, suggesting that the labour market position of the non-Western immigrants is highly sensitive to swings in the economic cycle (see Beckers 2010; see CBS 2012; Kloosterman 2013). In 2012, the Dutch Central Bureau of Statistics investigated the wage employment situation among the four major non-Western migrants in the Netherlands (Turks, Moroccans, Surinamese, and Antilleans). The unemployment rate among the Moroccans turned out to be the highest at 20 per cent, followed by Turks and Antilleans each at 15 per cent (CBS 2012).

Apart from the four major non-Western migrants in the Netherlands, all other migrants from less-developed countries are grouped under 'other non-Western' and this category includes Ghanaians. The unemployment rate of the non-Western migrants in 2012 is about 14 per cent (see CBS 2012). This is a higher labour participation rate than that of the 'guest' workers (see *ibid.*);). The Ghanaian immigrants' insertion into the Dutch economy came after 1990 when the service industry was booming. Most of them have been employed in the cleaning, hotel and catering and horticultural services (see Choenni 2002:20), where working conditions were, arguably, a bit better than in the heavy manufacturing industries in the 1960s and 1970s where guest workers were recruited to work. In relation to other immigrant groups, Ghanaian immigrants in the Netherlands are known to have a relatively better labour market position (ACB Kenniscentrum 2011; CBS 2012). A Ghanaian immigrant in Amsterdam, for example, might be formally unemployed but the same person might be gainfully employed in the informal taxi service (known as '*kabo kabo*') and house cleaning. It is estimated that about 11 per cent of Ghanaian immigrants between the ages of 15 and 65 live on benefits (see ACB Kenniscentrum 2011), with more than half of these people on welfare benefit (WWB uitkering) and the rest on unemployment benefit (WW-uitkering). These figures seem quite high considering the fact that, eleven years ago, experts on Ghanaian migrants concluded that Ghanaians were rarely jobless in the Netherlands. In addition, the size of the total Ghanaian population in the Netherlands and the fact that most of first-generation Ghanaian immigrants are said to be in their prime working years make the joblessness among Ghanaian immigrants in the Netherlands quite noticeable (see Choenni 2002: 23).

More recent information about the unemployment levels in the Netherlands indicates that, nationally, the number of people on welfare benefits aged 55+ increased by 20 per cent from 68,000 in October 2011 to 81,000 in November 2012. The same information shows that 70 per cent of the 55+ years had not been re-employed after a year on unemployment benefit. Half of the 30 per cent who were re-employed had temporary jobs (de Telegraaf 2012). I have included this information as a reminder because it is more likely that, in an economic downturn, that, non-Western immigrants will be more affected by unemployment than Western immigrants and the native population (Kloosterman 2013). Evidently, in

2012, the rate of unemployment among non-Western immigrants was 15.5 per cent, while it was 5 per cent for the native Dutch (see CBS 2012). It is more probable that a portion of first-generation Ghanaian immigrants were aged over 55 (see Choenni 2002) considering their ages of migration and the number of years that they have lived in the Netherlands.

Generally, many first-generation Ghanaian immigrants in this context are not dissimilar from the 'guest' workers because most of them are employed in low-skilled jobs and are consequently found in the lower stratum of the Dutch labour market, despite the fact that most of first-generation Ghanaians are better educated. Dagevos (1998) concludes in his dissertation that ethnic minority workers are generally restricted in their mobility because they have unfavourable labour market characteristics and because they work in less favourable segments of labour organisations.

Although most first-generation Ghanaian immigrants are found in unskilled jobs despite being better educated, my own observation was that some of them had upgraded their qualifications since they arrived in the Netherlands and are now employed at banks, hospitals, government institutions and consultancy firms. Besides that, in 2007, 30 Ghanaian skilled workers (*kennismigrants*) from Ghana were also given temporary visas to work in the Netherlands (see CBS 2007). The examples set by the few Ghanaians are clear indications that Ghanaians have a better chance to diversify into other sectors of the Dutch economy provided they improve their Dutch language proficiency and upgrade their educational qualifications here in the Netherlands. The overall contention, however, is that non-Western migrant minorities are specifically subjected to long-term unemployment due to declining opportunities in the regular labour market and in sectors where the production is less labour intensive.

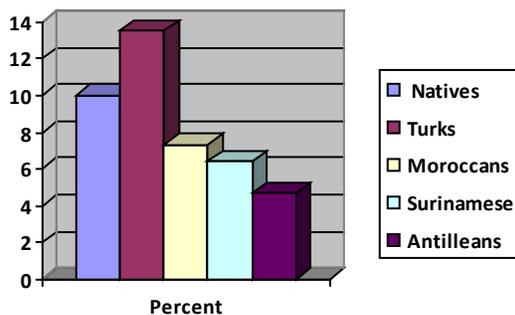


The office of a cleaning company run by a Ghanaian entrepreneur

4.4 Self-Employment among non-Western First-generation Immigrants in the Netherlands

According to Kloosterman (see 2000), migrants may be pushed towards entrepreneurship as they face difficulties of getting a (proper) job which may be due to lack of overall demand, lack of acknowledged educational qualifications, lack of access to relevant social networks, and, in cases, due to discrimination. Some first-generation Moroccan and Turkish immigrants started their own businesses as early as 1986 (see van den Tillaart 2001:117). Most of the first-generation immigrants started their businesses in wholesale, retail and hotel and catering industry. Although the hotel and catering industry is still popular, the percentage has declined considerably from 23 per cent to 17 per cent in 2000 and 2007 respectively (see EIM 2011). Over a period of twenty years the number of non-Western first-generation entrepreneurs quadrupled from 14,860 to 57,105 (see van den Tillaart 2007). Since a significant number of non-Western first-generation immigrants became self-employed, the rate of self-employment also rose within the same period. The rate of self-employment, which is defined as the share of self-employed of the total labour force, is higher for Turks, for example, compared to native Dutch (see figure 4.4 below). Evidently, however, the share is considerably lower for other major ethnic non-Western immigrant groups.

Figure 4.4: Share of self-employment as part of the Dutch total labour force (2007)



Source: Van den Tillaart 2007/ SCP Rapport 2007.

Besides the four major immigrant groups that are shown in figure 4.4 to be entrepreneurial, Ghanaians, Egyptians and Pakistanis, Iraqis and Afghans are also quite entrepreneurial (see Choenni 1997; see van den Tillaart 2007). In 2003, for example, 3 per cent of first-generation Ghanaian immigrants were known to be entrepreneurs (WODC/CBS 2005). Although there is no recent information about the number of Ghanaian immigrant entrepreneurs in the Netherlands, Van den Tillaart (see 2007) mentioned that first-generation Ghanaians own more than 500 businesses and, surprisingly, over 300 Ghanaian businesses for second-generation Ghanaians. These numbers for both generations are relatively small compared to either the Turks or the Moroccans. Totalling about 4 per cent of the entire Ghanaian immigrant population in the Netherlands, this shows that the Ghanaian immigrants have also become part of the self-employed population in the Netherlands. The different percentage figures shown for the major non-Western immigrant groups obviously indicate that the rate of participation in entrepreneurship differs greatly between the various immigrant populations (see Kloosterman 2000), as the sizes of immigrant populations of different groups also differ. Despite the high self-employment rate among non-Western immigrants in recent years, the failure rate is also high relative to the native entrepreneurs in the Netherlands. A comparison of the survival rates of businesses among all entrepreneurs who started their businesses in 2002 indicate that 62 per cent of the native entrepreneurs' businesses, 44 per cent of Western entrepreneurs and 38 per cent of those for non-Western immigrants still existed in 2006 (see Jacobs 2012; see Kourtit and Nijkamp 2012).

4.4.1 Non-Western immigrant businesses in the four major cities of the Netherlands

The section on the clustering of non-Western migrants in the Netherlands shows that most of them are found in the four major cities, namely Amsterdam, Rotterdam, The Hague and Utrecht⁵. Research in the

Netherlands also shows that these four major cities have the largest share of all non-Western immigrant businesses (43 per cent) with Amsterdam (19 per cent), Rotterdam (11 per cent), The Hague (10 per cent) and Utrecht (3 per cent) (see EIM 2004; see Van den Tillaaart 2007). According to the concept of mixed embeddedness, the size of the market (demand for a product or service) and residential distribution of the immigrant population affect the opportunity structure (see Kloosterman et al. 1999; see Kloosterman and Rath 2001).

In other words, the geographic concentration of non-Western immigrants in large urban centres and their response to specific demands for ethnic products and services by their own ethnic or socio-cultural groups have enabled several immigrant businesses to spring up, especially in urban areas. It shows that an immigrant population density is crucial for the emergence and development of immigrant businesses. A concentration neighbourhood is, therefore, advantageous to the development and establishment of ethnic entrepreneurship and the establishment of ethnic labour niches as Waldinger (see 1996) and Kloosterman & Van der Leun (see 1999) assert. It seems then that cities with a large immigrant population are more likely to create favourable opportunity structures, at least for immigrants for both wage and self-employment.

To promote immigrant entrepreneurship in a high concentration neighbourhood and to try to reduce unemployment and to fight poverty, the local governments of the major cities in the Randstad embarked on city renewal projects in these neighbourhoods. For example Dutch newspaper 'Het Parool' (2004) called this policy 'the ethnic neighbourhood attraction'. Poverty-affected neighbourhoods disappear by themselves. A few examples of such concentration neighbourhoods in Amsterdam are the nineteenth-century neighbourhood De Pijp in which the Ferdinand Bolstraat is located, the city centre, post-war high-rise neighbourhoods (see Kloosterman et al. 1999) and the neighbourhood in Amsterdam South-East, popularly known as 'Bijlmermeer'. The 'Schilderwijk' and Transvaal neighbourhoods of The Hague have also been renovated.

In addition, municipal authorities in these cities have provided extra stimulus in the form of 'BBZ regeling' (Besluit bijstandverlening Zelfstandigen'35). This incentive scheme states that if someone who receives welfare benefit (WWB uitkering) decides to start a business, he or she can qualify for a special subsidy to finance the start-up. In general, only a small number of entrepreneurs use this incentive to finance their businesses. Most entrepreneurs do not use it at all (see Wolff and Rath 2000; REWIN 2004; see Rusinovic 2006). The local governments' involvement in renewing immigrant concentrated neighbourhoods in the various cities which are derelict for immigrant entrepreneurship reflects the attention and the importance the state and local institutions attach to promoting immigrant entrepreneurship (see Kloosterman et al. 1999; see Kloosterman and Rath 2001; see Kloosterman 2010).

In the next section, I examine the sectors in which first-generation non-Western immigrants in the Netherlands set up businesses.

4.4.2 First-generation immigrant entrepreneurs and business sectors

First-generation non-Western immigrant groups are known to have set up their own businesses in different sectors of the Dutch economy. Table 4.4.2 shows that, in 2007, 49 per cent of all the businesses of first-generation non-Western immigrant entrepreneurs were clustered in the trade and catering sector. Other research findings have confirmed the dominance of this business sector among first-generation non-Western immigrant entrepreneurs (Wolff and Rath 2000; ING Bank 2005; Rusinovic 2006). Researchers have, however, drawn different conclusions regarding the choice of this sector.

The first conclusion is that the ethnic market orientation states that these entrepreneurs are only focused on their ethnic market which enables them to satisfy the needs of their community (Wolff and Rath 2000). The other conclusion is that the choice for the ethnic market sector somehow has to do with business convenience orientation which states that an immigrant's choice for entrepreneurship is heavily influenced by convenience and business-like character. New businesses could be relatively less formal and require no big investment (*ibid*). Hence, an immigrant's decision to establish a business for the ethnic market offers implicit satisfaction possibly beyond an economic motive.

It could, however, be deduced from the same table and other research findings that first-generation non-Western immigrant entrepreneurs are gradually leaving this sector and are establishing businesses in other sectors, especially into producer services which, according to Esping-Andersen (1999: 5 in Rusinovic 2006: 23), include 'finance, insurance, real estate and business related professional services such as marketing, accounting, consulting, engineering or design, most of which require a high quotient of technical professional and managerial jobs' (see Kloosterman and Rath 2003; Dagevos and Gesthuizen 2005; Rusinovic 2006; Nijkamp et al. 2009; Sahin 2012).

Table 4.4.2: Sectoral distribution among the first-generation non-Western migrants in 2007 (in %)

Sectors	2007
Building Industry	7
Trade/ reparation	24
Catering Industry	25

Logistics/ communication	6
Financial services	2
Business services	16
Other services	21
Total	100

Source: Schutjens 2013:10

The following section specifically discusses first-generation Ghanaian entrepreneurs and the sectors in which they have inserted their businesses.

4.4.3 First-generation Ghanaian entrepreneurship and business sectors.

As described in Chapter 3, Ghanaian migration to the Netherlands dates back to the 1960s. However, the visible wave of Ghanaians to the Netherlands took place after the 1980s when Ghana's domestic socio-economic problems were compounded by expulsion of about one million Ghanaian migrants from Nigeria. This forced many young Ghanaians to search for greener pastures in far-off countries (see Nimako 2000). Many young Ghanaians in the 1990s in particular decided to migrate to the Netherlands because the country was then experiencing economic prosperity (see Kloosterman and Rath 2003). There were plenty of low-skilled and high-skilled jobs in the service sector of the Dutch economy which benefitted most of the Ghanaian immigrants. However, many of them are known to possess pre-migration high human capital and they had to accept jobs in the lower stratum of the Dutch labour market because of their Dutch language deficiency as well as the low value perception associated with their pre-migration educational qualifications, skills and job experiences (see Choenni 2002).

Neither should it be forgotten that Ghanaian migration to the Netherlands is a rather recent phenomenon, quite distinct from the traditional immigrants such as the Turkish and the Moroccans and hence, might have been exposed to a different opportunity structure. Apart from the fact that most of them were gainfully employed as cleaners and factory hands, it became evident that a few of these Ghanaian immigrants became self-employed (see Choenni 1997). It is estimated that there were more than 800 first-generation Ghanaian entrepreneurs and businesses involving both first and second generation Ghanaian immigrants in the Netherlands by 2005 (see Tillaart 2007).

Some of first-generation Ghanaian immigrants also established businesses in the same traditional sectors as the 'guest' workers predominantly serving the Ghanaian ethnic niche market (see Choenni 2002: 21). Since most first-generation Ghanaians in the 1990s faced a different opportunity structure upon their

arrival in the Netherlands, given the abundance of opportunities for businesses in the service sector, it is highly probable that the first-generation Ghanaian entrepreneurs set up more businesses in other sectors than in the traditional sector. The likelihood of this is substantiated by the empirical data and findings in the next section and subsequent chapters. The next section describes the profile of the first-generation Ghanaian entrepreneurs in the Netherlands.



A small shop run by a Ghanaian entrepreneur selling African products

4.5 The Profile of First-generation Ghanaian Entrepreneurs in the Netherlands

This study seeks to analyse the characteristics of first-generation Ghanaian immigrant entrepreneurs from various cities in the Netherlands and these include age, gender marital status, education (both formal and informal), skills and competencies and work experience. These are concrete attributes which facilitate self-employment (Sanders and Nee 1996; see Unger et al. 2011; see Jacobs 2012). An examination of first-generation Ghanaian entrepreneurs in Table 4.5.1 shows that 83 per cent are aged between 40 and 59. This result can be explained by the need to accumulate enough social and physical capital as well as

experience before being able to start a business. With respect to gender 67 per cent are male and 33 per cent female. More than 58 per cent of Ghanaian entrepreneurs are married. With respect to formal education, about 30 per cent had basic education. Furthermore, more than 40 per cent continued on to high school, while about 4 per cent had lower vocational education. Of the first-generation Ghanaian entrepreneurs 13 per cent had trained to higher vocational education level and almost 12 per cent had university education. Something else I wanted to know was whether first-generation Ghanaian entrepreneurs had reached their highest level of education in Ghana or in the Netherlands. Table 4.5.1 also shows that 86 per cent of these entrepreneurs received their formal education in Ghana, with 11 per cent doing so in the Netherlands and 'other', which means they gained their highest education qualification outside Ghana but not in the Netherlands (3 per cent). The table also shows that 1 per cent of the respondents had 'other' education which means teaching and nursing.

The first generation definition (see CBS 1999) means that all the Ghanaian immigrant entrepreneurs were born and raised in Ghana. Taking into consideration the year of arrival in the Netherlands, more than half of the entrepreneurs (52 per cent) came to the Netherlands between 1981 and 1989, followed by over 40 per cent between 1990 and 1999. The table further shows that only 6 per cent migrated to the Netherlands between 2000 and 2009 and a negligible 1 per cent came to the Netherlands before 1980.

More than 90 per cent of the first-generation Ghanaian entrepreneurs migrated to the Netherlands over a period of two decades. As I wrote in chapter three, this period witnessed the intensification of Ghanaian migration to the Netherlands due to push factors such as expulsion of many Ghanaians migrants from Nigeria, severe drought and grave mismanagement of the Ghanaian economy in the 1980s. Ghanaians were also pulled to the attractive and booming Dutch economy in the 1990s which made the Netherlands one of the most lucrative destinations for migrants from less-developed nations (see Kloosterman and Rath 2003). As a result, the Ghanaian population in the Netherlands increased from 9,385 in 1993 to 21,922 in 2012 (see CBS 1993, 2012). Hence, in a period of twenty years, the number of both first and second-generation Ghanaian immigrants in the Netherlands has increased by more than 233 per cent.

With regard to Dutch language proficiency 32 per cent speak Dutch fluently, 52 per cent have a good 'spoken' level, while about 16 per cent has poor Dutch language skills, that is, they cannot speak Dutch at all. The good level of 'spoken' Dutch implies that they are able to understand and speak Dutch to a certain level but find it difficult to write. Although it is difficult to measure the levels of Dutch proficiency among these respondents, the level of spoken Dutch and the grammar they use are variables in the determination of their level of Dutch proficiency.

It can be said that most of the Ghanaian immigrants are able to speak Dutch through informal contacts, such as learning from their colleagues at their work places, from the streets of the cities in which they live and most probably due to the length of their residence in the Netherlands. As the table also shows, 51 per

cent of the respondents have acquired computer skill training that is necessary for their business, whereas 39 per cent are illiterate as far as computer skills are concerned. Less than a quarter (23 per cent) has almost no knowledge about the use of computers.

Table 4.5.1: Personal characteristics of first-generation Ghanaian entrepreneurs

	N (Total=84)	Percentage
Age		
30-39	9	11
40-49	22	26
50-59	48	57
60-69	5	6
Gender		
Male	56	67
Female	28	33
Marital status		
Single	22	26
Married	49	58
Partner	13	16
Time of arrival		
Before 1980	1	1
1980-1989	44	52
1990-1999	34	41
2000-2009	5	6
Level of education		
Elementary school	25	30
High school	34	40
Lower vocational education	3	4
Higher vocational education	11	13
University	10	12
Other	1	1
Place of highest education		
Ghana	72	86
The Netherlands	9	11
Other	3	3
Proficiency Dutch		

Poor	13	16
Good spoken level	44	52
Fluent	27	32
Computer skills		
Yes	51	61
No	33	39

Source: Research data

Motivation and driving force for entrepreneurship

In order to assess the motivation for first-generation Ghanaians to undertake entrepreneurship, I examine their economic position prior to self-employment. With respect to pre-migration business experience, Table 4.5.2 shows that 44 per cent of the research population were engaged in some form of business-related activities in Ghana. Hence, it could be adduced that more than 44 per cent of the sample population chose to be self-employed after migration, either because they were unemployed or saw the opportunity of the enabling economic environment in the Netherlands in the 1990s. As shown in Table 4.5.2, the majority of them (74 per cent) were employed as wage earners while 26 per cent was unemployed. The general observation is that unemployment is the main cause of self-employment among many immigrants (see Kloosterman 2000).

The reasons first-generation Ghanaian immigrants in the sample gave for becoming entrepreneurs include unemployment and independence. Although 33 per cent of first-generation Ghanaian immigrants that became entrepreneurs were unemployed, they also mentioned that self-employment enabled them to become their own bosses. The difference between the post-migration labour position and the motivation for self-employment figures is attributed to the desire of some of these Ghanaian immigrants to take their economic life into their own hands. In other words, although some of first-generation Ghanaian immigrants who became unemployed had opportunities to be re-employed as wage earners, they nevertheless decided to become self-employed instead because of the desire to be independent. In addition, more than 50 per cent said they decided to start their own business because they saw the opportunity to succeed and to become their own bosses as well, which enables them to have the latitude and flexibility in making decisions which affect their lives. It appears that the motivation of extra income alone is not an important reason to become an entrepreneur (14 per cent).

Regarding other factors such as capital sources it is clear that first-generation Ghanaian entrepreneurs received a considerable amount of funding from their family and friends (44 per cent), though 45 per cent used their own savings (private means) to set up their businesses. Fewer than 10 per cent received financial capital from the banks. It can also be seen from the Table that 67 per cent of the Ghanaian

entrepreneurs were aware of the existence of municipal and local agencies which have been established to help nascent entrepreneurs with business advice and training, access to formal financing from banks and other financial institutions and hiring of qualified personnel. Although, (N=56) respondents knew about the existence of formal institutions and their services, only (N= 34) of these respondents were assisted by these formal institutions.

First-generation Ghanaian entrepreneurs have relied heavily on their informal social networks in many ways to start their businesses. These social networks consist of family members, friends and ethnic organisations (hometown associations and churches) and these are grouped under ‘others’. With respect to business creation, 33 per cent were assisted by the members in their social networks. The table also shows that the respondents relied on 88 per cent of their social networks to find workers for their businesses.

Table 4.5.2: Motivation and driving forces of first-generation Ghanaian entrepreneurs

	N (Total=84)	Percentage
Pre-migration business experience		
Yes	37	44
No	47	56
Post-migration labour		
Employed	62	74
Unemployed	22	26
Motivation/Driving force		
Pushed	22	26
Pulled	62	74

	N (Total=84)	Percentage
Non-financial (formal)		
Institutional Awareness		
Yes	56	67
No	28	33
Non-financial (formal)		
Formal contributions (N=56)		

Yes	34	61
No	22	39
Non-financial (informal)		
Business idea		
Other sources	28	33
Own idea	56	67
Non-financial (informal)		
Finding personnel		
Other sources	74	88
None	10	12
Financial assistance		
Formal institution(bank)	6	7
Friend&Family->Informal assistance	37	44
Both	3	4
Own capital	38	45

Source: Research data

Business Characteristics

Ghanaian businesses in this research are grouped into three sectors of activity. First, the traditional sector which consists of retail and wholesale of exotic food and meat products from Ghana, locally made tie and dye wax prints and sandals, art and handicraft items. Second, the personal sector which includes the barber shops, hairdressing salons, crèche, travel agencies, catering services, cleaning services, folder and flyer distribution services, removal of household goods, and money remittance services and third, the producer sector businesses involve, casual employment agencies ('uitzendbureaus'), shipping services, flyer and folder financial services, consultancies and ICT services. These three sectors are grouped under three types of business opportunity namely: low-skilled stagnating activities, servile activities and cognitive-cultural activities respectively (see Scott 2008, 2012; Kloosterman et al. forthcoming) which correspond with the vacancy-chain openings, post-industrial low-skilled openings and post-industrial high-skilled openings of the mixed embeddedness model (see Kloosterman et al. 1999, see Kloosterman 2000; see Kloosterman 2010).

The next table (4.5.3) shows that, of the 84 businesses that were sampled, 33 per cent run a business in the retail services, 54 per cent run a business in the personal services and 13 per cent set up a business in the producer services. The ownership of Ghanaian businesses is classified under sole proprietorship (74 per

cent), family owned (19 per cent) and partnership (7 per cent). It is also read that 19 per cent of the Ghanaian businesses are experiencing growth. Businesses which are stagnant and decreasing (64 per cent) and 17 per cent are inserted in sector(s) with high competition. With respect to the target market, 58 per cent of the businesses have their goods or services oriented towards the African community, 37 per cent is focused on the mainstream market, whereas 5 per cent has ethnic as well as mainstream markets as their target. Finally, it can be read from Table 4.5.3 as well that only 19 per cent of the Ghanaian entrepreneurs are members of formal enterprise-support associations.

Table 4.5.3: Business characteristics of first-generation Ghanaian entrepreneurs

Type of opportunity	Sectors of activity	N	Percentage
Low-skilled stagnating			
	Retail African (food) products	19	23
	Other Retail	6	7
	Other	3	4
	Total	28	33
Servile activities			
	Hair/beauty salon	7	8
	Travel services	8	10
	Catering	3	4
	Distribution of flyers	11	13
	Cleaning	4	5
	Day care	1	1
	Money transfer	2	2
	Removal household goods	2	2
	Other	7	8
	Total	45	54
C.-C. (Cognitive-Cultural) activities			
	B2B: among which IT, financial, shipping services	10	12
	Other	1	1
	Total	11	13

	N (Total=84)	Percentage
Sector prospects		
Growing	16	19
Stagnant/decreasing	54	64
High competition	14	17
Proprietorship		

Sole proprietorship	62	74
Family owned	16	19
Partnership	6	7
Market orientation		
Mainly ethnic	24	29
Middleman	3	4
Mainstream	28	33
Niche	29	34
Membership of Dutch Business Association		
Yes	16	19
No	68	81

Source: Research data

Evaluation of the Ghanaian Business Characteristics

Surprisingly, between 2001 and 2012, first-generation Ghanaian entrepreneurs set up more businesses in the personal and producer services than retail services. The first-generation immigrants in the Netherlands have generally become active in other sectors, among which the business-to-business sector or producer services (Van den Tillaart and Poutsma 1998; see Kloosterman and Rath 2003; see Dagevos and Gesthuizen 2005; see Rusinovic 2006; see Nijkamp, Sahin and Baycan-Levent 2009 see Sahin 2012). First-generation Ghanaian entrepreneurs are also shifting away from the traditional retail services into other sectors as shown in the research data. This can be explained by the emergence of new activities in the post-industrial era where services provision has become predominant (see Kloosterman 2000; 2010).

It is important to know why first-generation Ghanaian immigrants started businesses in the Netherlands from the early 1990s onwards. First, the Ghanaian population in the Netherlands has increased quite rapidly in two decades (see CBS1993 & 2012). This increase in the Ghanaian population in the Netherlands resulted in Ghanaians starting businesses mainly in the retail of Ghanaian imported food products and also businesses in shipping because it became clear that there was at least an ethnic market for some cultural products such as exotic food items and music and movie products imported from Ghana as well as for the shipment of used automobiles from the Netherlands to Ghana. This market, which Ward (1987a) describes as an ethnic market, becomes a sort of protected space in which ethnic entrepreneurs from a specific community seem to enjoy immunity from all other competitors outside that community. This finding can be corroborated with a whole host of studies of immigrant entrepreneurship (Light 1972;

Aldrich et al. 1985; see Waldinger et al. 1990; see Jones et al. 2000; Kloosterman 2001; see Rusinovic 2006; see Jacobs 2012, see Sahin 2012).

Although the ethnic market can have its advantages and give immigrants the latitude to become entrepreneurs with a variety of products and services for their own communities, it is often stated that the growth potential is limited as the number of customers is relatively small. More particularly, when similar businesses are located in the same street, it usually leads to fierce competition from new and similar business entrants, resulting in dwindling or almost no profits (see Kloosterman et al. 1999; see Jones et al. 2000 see Rusinovic 2006; see Kloosterman 2010). A few years later, first-generation Ghanaian immigrants started travel agencies, money remittance agencies, cleaning companies, crèches, temping agencies (uitzendbureaus) and many other services to cater for the needs of both the ethnic and the mainstream markets.

A few of these first-generation Ghanaian entrepreneurs saw that there were/are potential clients for their services or products far larger than and beyond their ethnic market. These entrepreneurs sell their ethnic products or services to both ethnic and mainstream customers/clients and these entrepreneurs are mostly inserted in the 'middleman' markets (see Engelen 2001; see Rusinovic 2006). A few of these Ghanaian entrepreneurs serve the mainstream market with non-ethnic products or services. According to Jones, Barrett and McEvoy (see 2000:42) immigrants that are active in mainstream market mainly serve non-ethnic clientele with non-ethnic products, such as cigarettes or general household goods or offer services to a non-ethnic clientele. These entrepreneurs cater for the needs of the broader market (ibid.; Morokvasic 1999). Examples of Ghanaian businesses in this case, which cater for the mainstream clientele are the retail trade in alcoholic and non-alcoholic beverages, the sale of mobile phones and cards and internet services, ICT services (software installations, internet connections, computer programming and hardware repairs), employment agencies, cleaning services and crèches. It is evident from the table that the Ghanaian self-employment activities have become evident in the Netherlands with the increase in the Ghanaian immigrant population.

The ownership structure of the Ghanaian businesses has shown that the majority of the businesses are sole proprietorships. This finding concurs with earlier research findings which indicate that a one-person business is the most legal form of business formation among immigrants in the Netherlands (see EIM 2004; see Rusinovic 2006). The high concentration of Ghanaian businesses in sole-proprietorship illustrates that Ghanaian business owners have decided not to pool financial resources together for partnership, probably to avoid potential future misunderstandings. It could also mean that Ghanaian entrepreneurs prefer to establish small businesses which they can manage effectively.

Our data on Ghanaian entrepreneurs has shown that almost none of these entrepreneurs join any business associations. Interestingly, it is stated that immigrant entrepreneurs are generally less inclined than native

entrepreneurs to become members of storekeepers' associations, trade or other professional organisations (see EIM 2004; Ministerie van Economische Zaken 2005; see Rusinovic 2006). Immigrant entrepreneurs are usually embedded in their own groups because of the critical role these groups play in the setting up and the running of their businesses.

Transnational activities

In this final section, I focus on the transnational activities of the entrepreneurs. This part of the business characteristics of the Ghanaian entrepreneurs illustrates their transnational involvement with Ghana, their country of origin. It is deduced from Table 4.5.4. that 49 per cent of the respondents have transnational business links with Ghana. This finding is in line with Nkrumah's (2016) study on Ghanaian entrepreneurs in Canada. As the table further indicates, the nature of transnational activities in which the entrepreneurs are involved differs. For the forty-one respondents who have transnational business ties with Ghana, 34 per cent are involved with business investments, another 34 per cent procure their business products from Ghana and 32 per cent have Ghana as the destination market for their goods. The table also shows that 51 per cent Ghanaian entrepreneurs in the Netherlands are not transnationally involved with Ghana. Reasons for the entrepreneurs to become transnationally involved with Ghana are, first and foremost, economic: products from Ghana are bought at relatively cheaper prices and generate profit when sold in the Netherlands (Cf. Nkrumah 2016). The goods which are bought from the Netherlands to be sold on the Ghanaian market are of a higher quality than those imported from China and therefore attract better prices. The second reason is a remigration strategy. A sizable number of these entrepreneurs want to migrate back to Ghana when they enter middle or old age. Hence, they have made business investments in Ghana which would enable them to remain in business after remigration.

Table 4.5.4: Ghanaian entrepreneurs' transnational business links with Ghana

	N	Percentage
Source of supply	14	17
Market	13	15
Business investments	14	17
None	43	51
Total	84	100

Source: Research data

4.6 Conclusion

Based on the information in this chapter it is clear that Ghanaians, as well as other non-Western immigrants in the Netherlands, such as the Turks, Moroccans, Surinamese and Antilleans are spatially concentrated in the large cities of the Randstad, namely Amsterdam, The Hague, Rotterdam and Utrecht. Surprisingly, it is also evident that Almere, though a smaller city, has attracted more Ghanaian, Surinamese and Antillean/Aruban immigrants than Utrecht, partly due to its proximity to Amsterdam and its modernity and elaborate transportation network. An examination of the labour market position of the first-generation Ghanaians and the 'guest' workers from Turkey and Morocco reveals that Ghanaians have a relatively higher labour market position. However, both Ghanaians and the 'guest' workers are employed in the lower stratum of the Dutch labour market where blue collar jobs of construction, cleaning and other unskilled jobs are predominant. Notwithstanding this, a few first-generation Ghanaian immigrants are known to be employed as professionals and civil servants in certain sectors of the Dutch labour market due to their high level of education.

Quite a few non-Western immigrants from Turkey, Morocco, China, Ghana and many other countries of origin settled in the Netherlands are known to be self-employed. First-generation immigrant entrepreneurs are, typically, clustered in the traditional sectors of retail trading, wholesaling and catering. Many researchers, however, have concluded that the number of first-generation non-Western immigrant entrepreneurs in the traditional sectors is fast decreasing, since some of them are gradually shifting to the personal and business services. This shift to new sectors of the Dutch economy has been facilitated by the shifts in the opportunity structure that emerged in the 1990s when the Dutch economy boomed. The post-industrial low-skilled and high-skilled markets which emerged, promoted opportunities for non-Western immigrants to start businesses which demanded low or high levels of skills and know-how to start and operate.

Most of the first-generation Ghanaian entrepreneurs possessed a high level of human capital. They became self-employed because they identified opportunities in the sectors in which their businesses are inserted. With this background information regarding the Dutch economic boom and concomitant opportunity structures which emerged, it is yet to be discovered in the subsequent chapters whether first-generation Ghanaian entrepreneurs utilised the opportunity structure in the post-industrial era to set up their own businesses. Besides this, the Ghanaian entrepreneurs have been engaged with their motherland Ghana in diverse ways, namely as a source of supply for the products they sell in the Netherlands, as a market for some businesses and also as a place for business investments. In the next chapter, chapter 5, I describe the supply side of the concept of mixed embeddedness in terms of the human capital, financial capital and social capital resources which first-generation Ghanaian immigrants have to possess to enable

them to set up businesses in the Netherlands. The same chapter includes an assessment of the contribution of the transnational opportunity structure on the Ghanaian businesses set up in the Netherlands.

5. The Resources of First-generation Ghanaian Entrepreneurs in the Netherlands

5.1 Introduction

Bernard, the owner of a travel agency in The Hague has lived in the Netherlands for 30 years. He hails from Bekwai in the Ashanti region of Ghana. Bernard was 52 years old at the time of the interview. He has 16 years of formal education and holds an HND (Accounting) Diploma from Kumasi Polytechnic in Ghana. In 1980, Bernard migrated to the Netherlands. Prior to his migration, he worked with the Ghana Cocoa Board as an assistant accountant for five years. He is well versed in the Dutch language, both spoken and written. Bernard is also computer-literate and has all the relevant skills for his business. In 1991 he started a joint-venture business in shipping with his elder brother Agyemang in The Hague which went bankrupt after five years. With an initial capital of 12,000 euros from his own savings Bernard went into a partnership with Kwame, the owner of another travel agency in Amsterdam, in 1997. Later on, he borrowed an undisclosed amount of money from a friend to help meet the financial needs of his business. His travel business has three employees, all of which are Ghanaian immigrants. One of these employees is a friend, while the other two were employed through the Centre for Work and Income (*Centrum voor Werk en Inkomen*). By doing this Bernard has helped to reduce unemployment in the Dutch labour market. The business is open on a daily basis from 9 in the morning until 5 in the evening, 6 days in the week. His business, which sells air travel tickets and ship's cargo initially, only targeted the Ghanaian market in the Netherlands. According to Bernard, it was easy and cost-effective to inform fellow Ghanaians about his business activities through ethnic associations, churches and by word of mouth. Initially no other form of advertising, for example local radio or television was used. With the initial Ghanaian patronage of the ticket business, his travel agency in The Hague, as well as that of his partner in Amsterdam, has now attracted clients outside the Ghanaian community. They sell tickets to Nigerians, Cameroonians and other African immigrants living in the Netherlands. Bernard disclosed during the interview that the other African clients got to know about his business through their Ghanaian friends and acquaintances. Bernard's travel agency is steadily growing, thanks to growth of their client base. Since 2004 it has partnered an air ticket agency in Accra, the capital of Ghana, to help Ghanaians who have a visa to travel to the Netherlands to buy their plane tickets from there. This partnership became necessary when their company saw that the laws concerning immigration to the Netherlands stipulated that foreigners, particularly those from less-developed countries, who have to travel to the Netherlands and to

stay for more than three months need to have a their temporary residence permit ('MVV') from the Netherlands embassies overseas. Some Ghanaian clients who came to their offices in Amsterdam and The Hague wanted a one-way ticket to travel to Ghana. Enquiries revealed that they were not sure if they should buy return tickets because their ability to come back to the Netherlands depended on passing the Dutch knowledge test ('Nederlandse kennis toets').

Since 2001 the annual turnover of the business in The Hague has been more than 300,000 euros. The company has also been making steady and satisfactory profits since the same year, though Bernard was unwilling to disclose the information for reasons of confidentiality. However, he did mention that the strong financial position of the business has enabled him to start a petroleum filling station in his home town which is managed by his elder brother. He believes that the petroleum filling station will be his strategic business for the future. He says that his travel agency is a socially responsible business because he often donates to orphanages in Ghana and to social development projects in his home town as well.

Bernard's story showcases how first-generation Ghanaian immigrants combine different forms of capital, namely human, financial and social capital, to exploit openings in the opportunity structure of the Netherlands to start their different kinds of business in the Netherlands. It also illustrates their involvement in transnational business activities beyond the borders of the Netherlands, particularly with their home country Ghana.

Human capital is defined as the possession of productivity-enhancing skills and knowledge (Becker 1964; Shane and Stuart 2002; Hsu 2007; Hallen 2008). It enables individuals to act in new ways (Coleman 1988). In other words, human capital enables the individual to adjust his/her behaviour to suit new and innovative ways and environments. Human capital has therefore been deemed to play an important role in the start-up and subsequent growth of entrepreneurial ventures (Sequeira and Rasheed 2004:87) as well as business longevity and profits (Bates 1994a, 1994b). Human Capital and entrepreneurship impact each other positively. Jansen et al.. (2003: 15) assert that individuals with high levels of human capital have a high probability of becoming entrepreneurs (see also Storey 1994; Light and God 2000).

A number of studies on immigrant entrepreneurship, which discuss the resources available to immigrant businesses, also deal with issues regarding their funding (see Waldinger et al. 1990; see Wolff and Rath 2000; Raijman and Tienda 2003; Kushnirovich and Heilbrunn 2008). Financial capital is critical for the start and the continuous existence of a business. It is needed to acquire business premises, furnishing the premises, hiring personnel, procuring products, installing computers and advertising products or services. Financial capital is also needed at a later stage of the business for expansion or diversification. In short, financial capital becomes the 'life blood' of the business without it making all other resources become redundant and ineffective. Financial sources could be informal or formal according to their relationship with the immigrant entrepreneur's close environment or official financial institutions.

Apart from human and financial capital, immigrants are extensively embedded in social networks which they actively use to start their businesses. Social capital is defined as, ‘the ability of members in social networks and other social structures to obtain benefits (see Portes 1998). Entrepreneurs are generally able to acquire scarce resources from their embeddedness in these social networks, which are either informal such as networks of friends, or formal such as business associations. Immigrant social embeddedness may extend beyond the border of the receiving country and especially to the home country. The cross border interconnections of immigrants in their socio-economic and political issues are termed transnationalism. Transnationalism refers to the social, economic, cultural, and political ties migrants maintain with their country of origin. Transnational networks thus connect the country of destination with the country of origin. An essential element is the multiplicity of involvements that trans-migrants maintain in both home and host societies (Basch et al. 1994:6). This chapter is descriptive in nature and shows, using empirical findings, how first-generation Ghanaian immigrants in the sample have used their human, financial and social capital to start their businesses in the Netherlands.

With respect to human capital (5.2) below, I will look at their educational qualifications in section 5.2.1, their Dutch language proficiency (section 5.2.2) and computer skills (section 5.2.3) as well as their pre-migration and post-migration experiences with regard to running a business. (sections 5.2.4 and 5.2.5 respectively). A brief overview of the literature on social embeddedness in relation to sources of financial capital is given in section 5.3 The sources of obtaining financial capital for their businesses are grouped into informal and formal and this is dealt with in 5.3.1. First, I describe the informal source of capital which the entrepreneurs acquired to assist them to start their businesses in section 5.3.2. This is followed by the formal source of capital in section 5.3.3. In the next part of the chapter, section 5.4 I continue to discuss social embeddedness by specifically looking at the kind of social networks which these entrepreneurs used to obtain non-financial resources to start and continue with their business. The kind of social capital which emerged as described is also grouped into formal (section 5.4.1) and informal (section 5.4.2) sources. Finally, the Ghanaian entrepreneurs’ social capital is also looked at transnationally to describe the economic engagements of the entrepreneurs in both the Netherlands and Ghana (section 5.5). The chapter concludes with a summary of the findings in section 5.6.

5.2 Human Capital

With respect to entrepreneurship, human capital can be seen in terms of concrete attributes like education level, experience, knowledge and skills (see Unger et al. 2011). In the following subsections, I describe how their educational qualifications, skills, and pre-migration and post-migration business experiences have helped in the setting up of their businesses.

5.2.1 Educational qualifications

Human capital theorists hypothesize that education is an investment that yields higher wage compensation (Mincer 1974; Honig 1997). The importance of education for an entrepreneur is underlined by the fact that it increases his/her stock of information and skills needed to pursue an entrepreneurial opportunity successfully. Immigrant entrepreneurs with high levels of educational attainment appear to have greater chances of business success (Birley and Ghaie 1992; see Bates 1994a, 1994b; Basu 1998). Education is both formal and informal. Formal education refers to the structured and pre-arranged educational system while, by contrast, informal education does not need regular curriculum, is not obligatory and lacks formal certification (www.dcadultliteracy.org). Formal education is thus engaged in for the express purpose of acquiring abilities and skills for the future activities. Informal education, on the other hand, is taken spontaneously with no conscious recognition of an educative purpose on the part of the individual or others influencing him/her. It is acquired through the process of socialisation with others or life-time experiences.

The first-generation Ghanaians who migrated to the Netherlands are said to be more formally educated compared to other first-generation non-Western migrant groups. Most of them were living in towns and urban areas in Ghana (see chapter 3). On the contrary, most of the ‘guest’ workers from Turkey and Morocco are known to have lower levels of formal education and were mostly recruited from the rural areas of both countries. Formal education has been said to increase the stock of information and skills needed for entrepreneurial activity. With this background, it is assumed that the rate of entrepreneurial development among first-generation Ghanaian immigrants is more likely to be relatively higher than among the ‘guest’ workers, particularly in businesses which require educational and training skills. It is therefore to be expected that first-generation Ghanaians are, in principle, better suited to set up businesses in the personal and producer services compared to their ‘guest’ worker counterparts.

The results of Table 5.2.1 indicate that all the respondents are formally educated. However, about 30 per cent of them only attended elementary school. A respondent disclosed that her basic education was sufficient for the business she had established. In 1996, Bea migrated to the Netherlands for family reunion. Since her arrival, her family of four has lived in the Amsterdam ‘Bijlmermeer’. While in Ghana, she received 10 years elementary school education. After schooling, her mother employed her in the family’s indigenous Ghanaian catering popularly known in Ghana as ‘chop bar’, located near the Kumasi central market. Bea decided to replicate the same Ghanaian catering business in Amsterdam ‘Bijlmermeer’. In 1998, she started informally from home, by serving popular Ghanaian dishes such as ‘fufu’ (pounded yam) with soup, ‘emutuo’ (rice balls) with diverse kinds of soup. In 2004, Bea officially registered the budding business and subsequently hired a place for her ‘chop bar’ when she saw that the number of her customers was steadily increasing. Bea received a lot of compliments from the customers

and this was the reason for the customer increase. To her higher education is important in all aspects of human life. However, just having education and training in business might not be a reason for starting a business. What is important for the business is to know what your customers want and also to know if there are enough of them to buy your goods' Bea concluded.

The table also shows that 40 per cent are senior high-school graduates. In 1976 Faustie completed her 'ordinary' level General Certificate of Education at one of the local secondary schools of Ghana with disappointing results. While in Ghana, between 1977 and 1985, she traded in cosmetic products. Faustie migrated to the Netherlands in 1985. In 2004 she established her ABB Cosmetics and General Goods shop in The Hague. She disclosed that she was able to recommend the best suited cosmetic products for different women who bought from her shop and her recommendations had worked well for all her customers. *"It is a gift or skill that I acquired naturally and my educational background does not play a key role,"* Faustie emphasised.

Both respondents claim that setting up businesses in the low-end catering and cosmetic businesses does not necessarily require a high level of education or business-related courses but first and foremost knowledge acquired informally in that business. To a certain extent differences in owner's educational background support the respondents' argument that certain business establishments and operations do not require owners to have high educational levels, nor follow any business-related courses. The respondents' remarks also stress the importance of informal education in setting up their retail businesses which, in this case, is acquired through long-term experience and practice of a concrete (business) activity.

The table also shows that 13 per cent of the respondents with higher levels of education (higher vocational degrees) have established their own businesses. Those with higher vocational degrees include accountants, technicians, nurses and teachers. One of the respondents who has a higher vocational degree and preferred to be self-employed is Bernard in the opening story of this chapter.

As can also be deduced from Table 5.1.1 about 12 per cent of the respondents with university degrees have become self-employed. Dominic studied chemistry at the University of Cape Coast from 1977 to 1981 and obtained a Bachelor's (honours) degree. In Ghana he taught chemistry at Axim secondary School. In 1984, Dominic left for the Netherlands. His parents were distillers of local gin called 'akpeteshie' and it gave him the opportunity to find out more about alcoholic beverages, apart from the fact that he followed chemistry courses which covered alcoholic and non-alcoholic beverages at university.

During his early years of residence in the Netherlands Dominic worked in different factories but also sold a variety of alcoholic beverages to Ghanaian customers at the weekends who were going to funerals and child-naming ceremonies. Some years later, Dominic started his Master's degree in pharmacy at the University of Utrecht with the intention being to acquire a lot more knowledge and expertise in alcoholic

and non-alcoholic beverages. This idea was to facilitate the sale of different and diverse alcoholic and non-alcoholic beverages to the consuming public and also boost his chances of being employed by a pharmaceutical company in the Netherlands. In 1993, Dominic formally registered his business with the Chamber of Commerce in Amsterdam ‘Bijlmermeer’ where the business is located. His strategic intention was to expand this business to other cities in the Netherlands. Dominic’s remarks illustrate that, by their nature, some kinds of businesses need specialist knowledge and that, consequently, only individuals with a high level of education and specialised knowledge can establish them.

Another respondent who is a university graduate and chose to become an entrepreneur is Louisa. She is a Ghanaian-naturalised British citizen. In 2009 Louisa migrated from the United Kingdom to the Netherlands to work with the United Nations. She is married to a native Dutch citizen and both of them live in Leiden. Louisa has a Bachelor’s degree in Management from a British University. Although Louisa had a well-paid job she always wanted to become self-employed. Apart from the management courses she also graduated with a diploma in fashion from another university in the United Kingdom to equip her with practical fashion and beautification skills. In 2010 Louisa established her hairdressing and fashion salon in The Hague, while she was still working at the United Nations. Louisa established her first hairdressing and fashion salon in London about four years earlier. Louisa also stated that all the products displayed in her salon in The Hague are ordered from the United Kingdom. “I prefer to do what I enjoy most, and I am convinced that using my skills to make people more beautiful is what I am born for, though my university degree has enabled me to manage my business more effectively”, Louisa explained.

Table 5.2.1: Educational qualifications of Ghanaian entrepreneurs in the Netherlands

	N (Total=84)	Percentage
Elementary school	25	30
High school	34	40
Lower vocational education	3	4
Higher vocational education	11	13
University	10	12
Other	1	1
Total	84	100

Source: Research data

5.2.2 Dutch language skills

A (nascent) immigrant entrepreneur's level of proficiency of the host country's language enhances access to networks that are helpful in providing relevant business information, which is equally pertinent to the start-up phase and also opens the door for the entrepreneur to communicate with a lot of (would-be) customers and other stakeholders (Evans 1989; Clark and Drinkwater 2000; Jansen et al. 2003:15). This argument suggests that first-generation Ghanaian immigrants who are quite proficient in the Dutch language have a better chance of becoming self-employed and of owning better-performing businesses in the Netherlands compared to first-generation 'guest' workers, taking their relative higher level of educational qualifications into consideration. Various empirical studies undertaken by some scholars regarding an immigrants' level of proficiency of the host country's language and the propensity for entrepreneurship have indicated that there is a positive correlation between the two (Portes and Zhou 1996; Clark and Drinkwater 2000; Jansen et al. 2003: 15)

It has been estimated that only between about a quarter and a third of first-generation immigrants in the Netherlands report that they do not have difficulties speaking Dutch (see SCP 1999a). Hence, the level of Dutch language proficiency among many first-generation immigrants in the Netherlands is generally considered to be low. For example, it is stated that both 21 per cent of first-generation Turkish and 13 per cent of first-generation Moroccan immigrants in the Netherlands have difficulties with Dutch language proficiency (CBS/SCP 2006) despite their relative longer history of migration and residence in the Netherlands). First-generation Ghanaian immigrants do not fare better with Dutch language than the first-generation Moroccan and Turkish immigrants despite the fact they are relatively better educated than these 'guest' workers. Nevertheless, first-generation Ghanaian immigrants have a higher level of proficiency in the English language, a language which a significant portion of the native Dutch population speaks. Consequently, first-generation Ghanaian immigrants have a much better position from which to become self-employed based on an improvement in their Dutch language skills. Equally, one can assume that first-generation Ghanaian immigrants are more likely to set up mainstream businesses instead of ethnic businesses than first-generation Moroccan and Turkish immigrants who scarcely speak the English language. In other words, *ceteris paribus*, the rate of entrepreneurship among first-generation Ghanaian immigrants, should be higher than among the 'guest' workers especially in setting up mainstream businesses.

As Table 5.2.2 shows, one third of the first-generation Ghanaian immigrant entrepreneurs in the Netherlands have a fluent command of Dutch. In other words these respondents are able to understand, speak and write Dutch.

The following remarks by two respondents add a new understanding to the necessity of fluency in the Dutch language in doing business in the Netherlands, particularly when the business serves the market

beyond the ethnic community. In 1985 Douglas migrated to the Netherlands in search of a more prosperous life. He settled in Amsterdam in the same year. Douglas attended a three-year Economics degree course at the University of Ghana and graduated with a Bachelor's degree in 1982. He worked with the Ghana Commercial Bank as a management trainee and studied for a Master's degree in Economics at the Free University, and graduated in 1992. After that Douglas worked as a financial analyst with an international company in Amsterdam. In 1998 he resigned from the company and, two years later, started his own business in the money remittance business. Initially, Douglas thought his target market was the Ghanaian immigrants in Amsterdam and, that therefore, proficiency in the Dutch language was unnecessary. Four years later the business expanded beyond the Ghanaian market to cover the larger African community in Amsterdam South East. Douglas realised that not all those who did business with his company speak English but instead prefer to express themselves in the Dutch language. In order to be able to do business with them, he attended a one-year intensive course at a college in Amsterdam which has greatly improved his Dutch language proficiency and also helped his business to grow.

Another respondent, Kabiru, who runs a repair and retail business in The Hague migrated from Ghana to the Netherlands in 2005. He met his native Dutch wife as soon as he arrived in the Netherlands and they married in December of the same year. Kabiru was born into a family of entrepreneurs so, upon his arrival in the Netherlands, he decided to start his own business. He became an apprentice to his father-in-law who owned a bicycle repair and retail firm. In addition to the apprenticeship he followed an intensive Dutch language course via Mondriaan College in The Hague. With the help of both his wife and father-in-law, Kabiru became skilful in both the Dutch language and bicycle repair in less than two years. In 2007, Kabiru registered his bicycle repair and retail business with The Hague Chamber of Commerce, after having started informally at home with a small number of clients. The fluent Dutch language he speaks enabled him to attract more native Dutch clients. Kabiru believes that for any immigrant to start a promising business in the Netherlands, he/she should be able to write and speak the Dutch language. The remarks by both Dominic and Kabiru emphasise the necessity of being fluent in Dutch as a means to start and operate a business in the Netherlands with better prospects for growth and success as well. In other words, most of the businesses these immigrants set up have the potential to break out into the mainstream market.

The table also shows that about 52 per cent of the immigrants have good spoken command of Dutch, meaning that they understand Dutch and can also express themselves quite well. Some of these respondents assert that their ability to speak what they call 'street' Dutch is attributed to the length of their residence in the Netherlands. These respondents also allege that, although their Dutch language expressions might be substandard, whenever they visited official business institutions such as the Tax and

Customs Administration (Belastingdienst) and the Chamber of Commerce they could speak Dutch which the workers at these offices understand and this enabled them to run their businesses effectively. This remark concurs with the findings of Chiswick (1992) who observes that that the length of residence of Chinese entrepreneurs in the United States of America (USA) determines, to some extent, both their level of English language skills and also the kind of businesses they start.

Kwadwo, one of the respondents in this group, sells food and other exotic products imported from Ghana. In 1992 Kwadwo migrated to the Netherlands at the age of twenty-six years to join his mother who by then had lived in Rotterdam for over fourteen years. Kwadwo worked on a part-time basis and in the weekends with his mother in retail business located in Antwerp. He also had a full-time job with a manufacturing company in Rotterdam. In 2003, he established his own business in Rotterdam and six years later he opened another retail shop in The Hague. Kwadwo states emphatically that he had never attended any formal Dutch language course to learn the Dutch language, but he was able to speak Dutch at that moderate level, on the shop floor with the help of co-workers who never spoke the English language. The spoken Dutch skills he informally acquired enabled him to effectively communicate with Cape Verdians and Antilleans who compose a good portion of his customer base in Rotterdam. The remarks by these respondents clearly show that the educational qualifications and the level of Dutch proficiency are important to entrepreneurship.

The table also shows that not every respondent speaks the Dutch language. About 15 per cent of the research population admitted that they have poor Dutch language skills. In other words, they cannot speak and write Dutch. By way of an illustration Cynthia migrated to the Netherlands from Ghana and settled in The Hague in 1995. In 2008 she officially started her beauty salon in the centre of The Hague. During the interview the following conversation took place between the interviewer (the questioner, Q) and Cynthia, the respondent (R).

Q: How is your Dutch language proficiency?

R: Poor.

Q: What do you mean by having poor Dutch language skills?

R: I have not made any effort to learn the Dutch language.

Q: How do you communicate with your clients who prefer to speak in Dutch to you?

R: It is really a difficult situation. However, I usually communicate with the non-Ghanaian clients in English and some of them even speak better English than me. Surprisingly, it seems in the Netherlands that both the natives and immigrants alike have a good spoken command of English. In any event my non-Ghanaian clients always speaking English has not motivated me to learn the Dutch language.

Q: Don't you think that, in the long run, if you want to actually grow your business, it will be necessary to speak and write Dutch?

R: Occasionally I do think that having Dutch language skills will be a great asset for my business. I am going to register for Dutch language courses soon which will enable me to acquire the skills needed for the growth of my business.

According to research performed by ACB Kenniscentrum (see 2011), most of the first-generation Ghanaian immigrants in the Netherlands only speak moderate Dutch, that is have only good level of spoken Dutch. As they work many hours a day, they have no time for Dutch language lessons. What is more, some of them are ambivalent about their stay in the Netherlands and hope to relocate back to Ghana in the foreseeable future. Their ability to communicate with Dutch citizens satisfactorily in English language obviously does not motivate and encourage them to learn the Dutch language as well.

Table 5.2.2: The Level of Dutch Language Proficiency of Ghanaian Entrepreneurs in the Netherlands

	N (Total=84)	Percentage
Poor	13	15
Good spoken level	44	52
Fluent	27	33
Total	84	100

Source: Research data

5.2.3 Computer skills

In today's business world, entrepreneurs most likely need fundamental computer skills such as Microsoft Word, Excel and Internet to do business with buyers or suppliers and for other important business information. Small business entrepreneurs with basic computer skills can write their own letters and send e-mails without any external assistance. They can also prepare their company's basic bookkeeping entries. These merits of computer literacy are useful for immigrant businesses of which the vast majority are one-person businesses, often self-managed by the owner. These computer skills help reduce the volume of work that a hired professional bookkeeper would have to do for the business and therefore eventually minimise the total operational costs associated with out-resourcing the firm's activities.

First-generation Ghanaian, Moroccan and Turkish immigrants, for example, are more likely to lack any good level of computer skill competence. This is attributable to the time of migration from their various

countries. In the 1960s and the 1970s computers were probably not available in Turkey and Morocco and these immigrants did not have any knowledge of their use. What is more, these first-generation immigrants had low levels of education and were recruited from the under developed areas of Morocco and Turkey. First-generation Ghanaian immigrants who arrived in the Netherlands between the 1980s and the 1990s scarcely had any knowledge of computer use since computer technology was not available in Ghana as a whole back then.

However, considering the relatively high level of education that most of first-generation Ghanaians had in Ghana before migrating, one could conclude that it would be easier and faster for Ghanaian immigrants to acquire computer-related skills than the 'guest' workers who had barely completed primary school. Hence, first-generation Ghanaian immigrants are in a relatively better position than their counterparts from Morocco and Turkey to access and exploit business opportunities in the Dutch economy, especially in businesses which require computer-related skills.

First-generation Ghanaian entrepreneurs with computer skills acquired them after settling in the Netherlands. Mostly through self-study, Table 5.2.3 shows that 61 per cent of all the respondents acquired basic computer literacy skills in Word and Excel for a period between six months and one year before or after establishing their businesses. This shows that the majority of the respondents realise the importance of the use of computer technology in operating their businesses. The following respondents commented on the positive impact the use of computers has had on running their businesses.

In 2003 Kojo established his barber and beauty salon business in Amsterdam 'Bijlmermeer'. His business attracts clients via the company's website and a few of them use the website to make appointments. Kojo learned computer skills for about one year. The internet enables Kojo to discover and monitor new hair and cosmetic products and he also buys some of these products online. In addition he uses Microsoft Word and Excel to prepare the daily sales and keep track of the costs of his business. The fact that Kojo is able to conduct some of the company's basic bookkeeping entries on the computer himself reduces the workload for his accountant and the related costs. He also stated that the use of the computer brings in new clients that he, hitherto, could not have reached and attracted.

Susan is another entrepreneur who also uses the computer extensively in her crèche. Susan came to the Netherlands to reunite with her mother in 1992. In 2001, Susan obtained her basic administration diploma after her studies at a secondary school in The Hague. Susan worked for different companies in Zoetermeer and Leiden till 2004. In 2004, after having followed courses in childcare, Susan started her own crèche in The Hague. Susan intimated to me that any person who wants to establish a crèche formally cannot do so without computer skills. In her opinion the owner of a crèche needs the detailed information of every child that is admitted and the only place this information can be securely stored is on

a computer. Apart from using the computer to store information, the computer enables her to learn and benchmark the good practices of other crèches elsewhere in the Netherlands or elsewhere.



Children's day-care centre *Liefjes* in The Hague run by a Ghanaian entrepreneur

One of the respondents with a graduate degree in computer technology has set up computer-based businesses. Alvin owns an Information and Communication Technology (ICT) business. He has a Master's degree in Computer Science from De Montfort University in the United Kingdom. In 1999 Alvin came to the Netherlands to re-unite with his wife after his studies. Due to the huge demand for computer scientists, Alvin received a lot of employment offers in Ghana. However, considering how low the proposed salaries were, he decided to come to the Netherlands. Alvin found employment three months after his arrival and also received a lot of web designing, web hosting and database development work outside his official assignments with his employer. In 2004, Alvin started his own ICT business. *“Computer technology and the use of computers have come to replace any form of technology that has been available up to now, and, has made office work a lot easier and much faster than could have been imagined. It is a fast-growing and expanding technology and there will always be the need for computers as long as new businesses keep emerging and many more people still have to learn and find out about the technology”* he concluded. Alvin's remark underscores the lucrativeness of ICT business and the

importance of computer technology in modern day business operations, more especially in the field of producer services.

Another case in point is John. John has emphatically and tacitly remarked about the necessity of using computers in setting up and operating contemporary businesses. John migrated to the Netherlands in 1980. Since his arrival in the Netherlands, he has only lived in Amsterdam. In 1994, John and a partner started a car-shipping business. However, due to the sudden departure of his partner to the USA he had to close the business three years later. In 2002, with financial assistance from friends, he started the same business, shipping both new and used automobiles to West African countries. Prior to starting this new business, John attended a two-year intensive computer skills training course at a computer training school in Amsterdam. The computer technology skills John acquired enabled him to develop a custom-built website for his business which targeted automobile companies in Ghana that are looking to import big trucks. Thanks to the useful information on his website about quality and roadworthy second-hand trucks from the Netherlands, his company earned contracts with companies in Ghana. John searches for low-priced cars and trucks on the internet on behalf of his clients for commission. With the help of the information on the company's website, John hoped the business would soon attract more customers from Africa. The above cases illustrate that the use of computers and the application of computer technology in businesses generate more benefits than costs regardless of the kind of business an entrepreneur starts.

Table 5.2.3: First-generation Ghanaian entrepreneurs having computer skills

	N	Per cent
Yes	51	61
No	33	39
Total	84	100

Source: Research data

5.2.4 Pre-migration entrepreneurial experience

Pre-migration entrepreneurial experience generally denotes the business experiences which migrants had in their countries of origin prior to settling in the host country. Experience with business ownership in the countries of origin greatly increases the likelihood of business ownership in the host country. In their study of pre-migration self-employment activities of foreign-born legal residents of the United States, Akee et al. (2007:2) assert that ‘immigrants who come from countries with relatively large self-employed

sectors and who are therefore more likely to have been self-employed in their country of origin, are hypothesised to exhibit higher probabilities of being self-employed in the host country'. However, the results of the propensity of immigrants who were self-employed in their countries of origin and are more likely to become self-employed in the host country have been mixed. While Yuengert (1995) concurs with the proposition posed by Akee et al. (2007: 2), Fairlie and Meyer (1996) do not find any relationship between the two. In other words, the fact that an immigrant was an entrepreneur in their home countries before migrating does not necessarily lead to self-employment in the host country.

However, the results of the propensity of immigrants who were self-employed in their countries of origin and are more likely to become self-employed in the host country have been mixed. Yuengert (1995) finds a positive effect, while Fairlie and Meyer (1996) find no effect. This section explores the basis of the empirical results to establish whether or not first-generation Ghanaian immigrants who have started their own businesses in the Netherlands had any pre-migration entrepreneurial experience.

Information from Chapter 3 shows that most of first-generation Ghanaians who migrated to the Netherlands in 1980s and 1990s were economic migrants. These migrants arrived in the Netherlands in the 1990s when the economy of the country was performing well. It was also the period that the Dutch government rolled out the neo-liberal deregulation policy which favoured the establishment of small and medium-sized businesses without many formal impediments. Thanks to the deregulation policy many immigrants started their own businesses. Evidently, immigrant entrepreneurship benefited from deregulation and grew more rapidly in the Netherlands in the 1990s (see Kloosterman and Rath 2003). The opportunity structure and the institutional framework of the Netherlands at the time that first-generation Ghanaians migrated to the country were conducive and favourable for both wage employment and self-employment. With this enabling environment, it was more likely that first-generation Ghanaian immigrants who possessed the necessary pre-migration business experiences could, given their resources, start their own businesses in the Netherlands. On the other hand most first-generation Turkish and Moroccan immigrants who came to the Netherlands in the 1960s and the 1970s were known to be rural dwellers involved in peasant farming with hardly any entrepreneurial abilities.

As can be seen in Table 5.2.4, 44 per cent of the respondents were involved in some form of self-employment activities while living in Ghana. One respondent in the sample who was self-employed before migrating to the Netherlands is Evelyn. In 1986 Evelyn left Ghana for the Netherlands to re-unite with her husband and has since lived with her family in The Hague. In 1972 Evelyn completed her elementary school education in Ghana and then joined her mother who was in the retail business, selling local and imported textiles and wax prints at the Kumasi Central Market. In 1981 Evelyn's mother opened a second shop at the same market for her to manage. She ran the business for five years before migrating

to the Netherlands. Evelyn acquired a lot of experience in retail business while in Ghana and was always looking for an opportunity to start her own retail business in the Netherlands.

Another respondent who shared his pre-migration entrepreneurial experiences is Dickson. He hails from Yomso, a small town in the Ashanti region of Ghana. In 1987 he migrated to the Netherlands. His father was a commercial transport owner as well as footwear retailer. In 1983, Dickson took over the management of the shop a year after completing his secondary school education. Dickson was happy to manage the family business for four years, but wanted to start his own business in future. Although, the shop was profitable, he felt he could make much more money if he could move to the Netherlands and start his own business there. Given his wealth of experience with his family business back in Ghana, he was enthusiastic and motivated about setting up his own business in the Netherlands.

Another example is James who migrated to the Netherlands in 1986 at the age of 24 years. In 1982 he graduated with a Bachelor's degree from one of the universities in Ghana. Prior to migrating he worked as the Personnel manager at his father's timber firm in Kumasi, Ghana. Occasionally he acted as the CEO of the firm and gained a lot of experience in running a business. In the Netherlands he could not get a white collar job and chose to do various menial jobs; as a cleaner, a factory hand and a kitchen assistant. Given the business experience he had acquired in Ghana, James did a Master's degree in business administration with the intention of starting his own business in the Netherlands.

The remarks given above show that some of the Ghanaian entrepreneurs in the Netherlands illustrate the following. First, nearly half of the first-generation Ghanaians who migrated to the Netherlands are not novice to self-employment. Consequently, some of them with their lofty business experiences were searching for business opportunities to start their own businesses. Second, with their respective experiences with businesses in Ghana, they came to the conclusion that they would be much better off economically when they went into entrepreneurship than doing menial jobs with less satisfying remunerations.

Table 5.2.4: The pre-migration business experience of first-generation Ghanaian entrepreneurs

	N	Per cent
Yes	37	44
No	47	56
Total	84	100

Source: Research data

5.2.5 Post-migration work experience

The post-migration experience in this context involves any legitimate economic activity engaged in by first-generation and other immigrants upon their arrival in the Netherlands prior to starting their own businesses. First-generation Turkish and Moroccan ‘guest’ workers were recruited mainly to fill the vacancies in the manufacturing sector of the Dutch economy in the 1960s and 70s. In 1998 it was estimated that between 93 per cent and 96 per cent of the immigrants in the Netherlands were wage earners (Martens and Veenman 1999; Rath and Kloosterman 2003). First-generation Ghanaian immigrants who migrated to the Netherlands in the 1980s and 1990s were similarly wage earners. The Ghanaian immigrants’ insertion in the Dutch economy came after 1990 when services were expanding rapidly. Most of them have been employed in the cleaning, hotel and catering and horticultural services (see Choenni 2002:20).

Notwithstanding the assertion that most of the first-generation Ghanaian immigrants are employed in unskilled jobs (ibid.) just as much as the ‘guest’ workers regardless of the fact that the Ghanaians are better formally educated, a few first-generation Ghanaian immigrants have upgraded their qualifications since they came to the Netherlands and are now employees of banks, hospitals, government institutions and consultancy firms. The examples set by these few first-generation Ghanaians are clear indications that they were relatively better positioned to diversify into other sectors of the Dutch economy such as white-collar employment or self-employment, provided they improved their pre-migration human capital in the Netherlands.

As we saw in Table 5.2.4, more than half first-generation Ghanaian immigrants in the sample had virtually no entrepreneurial experience before migrating to the Netherlands. In other words, most of the respondents became self-employed after settling in the Netherlands. The question is what type of experience did first-generation Ghanaian migrants in the sample have in the Netherlands which enabled them to start their own businesses? A respondent who became self-employed after settling in the Netherlands asserts that the time of arrival in the host country and the number of years a migrant has resided in that country contributes to one’s determination to be self-employed.

Nana migrated from Ghana to the Netherlands in 1980. She left the shores of Ghana based on a few attractive stories of the economic prosperity of the Netherlands that some Ghanaian returnees from the Netherlands had told her. Nana settled in Amsterdam and later married a Ghanaian migrant in the same city after three years of courtship. In the early years of her stay in the Netherlands, Nana worked in low-skilled and often informal jobs despite her secondary school education in Ghana. Having obtained her legal residence permit in the Netherlands in 1985, Nana initially attended Dutch language courses which she felt could enable her to pursue Dutch secretarial and administrative courses. She disclosed that the only path to socio-economic prosperity in the Netherlands was firstly to be proficient in the Dutch

language. Nana achieved her educational goal and ambition by finally obtaining a higher vocational education in Business Administration. She was later employed by a Dutch bank as a cashier in one of their Amsterdam branches. In 2001, Nana was relieved of her job because the bank downsized its labour force. Nana resolved afterwards that instead of applying for a new job she would take her economic 'destiny' into her own hands. With the help of her husband, she decided to become self-employed. In 2002 Nana established her candies retail shop in Amsterdam 'Bijlmermeer' selling both imported and local candies. Nana concluded that the different menial jobs, both informal and formal, had given her plenty of experience of dealing with different people and customers. Nana was confident her business would attract a lot of customers.

Post-migration experience also includes the number of years that these respondents had lived in the Netherlands before setting up their businesses. Migration history of the Netherlands clearly shows that most of the 'guest' workers from Morocco and Turkey have lived in the Netherlands for more than 40 years. By contrast, most first-generation Ghanaian immigrants have lived in the Netherlands for between 15 and 30 years. Time is essential for most migrants to accumulate experience, skills, material and financial resources in the host country before going into self-employment. It can be assumed that, first-generation Ghanaian immigrants and the 'guest' workers from Morocco and Turkey who have lived in the Netherlands and worked as wage employees for long enough are adequately versed in the socio-economic life and environment of the Netherlands which invariably facilitates business establishment. However, the superior human capital characteristics, such as the level of educational attainment and training and skills and pre-migration business experiences which first-generation Ghanaian immigrant entrepreneurs possess enable them to access more promising business opportunities in the Netherlands than first-generation Turkish and Moroccan immigrants.

Table 5.2.5 below shows that nearly all the respondents have lived in the Netherlands for fifteen years or more. However, not all first-generation Ghanaian immigrants who have lived in the Netherlands all these years or even longer have become self-employed. A respondent's remark below rather reinforces and confirms that the longevity of an immigrant's residence in the Netherlands is a factor that facilitates entrepreneurship. In 1987, Kofi relocated to the Netherlands from Germany and settled in The Hague. He obtained his official legal documents allowing him to stay and work in the Netherlands in 1989. He had earlier planned to start his own business in the Netherlands, but he put off his plan. Instead he worked for different companies as a wage earner for fourteen years. Kofi sought advice from a few co-workers about his idea of becoming self-employed. The different shades of advice and opinions from friends and co-workers greatly motivated him to become self-employed after waiting for more than ten years. During those years he had accumulated a substantial amount of financial capital to realise his entrepreneurial

ambition. *“The number of years I stayed in the Netherlands was the key which opened the door to entrepreneurship”*, Kofi asserted. It helped him to identify the business opportunity and the relevant contacts for this business, apart from enabling him to familiarise himself with the Dutch business environment.

Another respondent who also affirms that having resided in the Netherlands for many years enabled him to identify business opportunities is Stephen. Stephen migrated to the Netherlands in 1982. He obtained his legal resident permit three years later. Stephen also had the intention to start a travel agency business in the Netherlands. Similarly, Stephen knew he would be more able to fulfil his entrepreneurial ambition if he could initially work as an employee to accumulate experience and earn enough financial capital. Consequently, Stephen worked different menial jobs for several years. In addition, he attended IATA courses and obtained the certificate necessary to become a qualified agent for the Dutch Royal Airlines (KLM). *“Starting this business in 1999 became possible because I had then lived in the Netherlands for more than seventeen years and had adequate information about the rudiments of the Dutch business environment. I also had enough human and financial resources for this business”*, Stephen stated.

The findings about the longevity of stay in the Netherlands show that these respondents are likely to be relatively well-informed about the Dutch self-employment laws and policies. In addition, the duration of an immigrant’s stay in a host country generally equips him/her with a cumulative and sufficient level of diverse social capital which is also an important resource for entrepreneurship. This statement presupposes that it is not only a first-generation immigrant’s pre-migration business experience which is a sufficient requisite condition for entrepreneurship, but also essentially the level of social capital that the immigrant can accumulate and use, as well as the set of business opportunities which the Dutch economy creates, facilitated by its institutional and legal framework.

Table 5.2.5 also shows that more than half of these respondents migrated to the Netherlands in the 1980s when Ghana was marred by economic mismanagement, political reprisals and natural disasters such as drought and famine (see Chapter 3). All these factors pushed young Ghanaians to migrate to the countries where the pastures seemed ‘greener’ and the political environment was more conducive to human development.

With respect to the human capital of first-generation Ghanaian entrepreneurs, the empirical findings indicate that most of them basically have the educational qualifications and pre-migration business experience which are sufficient to enable them to start businesses in the promising sectors of the Dutch economy. Although, most of them have lived in the Netherlands for several years, their lack of Dutch language proficiency becomes a constraint on their ability to access the opportunities which enable a prospective entrepreneur to set up a mainstream business.

Table 5.2.5: Time of arrival of first-generation Ghanaian entrepreneurs in the Netherlands

	N	Per cent
Before 1980	1	1
1980-1989	44	52
1990-1999	34	41
2000-2009	5	6
Total	84	100

Source: Research data

5.3 Social Embeddedness of First-generation Ghanaian Entrepreneurs

Social embeddedness of entrepreneurs denotes entrepreneurs' membership of social networks. It plays a critical important role in the businesses of entrepreneurs and, more importantly, in the businesses of immigrant entrepreneurs (see Granovetter 1985; see Waldinger 1986; Uzzi 1999; see Rusinovic 2006). The concept of social embeddedness also explains how entrepreneurs' economic action is embedded in social relations structures (Razin 2002: 163). Numerous studies have shown that entrepreneurs make extensive and important use of social networks (see Light and Gold 2000: 94). According to Rusinovic (2006) the social network of first- and second-generation immigrant entrepreneurs can be considered as 'mixed', as these entrepreneurs have both an informal as well as a formal social network on which they depend in running their business. Informal social networks consist of family, friends, acquaintances and ethnic organisations. Formal social networks include professional contacts, such as business contacts with banks, or contacts with local government agencies, organisations and associations (see Rusinovic 2006; Granovetter 1995; Sequeira and Rasheed 2004: 77).

Being a member of a social network and other social structures enables the individual entrepreneur to secure benefits from that network (Portes 1998; Burt 2001) and this translates into social capital. Zhou (1998) also notes that membership of social networks is important in economic life because these networks are the sources for the acquisition of scarce business resources such as capital and information by immigrant entrepreneurs. It seems as though immigrant entrepreneurs in particular exploit more of their informal social networks in starting and operating their businesses (Flap et al. 2000; Waldinger et al. 1990). Immigrant entrepreneurs are said to mostly depend on funding from their family, kinship and their own groups to set up their businesses and the continuous existence of their business is partly due to the use of either low-paid or unpaid family labour (see Kloosterman et al. 1998; Rusinovic 2006: 82, Nkrumah 2016).

It can be inferred that immigrant entrepreneurs generally rely more on these informal social networks of family, kin and their own groups and thus deprives them of seeking and acquiring resources from formal

networks such as banks, state institutions and other relevant formal organizations. (Gold 1995; Hagan et al. 1996; Portes 1998: 14; Rusinovic 2006).

(Immigrant) entrepreneurs therefore use both informal and formal social networks to obtain scarce financial and non-financial resources to set up their businesses. In this context first-generation immigrant entrepreneurs illustrate how Ghanaian entrepreneurs, by virtue of being members of social networks, have obtained many financial and non-financial resources to start businesses in the Netherlands. With respect to the crucial importance of both the financial and the non-financial resources available to the Ghanaian entrepreneurs, each of these two resources is described separately. Firstly, I describe the different sources of finance which first-generation Ghanaian entrepreneurs relied on to start their businesses.

5.3.1 Financial resources (capital)

Entrepreneurs generally need a certain amount of funding for their businesses (see Waldinger et al. 1990). Obtaining the right amount of financial capital is crucial for the start and continuity of the business. In other words, without financial capital it would be impossible for any individual to set up a business. Generally, there are four main sources a (nascent) entrepreneur can turn to for financial capital, namely their own capital, family and friends and financial institutions such as banks and the government (Huck et al. 1999; see Wolff and Rath 2000; see Rusinovic 2006). First-generation Ghanaian immigrant entrepreneurs obtained funding for their businesses from the first three sources and none of these entrepreneurs received financial support from the government sources as the empirical results showed. The sources of funding for first-generation Ghanaian immigrant entrepreneurs to start their businesses are grouped into informal and formal financing and are described below.

5.3.2 Informal financing

Like any other immigrant entrepreneurs, some of the first-generation Ghanaian entrepreneurs use(d) informal sources of finance to start and run their businesses. This source is informal as no banks are involved. Rajjman (2001) states that immigrant entrepreneurs are able to mobilise ethnic financial resources and labour to establish and operate their businesses. These sources include loans from family, friends, ethnic associations and, in some cases, rotating credit associations (Bates 1997). Rusinovic (see 2006) gives several reasons for immigrant entrepreneurs to seek informal finance to set up their businesses. The requests for loans by immigrant entrepreneurs from banks were rejected, or they assumed that the requests would be rejected and therefore did not bother to make any request. Informal loans are often made available interest-free or subject to a low rate of interest, the agreement is usually verbal and based on a relationship of mutual trust (see also Portes 1995: 15; Uzzi 1996: 678; Watson, Keasey and Baker 2000: 87) and the payment schedule is flexible. Informal

financing could also be seen as a source of a competitive advantage for immigrant entrepreneurs (Kesevan 2003). Religious considerations are also a crucial factor where, for example, Muslims generally perceive the loan from a bank as usury which is prohibited by the Islamic faith (Taner 2002). According to Rath (see 2000), immigrant entrepreneurs are less likely to receive bank funding than native entrepreneurs and therefore often borrow capital from family or another group.

Table 5.3.2: Sources of finance of first-generation Ghanaian entrepreneurs

	N	Per cent
Family	32	38
Friends	5	6
Bank*	6	7
Mixed sources**	3	4
Private means***	38	45
Total	84	100

Source: Research data

*According to this table banks are the only source of formal financing.

**Mixed sources of financing include informal and formal financing (Informal shows the combination of loans from family members and friends and formal loans from banks to start the business).

***Private means refers to the entrepreneur's own savings and funds not obtained from their membership of social networks.

The findings shown in Table 5.3.2 indicate that a large share (N=32 or more than one-third) of the first-generation entrepreneurs used their family capital to start their businesses. The main reason for relying on family loans was that it was the most immediate way of receiving funding, besides one's own capital. In addition, family loans are generally subject to a low rate of interest or no interest and the paying back period is flexible.

Kojo is a respondent who disclosed that it was the family loan which helped him to finance his hairdressing and barber salon in Amsterdam. Kojo migrated to the Netherlands in 1997. After his secondary school education in Ghana, which he finished in 1991, Kojo learned hairdresser and barber skills at a local salon in one of the cities in Ghana. In the same period, Kojo acquired some professional training from the Ghana vocational Training Institute. He was convinced that if he started a business with this vocation in Amsterdam 'Bijlmermeer' where he lives, it would be profitable. In 2002 Kojo started this business using an amount of twenty-five thousand euros which he obtained from his mother in Ghana

as his start-up capital. *“I never made up my mind to ask for a loan from a bank because the bank would refuse my application. Besides, I would not be able to bear the pressure a bank would bring to bear upon me if I was unable to pay off the loan and the interest on time”*. Kojo explains that he managed to set up his business thanks to his mother who immediately responded to the financial needs of his business even though she lives in Ghana.

Kojo’s short story is an indication that immigrant entrepreneurs most probably are jittery about raising loans from banks for fear of threats and pressure that the banks will bring upon them, should their businesses fail to honour their financial obligations on time. This story also shows that immigrant entrepreneurs could readily receive informal financing from relations back in their country of origin when the need arose. Although, it is a rare instance, it is expected that a Ghanaian immigrant who lives in a developed country with a job and a secure income is rather more likely to support his or her family and friends in Ghana, by sending them money and goods (Smith 2007).

Apart from family loans, some respondents (N=5) obtained financial assistance from their friends to set up their businesses (see Table 5.3.2). Among these respondents is Bernard, the respondent featured in the opening story of this chapter. Bernard is the co-owner of a travel agency with branches in Amsterdam and The Hague. During the interview he stated that a loan of 10,000 euros from a close friend as supplementary capital had enabled him to settle his financial obligations in the business partnership he signed with Kwame in Amsterdam. According to Bernard, *“a trusted friend is always willing to help in critical times of need. The loan protected me from shame and ridicule”*. An interesting result shown in Table 5.3.2 is that, 44 per cent of the financial support that the first-generation Ghanaian entrepreneurs mobilised to start their businesses came from family and friends. The communal responsibility and support which emerges from the shared value of the Ghanaian culture implies that the term friend or family typically comprises a sense of inclusion and reciprocity. Like the Ghanaian immigrants, the Turkish immigrants are also known to be a close-knit and a supportive community in the Netherlands. They keep close ties with other Turks and live close to their relatives and acquaintances (Smets and Kreuk 2008; Vervoort et al. 2010; Yilmaz 2013). Besides the informal sources of funding, immigrant entrepreneurs use personal resources or private means to finance their businesses (see Huck et al. 1999; see Rusinovic 2006). Private means simply refers to one’s own savings (see *ibid.*). As Table 5.3.2 also shows, 45 per cent of the respondents used their own savings to start and operate their businesses.

One respondent gives the following reasons for starting her businesses with her own savings. In 1984, Ernestina migrated to the Netherlands for family re-union purposes. She worked at a supermarket in Rotterdam for 15 years. Apart from this, she was also engaged in an informal business selling cosmetics and other beautician products to mostly Ghanaian women in The Hague and in Rotterdam. In 2002 Ernestina started her retail shop in artificial hair products and body creams in the Transvaal district of The

Hague. She claims that the initial capital of 15,000 euros for the business was proceeds from both her own savings as an employee and the profits from her informal business.

“I never bothered to ask for financial assistance from either a family member or a friend because it would be suicidal to do so. Family members or friends always demand something from you in return for their assistance. Neither did I apply for a bank loan because I knew my request would be rejected since a retail business is not appealing to banks in the context of a loan request”, Ernestina stated. Despite the merits and reasons that immigrant entrepreneurs generally provide for financing their businesses from informal sources, there is evidence that some of them are able to obtain financing from formal sources to start their businesses.



Ghanaian hair dresser salon in The Hague

5.3.3 Formal financing

Formal financing means that entrepreneurs receive financial capital from banks or other financial/government institutions. One of the main problems for entrepreneurs in general, and immigrants in particular, is to raise capital from formal institutions such as banks (Rath 2000; Granovetter 1995; Nkrumah 2016). In her research on immigrant entrepreneurs in the Netherlands, Rusinovic (2006) cited

the different sources to support the reasoning why it is difficult for immigrant entrepreneurs to raise capital from banks. A first problem is that immigrant entrepreneurs often do not have property (e.g. a house) that can be used as collateral (Flap et al. 2000:153; Nkrumah 2016). Second, immigrant entrepreneurs usually ask for a small loan, which is less interesting for banks (SER 1998). Third, sectors which are already close to saturation (or even beyond), such as particular parts of the retail trade (e.g. groceries), are still popular among immigrant entrepreneurs (ibid: 49). Finally, the likelihood of obtaining a business loan evidently increases if an entrepreneur can present a sound business plan. Many immigrant entrepreneurs in the Netherlands hardly have enough skills to write a good business plan (in Dutch) and they also do not understand the need to engage with the services of a professional business consultant to prepare a comprehensive business plan for them. They do not recognise the importance of a good business plan when applying for a business loan. Immigrant entrepreneurs usually do not obtain loans from banks to set up their businesses because they are not able to provide collateral for loans, the nature and type of businesses they set up are prone to failure, and there is a lack of access to relevant business information, even though cultural and racial issues could also impact them negatively (Watson et al. 2000; Rusinovic 2006: 89; Nkrumah 2016). Some of the respondents applied for bank loans with business plans but they were rejected. One respondent whose business plan was rejected is Jerry, an entrepreneur who sells tropical food and exotic meat products in Amsterdam. He came to the Netherlands in 1993 and obtained his legal residence permit the following year. In 1995, with the help of start-up capital from his father who resides in Ghana, he started a retail business in tropical food in the Amsterdam 'Bijlmermeer'. Jerry also runs a small-scale laundry service. His clients bring their clothing to his shop and he takes them to a laundry company for a fee. In addition to the fee, he makes a little profit from both the amount he charges his clients and what he pays to the company. He applied for a loan from a bank to expand both the retail and the laundry business, using the shop as the collateral. The bank refused his request, with the reason being that, a retail shop selling African food items entails a high risk of failure. The reason for the loan rejection shows how difficult it is for retail businesses to raise bank loans to start or expand.

The rejection of business plans presented to banks for loans to finance (emerging) businesses, due either to a lack of sound collateral or otherwise, is not peculiar to Ghanaian entrepreneurs. In their research on immigrant entrepreneurship in the Netherlands, Jansen et al. (see 2003) concluded that immigrant entrepreneurs from Turkey and Morocco encountered more difficulties in financing their enterprise with bank loans. Banks rejected all applications from the Turkish and the Moroccan entrepreneurs for loans, and most of them felt that the bank had not treated them fairly, despite the fact that these immigrants are forbidden by Islam to ask for a bank loan because of the added interest (see Taner 2002; see Rusinovic 2006).

Notwithstanding the almost insurmountable hurdles that immigrant entrepreneurs generally face in obtaining loans from banks or other financial institutions to set up their businesses, Table 5.2. also shows that 7 per cent of the respondents were able to obtain bank loans to start their businesses. In other words, formal financing was the main source of financial assistance.

Dominic is one of the few respondents who had his loan application approved by a bank. Dominic sells alcoholic and non-alcoholic beverages in Amsterdam 'Bijlmermeer'. The products he retails, attracts all kinds of customers and people of all race and colour in Amsterdam 'Bijlmermeer'. His loan request was eventually approved when he presented a business plan to a local bank. The bank was convinced of his turnover and the growth of the business. The loan was enough to start the business without financial hitches. In other words he did not initially contribute his own resources or borrowed from any informal source.

Table 5.3.2 also shows that 4 per cent combined both informal and formal sources of financing as either their initial capital or to expand their businesses. One respondent who used mixed resources to start her retail business is Nana. Nana sells assorted candies in Amsterdam South-East. She knew in advance that the family capital of 25,000 euros would not be adequate to furnish the business space and buy in the products to be sold. Nana applied for a loan from a bank which was her former employer. Nana's business plan was approved by the bank and she received 20,000 euros to augment the initial family capital. Her experience with the bank and the nature of her products helped her raise capital to start the business without any difficulty. Nana's mixed sources of funding concur with Bates (see 1997) who argues that immigrant entrepreneurs invest substantially more start-up capital than non-immigrants who become entrepreneurs, though the general contention is that, due to financial constraints, immigrant entrepreneurs work with smaller initial capital than non-immigrant entrepreneurs (Mata and Pendakur 1998; see Huck et al. 1999).

Another respondent who also obtained a bank loan to grow his business is Joseph. In 1990, Joseph migrated to the Netherlands and resided in Rosendaal for four years. In 1995, he moved to Heemstede to live together with his Dutch partner. In 2001, Joseph started a cleaning company in Heemstede, after having been employed by the cleaning company, ISS. Joseph followed cleaning courses and obtained a certificate which qualified him to start his own cleaning company. Initially Joseph had contracts with two companies in Haarlem with fifteen workers. A few years later, he presented his financial statements to the bank for loans to enable him to expand the business. The bank was convinced of the economic viability of his business and granted him a loan of 15,000 euros to expand it. Though Joseph started the business with the family capital, the financial assistance he obtained from the bank helped him to expand his business. The comments from these respondents show that banks approved their loan applications because their

business plans satisfied all the banks' requirements. The banks were also convinced that the economic prospects of their businesses were positive

5.4 The Non-financial Sources of First-generation Ghanaian Entrepreneurs

Starting a business entails more than a (nascent) entrepreneur's human and financial capital. Obtaining relevant non-financial assistance such, as business information, is crucial for the start and continuity of the business. The social networks in which an entrepreneur is embedded are crucially important. Entrepreneurs, and for that matter immigrant entrepreneurs, not only exploit informal and formal social networks for financial assistance but use both sources to obtain non-financial resources as well. In other words family, friends and other ethnic relations that provide them with financial support to start their businesses also provide them with non-financial resources, such as relevant business information. Immigrant entrepreneurs rely on family, friends, co-ethnics and ethnic associations for labour (see Kloosterman et al. 1998), for customers, business information and ideas.

First-generation Moroccan and Turkish entrepreneurs are more embedded in informal networks, though the second-generation relies more on formal networks (see Masurel and Nijkamp 2003; see Rusinovic 2006) and this relates to the sectors in which their businesses operate. However, most of the immigrant entrepreneurs in the Netherlands, including the second-generation, for instance the Moroccans, make extensive use of the informal networks that is, their own social networks to start and run their businesses (see Kourtit and Nijkamp 2012). According to Rusinovic (2006) second-generation immigrant entrepreneurs use both the informal and formal social networks. The empirical findings below about first-generation Ghanaian entrepreneurs show whether they also depend heavily on informal sources or use both informal and formal sources for non-financial resources to start their businesses.

5.4.1 Formal social capital for non-financial resources

This section introduces and describes the various formal institutions in the Netherlands notable for supporting (immigrant) entrepreneurs in many and diverse ways and how first-generation Ghanaian entrepreneurs, in particular, have accessed these formal institutions to facilitate the realisation of their entrepreneurial ambitions. Institutional embeddedness refers to the interconnections between a population and its institutional environment (DiMaggio and Powell 1983). Here I refer to the availability of state agencies and organisations purposely established to assist and support (nascent) entrepreneurs in diverse ways to effectively start and manage their businesses. The national and municipal governments, various advisory bodies and sector associations have tried with varying degrees of involvement to promote small entrepreneurship in general and particularly among immigrants in the Netherlands.

The national governments and the municipalities have set up special programmes. The aim of the special programmes is to make soft loans available (see Wolff and Rath 2000), give advice to new entrepreneurs (help them design a business plan or find a location) or offer ready to use business or marketing concepts. With a view to implementing these special programmes, the city of Amsterdam, for example, opened the Y-markt (a 'tropical bazaar') in 1993. However, the programme failed the following year (Pool 2003). The city of The Hague initiated the City Mondial, walking tours along immigrant businesses in the downtown area (Rath 2002d). These programmes were probably initiated to build and enhance the level of social networks among immigrant entrepreneurs.

Though the Y-markt programme in Amsterdam failed (see Pool 2003), municipal governments did not abandon the policy of promoting self-employment among minorities. Institutions such as 'Ondernemershuis Amsterdam Zuidoost' in Amsterdam, stichting Stabij in The Hague, stichting IntEnt in The Hague were set up and located in the immigrant neighbourhoods to offer services such as coaching and counselling for people starting businesses, help drawing up business plans, providing general business advice, helping to negotiate loans from local banks and running intensive workshops on business management and market research.

In addition the Chambers of Commerce of Amsterdam, Rotterdam and The Hague drew up and implemented an action plan called 'local businesses' to promote and stimulate (immigrant) entrepreneurship. Furthermore, other national level formal institutions such as the The Work department of the Employment Insurance Agency (UWV WERKbedrijf van Uitvoeringinstituut Werknemersverzekering,UWV). This institution was formerly known as the Centre for Work and Income (Centrum voor Werk en Inkomen, CWI) and the Association of Small and Medium-Sized Businesses in the Netherlands (Het Midden-en Kleinbedrijf-Nederland) support entrepreneurs, both natives and immigrants, in the recruitment of employees and the rights of employees respectively. To start with I briefly describe some of the formal institutions mentioned above and their goals regarding (immigrant) entrepreneurship.

1. 'Ondernemershuis Amsterdam Zuidoost' can be translated into English as the Organisation for Entrepreneurs in Amsterdam South East. This organisation was established specifically for residents in Amsterdam South East. It initiates projects which are intended to help new businesses and established entrepreneurs in the Amsterdam South East district implement their business plans. In short, 'Ondernemershuis Amsterdam Zuidoost' helps to provide nascent and extant entrepreneurs with information and professional advice on matters such as funding, promoting and expanding their businesses. It also organises practical entrepreneurship workshops and courses.

2. Stabij is a Dutch acronym for 'de Haagse startersbegeleidingsmaatschappij'. My own translation into English of 'Stabij' is The Hague's Business Starters Guidance Association. It is an organisation established by The Hague city council in May 1997 to provide business guidance to new immigrant entrepreneurs who live, and are preparing to start or have started businesses, in the 'Schilderswijk' and Transvaal neighbourhoods of The Hague. 'Stabij' guides and advises new immigrant businesses in The Hague on how to fine-tune their business ideas, identify markets for the potential businesses, the legal implications involved in the different forms of business, such as the legal implications involved in sole proprietorship, partnership and limited liability company formation and in the acquisition of suitable permits and certificates. 'Stabij' also helps new immigrant business people search for financial help and suitable personnel and, above all, write business plans. These two formal institutions are local-area based and have been specifically established to support immigrant entrepreneurs in certain sub-zones of Amsterdam and The Hague respectively.
3. 'Het Midden-en Kleinbedrijf-Nederland' (MKB-Nederland) is Dutch term for the Association of Small and Medium-Sized Businesses in the Netherlands. This organisation has 135 branches all over the Netherlands. According to 'MKB-Nederland', member companies have between zero and two hundred and fifty employees. Membership is open to anybody who has a business in the Netherlands. It acts as a mouthpiece for members in negotiating policies with the government and other state institutions whose policies affect their members, such as the Tax and Customs Administration (Belastingdienst) and the Employment Insurance Agency (Uitvoeringsinstituut Werknemersverzekering-UWV). It also informs members on several other issues such as the economy, short-term business courses, the use of modern technology for business development and growth. MKB and the banks in the Netherlands jointly organise workshops on financing for its members.
4. The Work department of the Employment Insurance Agency (UWV WERKbedrijf) formerly known as the Centre for Work and Income (Centrum voor Werk en Inkomen, CWI). The UWV WERKbedrijf is a state institution established as a job market platform for employers and (potential) employees. Companies send information on available job vacancies to the UWV Werkbedrijf and individuals searching for vacant job positions apply through the UWV WERKbedrijf. In effect, the UWV WERKbedrijf acts as an intermediary for companies which have vacancies to fill and individuals who are looking for vacant job positions to apply for. It is the policy of the UWV WERKbedrijf that companies and potential employees register their respective information with the centre so that it can put the information in a database which enables them to help match vacant positions with the suitable candidates for selection and

employment. In addition, the UWV WERKbedrijf registers unemployed people for unemployment benefits. MKB and the UWV WERKbedrijf are formal institutions which operate at a national level.

5. Foundation IntEnt (International Entrepreneurs) was set up in 1996, at the request of the Minister for Development and Cooperation, to facilitate the creation of new businesses by entrepreneurial and enterprising migrants. Its services are primarily offered to migrants who wish to set up businesses in their countries of origin. IntEnt has a four-phase programme which includes the promotion and publicity phase, preparatory phase, starting (financing) phase and implementation phase. The IntEnt programme is a comprehensive but modular programme. It comprises assistance right from the orientation phase until the business actually starts and the first period of operations (implementation phase). Each client is offered a tailor-made programme that may consist of one or more modules based on his or her level of preparation. The actual trajectory that has to be followed to enable an individual migrant to start a business can be determined in mutual consultation (ValueChainGroup, n.d.). Strong emphasis is placed on the person's 'own responsibility'. A 'do-it-self' approach combined with a structured self-learning approach is adopted in the preparatory stage.

The above information about IntEnt emphasises support for aspiring migrant entrepreneurs who have ideas on how to start business in their countries of origin. IntEnt projects cover Ghana, Turkey, Morocco, Suriname, Curacao, Ethiopia and Afghanistan. IntEnt provides business advice to the aspiring entrepreneur through information gathering in the country of origin, market research, and it also provides guidance in the writing of a business plan. In addition to the above, IntEnt functions as a guarantor for the financial loan which the aspiring entrepreneur has to raise from the country of origin.

The unusual thing about IntEnt is that, although it is like MKB and operates at national level, it only serves immigrants. Its selection and support activities are geared towards immigrants who want to remigrate and establish businesses in their country of origin. IntEnt is more transnationally focused.

Awareness of Institutional Support.

Using the background information on these formal institutions I first want to establish whether the Ghanaian entrepreneurs were aware of these institutions and their respective activities. I also describe the support which the Ghanaian entrepreneurs received from these formal institutions when they approached them for support with starting their businesses. The research findings shown in Table 5.4.1 state that 67 per cent of the respondents were aware of the Dutch government's policies for promoting self-employment among minorities in the Netherlands through the operations of these formal institutions. To

clarify the awareness of these institutions and their operational activities some respondents mentioned some of these institutions during the interview.

Douglas is one of these respondents who disclosed at the interview that he was aware of the support that some state and municipal institutions give to emerging entrepreneurs. He came to the Netherlands and settled in Amsterdam in 1985. Douglas later worked for an international company as a financial analyst for five years and resigned in 1998 to set up his own money transfer agency in the 'Bijlmermeer' neighbourhood of Amsterdam. Before he took the decision to start his business he contacted the Amsterdam South-East municipality on several occasions to inquire about formal institutions that could offer him advice and support to facilitate the implementation of his business idea. He was directed to 'Ondernemershuis Amsterdam Zuidoost' and the UWV WERKbedrijf for further information and assistance.

Eric is a respondent who became aware of these formal institutions just after he started his business. After completing his secondary school education in Ghana in 1995, Eric migrated to the Netherlands to unite with his mother. He started working as a barber while still at school and continued this work informally when he came to the Netherlands. In 2002 Eric officially registered his business with The Hague Chamber of Commerce. Prior to setting up the business, he was not aware of any formal institutions which could support him to employ skilled personnel for his business. However, in 2003, one of his native Dutch clients told him about the possibility of recruiting skilled workers through the UWV WERKbedrijf. All that he needed to do was to send his request to the UWV WERKbedrijf which would post the job vacancies on a board for prospective candidates to apply.

Table 5.4.1 also shows that 33 per cent of respondents did not have any information about the existence of these institutions. Aikins left Ghana for the Netherlands for a better life in 1989. Since then he has lived in The Hague. Since arriving in the Netherlands Aikins has always intended to become self-employed. However, it never occurred to him to search for any institutional help. Aikins only discussed his intention with a few Ghanaian friends who were supportive of his idea. He started his business without any professional business advice. *"My inability even to think of looking for any professional advisor to guide me in starting the business was attributed to my poor Dutch language skills and none of my close friends fared better in Dutch language. Unfortunately, most of us Ghanaian immigrants in the Netherlands seem less concerned about Dutch institutions and their activities which could be of much help to us. The matters which many first-generation Ghanaians in The Hague usually discuss are the political situation and the economy of Ghana. I can state with some certainty that despite having lived in the Netherlands for several years many Ghanaians have only very scant information and knowledge about the Netherlands"*, Aikins stressed.

Table 5.4.1: Entrepreneurial-related institutions

	N	Per cent
Yes	56	67
No	38	33
Total	84	100

Source: Research data

Formal institutional contribution

As can be deduced from Table 5.4.2, 61 per cent of the respondents who approached these formal institutions for support did receive help. The assistance includes writing business plans, recruitment of workers and business advice. Some of the respondents claim that the nature of their businesses requires help from specific formal institutions particularly in the formation stages.

James owns a money remittance business. He attended the IntEnt orientation programmes to obtain information on how to write a business plan for his money transfer business. Although many entrepreneurs write business plans for the purpose of seeking financial assistance from banks, he needed a business plan as a guide for his business. The IntEnt's training programme helped him to promote his business effectively both here in the Netherlands and in Ghana. In addition, the business plan helped him add a new business line in real estate management for Ghanaian immigrants in the Netherlands who want to build houses in Accra, the capital of Ghana.

Stephen is another respondent who runs a travel agency business in Amsterdam. Stephen's business initially could have encountered a lot of difficulties if he had not received some business training and advice from 'Ondernemershuis Amsterdam Zuidoost'. Business activities such as recording daily cash receipts and having sound budgets were all included in the training programme he followed. *"I can certainly tell others that my business now has efficient business practices due to the training I had from 'Ondernemershuis Amsterdam Zuidoost'",* Stephen disclosed.

Kwasi is a respondent who has owned and run a temping agency in the 'Schilderwijk' area of The Hague since 2001. To run the business without encountering any unforeseeable problems, Kwasi solicited the help of the UWV WERKbedrijf to recruit qualified personnel for his administration. Through the UWV WERKbedrijf he hired an experienced bookkeeper and administrator who managed the business for him. His job was to recruit employees to work through his company for his client-companies. *"At the moment my business is going well and I do not have any of the headaches some other immigrant temping agencies in The Hague are encountering because of the good business practices I adhere to".* The remarks by

these respondents, and perhaps many more, show that the entrepreneurs who sought help from these formal institutions got what they wanted. These respondents are satisfied with the assistance and support they were offered.

However, 39 per cent of first-generation Ghanaian entrepreneurs claim that none of the institutions supported them after they had sought assistance from them. Some of these respondents concluded that these formal institutions were selective in offering both financial and non-financial assistance to nascent immigrant entrepreneurs.

One respondent who shared his disappointments with me is Dickson, after he had visited the offices of Stabij on several occasions for guidance and advice about how to write a business plan yielded no results. Dickson sells mainly African music dvds and cds in The Hague. He contacted Stichting Stabij for business advice and guidance to enable him to write a business plan. One of the business advisors at Stabij planned an interview for him. He visited Stabij's office on three different occasions and met different people each time who told him that the advisor was no longer employed at Stabij and they could not trace his company's information. He registered for a second time and he was told that he would be invited to an interview but this never happened. The respondent concluded that Stabij only provides help to people with Asian origins because every time he visited their offices he saw that only people with Asian backgrounds were being assisted. Stichting Stabij is supposed to help all immigrants who want to start a business in The Hague by providing business advice or support to immigrant entrepreneurs as regards applying for a loan facility from a bank. Dickson concluded, however, that the consultants working with Stabij are selective when it comes to providing their services.

Table 5.4.2: Share of formal institutional support among first-generation Ghanaian entrepreneurs relying on entrepreneurial institutions

	N	Per cent
Yes	34	61
No	22	39
Total	56	100

Source: Research data

Membership of recognised business associations

It is often stated that immigrant entrepreneurs are less likely than native entrepreneurs to become members of recognised business associations such as storekeepers' associations, trade or other

professional organisations (see EIM 2004; see Ministry of Economic Affairs 2005; see Rusinovic 2006). Immigrant entrepreneurs are more often than not enmeshed in their own groups because of the critical role these groups play in the early stages of their businesses. However, some of the respondents have become active participants in business forums, organised by the Chambers of Commerce in the cities where their businesses are sited. Some have become members of business associations while others are also searching for business associations for their businesses to join. In other words, some of the respondents are convinced that being embedded in formal networks can be hugely beneficial for them and their businesses. This is, however, a minority as Table 5.4.3 shows, only 19 per cent of the respondents are members of a formal business association, while 81 per cent are not members of any formal business association. A few of the respondents who opted to become members of formal business associations shared their views, as detailed below.

One respondent in the textile retail business explained why she became a member of a business association. Suzzy migrated to the Netherlands in 1989 and, since her arrival, she has lived in Amsterdam South-East. In 1997 she established a textile retail shop in the Amsterdam 'Bijlmermeer' selling African wax prints, African tie and dye prints, woollen and other materials. She has customers of all nationalities who mostly live in Amsterdam, although some come from other parts of the Netherlands as well. She also supplies two Ghanaian textile retail shops in Dortmund and Hamburg. In 2007, Suzzy became a member of textile retailers association. The association advertises her business via the association's magazine. She has personal contact with other members at meetings when she has an opportunity to introduce people to her business activity. Her business is known and recognised in the Amsterdam metropolis due to her membership of the retailers' association. Customers from Amsterdam and other cities come to buy goods from her shop. Suzzy understands that her membership of the association has helped promote her business much more than she imagined. The association can arrange the services of professional lawyers for its members in an event that any of them encounter problems with their businesses.

Apart from Suzzy, other respondents also realised the need to be a member of professional associations that are relevant to their businesses because of the sensitive and complicated nature of the businesses they own and manage. A case in point is Kay who owns a music/movie production and retail shop in Amsterdam. In 1989 Kay migrated to the Netherlands from Ghana and settled in Amsterdam. Kay acquired a deep interest in, and love for, Ghanaian music and movies when he was in Ghana. In 2002, he established his music/movie retail shop in Amsterdam with his family savings. Initially, he sponsored Ghanaian gospel and more secular music artistes to come to the Netherlands to perform in Amsterdam and in The Hague. In addition, he financed some of the artistes, thereby enabling them to produce new music albums and, in return, buy the copyright from them. Kay expanded his business into the production of Ghanaian movies made both in Ghana and in Europe. Music piracy is on the increase because people

can easily download from the internet free of charge and that has not been good for the music/movie production and retail business. In 2007 he became a member of music/movie production and retail associations both in Ghana and in the Netherlands to help combat music/movie piracy. The association has helped him to protect the movies and music that he produces and since then sales have increased. Although, as a member of the association, Kay pays an annual membership fee, the benefits he obtains far exceed these costs.

Some Ghanaian respondents in The Hague also gave reasons for becoming members of professional business associations. Louisa, who owns a hairdressing salon, became a member of the hairdresser's association known as the 'Algemene Nederlandse Kappers Organisatie' (ANKO). ANKO has helped Louisa to broaden her social networks by embracing new members and partners. Besides that her employees can attend free training and symposia programmes that ANKO organises. ANKO has also arranged a special insurance scheme for her employees and the business premises.

Another respondent who also expressed satisfaction with being a member of the VBM Business Club in The Hague is Charles. Charles left Ghana for the Netherlands In 1990 in order to join his wife who had already settled in The Hague. He completed his General Certificate Advanced Level and decided to enrol in one of the universities in Ghana. However, he changed his mind and chose to go into business. Prior to coming to the Netherlands he was involved in hardware retail. Charles had an entrepreneurial mind and spirit but discovered that it was impossible to start a successful business in the Netherlands without being proficient in the Dutch language. He enrolled in part-time Dutch lessons in the evenings and worked during the day as a factory hand. He claims that he became reasonably proficient in the Dutch language with the help of his wife and their two children. Considering his ambition to become an entrepreneur, and also considering the opportunities available, Charles started an African dish restaurant in The Hague cooking and selling purely African dishes such as 'banku' and 'okra' soup, rice and stew, popularly known as 'joloff', plus a few other meals, to clients who were both Africans and Europeans. With a view to increasing the number of clients and his restaurant's popularity, Charles joined the VBM Business Club The Hague. This is a social network platform for entrepreneurs and their businesses. "*Being a member of VBM Business Club has helped increase the number of non-Africans who dine at my restaurant*", Charles explains with a smile.



The Swinging Safari; according to its website “the best African restaurant in Den Haag”

As Table 5.4.3 also shows, the majority of immigrant entrepreneurs do not belong to any association. The reasons the entrepreneurs gave for not being members of any professional trade or business associations are that they do not consider it important and necessary, attending meetings is time consuming, they are unable to pay monthly fees without any immediate benefits and that their businesses are not making enough profit. However, a few of these respondents expressed their desire and willingness to become members, provided they could find the appropriate associations. One of them is Evelyn. In 1995 Evelyn established her business in The Hague. She retails imported food and exotic meat items from Ghana. Since 2002 Evelyn has expressed her desire to become a member of a professional association of retailers which could come to her aid whenever her business faced legal and financial problems, but she has not been able to find any in The Hague. All the retailer associations she approached belonged to Turks and Moroccans. Through effective coordination these ethnic associations have had visits by representatives of the Chamber of Commerce in The Hague who came to talk to them about new business laws in the country, new business opportunities and how to access credit and also strategise to attract customers. Evelyn could not become a member of any of these associations in her neighbourhood because the members communicate mostly in Arabic or Turkish. Evelyn contacted some Ghanaian and Nigerian immigrant entrepreneurs and suggested that they set up a foundation to cater for their business ideas. However, the level of apathy among the African entrepreneurs meant this plan never materialised.

Table 5.4.3: First-generation Ghanaian entrepreneurs and their membership of recognised business associations

	N	Per cent
Yes	16	19
No	68	81
Total	84	100

Source: Research data

Entrepreneurs who were unable to receive formal assistance to set up their businesses had to rely on their informal social networks which involved family, friends, ethnic associations and churches. The next section deals with the informal assistance entrepreneurs received through their social networks.

5.4.2 Informal social capital for non-financial resources

Informal social networks consist of family, friends, acquaintances and co-ethnics. The ability of first-generation Ghanaian entrepreneurs in the Netherlands to obtain scarce resources from members of their informal social networks to start their businesses is defined as informal social capital. Many immigrant entrepreneurs are able to run and succeed in their businesses by usually using cheap family as well co-ethnic workers (Waldinger et al. 1990: 141; Kloosterman et al. 1998; Rusinovic 2006: 82; Nkrumah 2016: 166).

With respect to the research findings, the subsequent sub-section describes how the Ghanaian immigrant entrepreneurs have used their informal social capital in diverse ways to start and manage their businesses.

Source for a business idea

Businesses large or small start with an idea. A business idea becomes a reality through the persons the potential entrepreneur shares the idea with, or the person even suggested the idea to the entrepreneur. Networks and social relations are found to be of great value in the entrepreneurial process especially in the business venture creation (Casson and Giusta 2007: 230). In other words, a (nascent) immigrant entrepreneur's ability to make a business idea into a business can be influenced greatly by the existing social network and the entrepreneur's ability to use the emerging social capital in many and diverse ways. With regard to business idea generation the chapter primarily deals with how first-generation Ghanaian entrepreneurs obtained assistance from members of their informal social network to turn their business ideas into businesses. The assistance was received in varied ways namely through conversation, advice

and suggestions. Surprisingly, (N=28) respondents were assisted in their business idea generation from their informal social networks. In other words, 67 per cent developed their business ideas all by themselves. As Table 5.4.4 indicates, 15 per cent of the respondents' family contributed to making their business idea become a reality.

Table 5.4.4: The origin of business idea of first-generation Ghanaian entrepreneurs

	N	Per cent
Family	13	16
Friends	11	13
Ethnic association*	4	5
Own idea	56	67
Total	84	100

Source: Research data

*Ethnic Association consists of hometown associations and Ghanaian churches.

One of the respondents who disclosed that the encouragement of his father-in-law made him establish his bicycle retail and repair business is Kabiru. Although Kabiru had no previous experience with repairing defect bicycles, he quickly acquired the necessary skills as an apprentice in his father-in-law bicycle repair business. With the skills he learned, he even began repairing bicycles for friends from his home. Kabiru's father-in-law suggested the idea of starting the same business as him because he was convinced Kabiru could do a high-quality and efficient work. *"I came from a family of business people but they all worked in the retail sector. My father-in-law introduced me to a different profession and a business I really like and enjoy"*, Kabiru disclosed.

Besides family members who helped some of the respondents with the business idea, the table also shows that 13 per cent of their friends helped them either to think up an idea or even suggested the idea of starting a business. One of these respondents is Ivan. In 1998 Ivan migrated from Ghana to the Netherlands to start a new life in Europe. He settled in The Hague. He owns a mobile phone and communication centre in the city which he bought from the former owner who was also his employer. His former employer owned the business but decided to relocate to Poland. Ivan's former boss made him a manager of the business for a period and was impressed by the profit Ivan earned for the company within six months. Besides that the boss was impressed with the skills Ivan had acquired since he started working for him in 2007. Outside the official business activities Ivan's boss also became his personal friend and suggested that he (Ivan) should buy the business from him. Ivan's boss asked him to buy the

business on credit and repay the total costs of the business in 2-year monthly instalments. Consequently Ivan became the actual owner of the business in 2011 after making full payment of the debt in 15 months. It is not uncommon for Ghanaians in general to look for different kinds of support from their friends apart from the initial support they receive from family members. In her study paper on Asante transnational relations Mazzucato (2003) tried to discover who a friend is in the context of the respondents, and what that means for Ghanaian immigrant residents in the Netherlands. In an interview with more than eighty Ghanaian immigrants in the Netherlands, Mazzucato (ibid.) observed that 11 per cent would use their friends to help them build houses in Ghana. Her findings invariably show the importance of friendship within the cultural context, especially regarding the reciprocity of trust which goes beyond kin relationships.

As can be seen in Table 5.4.4, 5 per cent of the respondents were helped by Ghanaian ethnic associations and churches to generate their business idea. The figure seems relatively insignificant but nevertheless illustrates the importance of these ethnic organisations, not only as groups that socialise or offer spiritual support to their members but also as a platform to help members generate business ideas which ultimately turn into businesses. In other words, the Ghanaian ethnic organisations are multifunctional in their purpose.

To specifically illustrate this Kwasi said that the idea to start his business came from his wife and was supported by members of his hometown association. Kwasi said the encouragement and the motivation to start an employment agency in The Hague came from the 'Bonokyempim' association, which is a tribal association with members from the Bong-Ahafo region of Ghana. His wife casually suggested the business idea to him. The members of 'Bonokyempim' to which he belongs encouraged and urged him to start an employment agency when the idea cropped up during a conversation while some members were visiting his home. One of the members promised him he would talk to the boss of the company where he worked about the possibility of getting him a contract. *"To be honest, the idea to become self-employed never entered my mind"*, Kwasi explained.

Finding personnel

First-generation Ghanaian entrepreneurs used different sources of informal social capital to find employees for their businesses. These included family, friends, ethnic networks of Ghanaian churches and hometown associations. According to Zorlu (1998:145), an informal way to find employees is through an entrepreneur's own network.

Table 5.4.5 below shows that three quarters of the 84 respondents recruited workers for their businesses from different sources, with 40 per cent recruiting workers through the Ghanaian churches and hometown associations in the cities where the businesses are located. The above findings show that Ghanaian

churches and hometown associations are important sources of personnel for Ghanaian businesses. Ghanaians abroad have formed different social groups, clubs, networks and associations which bring together Ghanaians with a common interest (Owusu 2000). These networks typically and mostly involve Ghanaians who share a common background by coming from the same traditional area, town or village and/or belonging to the same tribal/ethnic or religious group. The main objective of these ethnic associations is to help members settle well in the new country. They act as the channels through which newcomers find work, housing and other social and spiritual support.

With regard to the church as a source of social capital, a small number of studies have been done (Calland 2000). In their classic presentation of the bases of ethnic solidarity Bonacich and Modell (1990: 236) proposed that a key aspect of the relationship between religion and social capital is the idea that 'religion is not only a set of beliefs and cultural practices, but that it is also a set of social relations'. Besides providing spiritual support for their members, the Ghanaian churches in the Netherlands have, like the home associations, helped members to get jobs, housing and, in some instances, promote self-employment.

One respondent who lauds the church for its socio-economic support is James. In 2000, James established a money remittance agency in The Hague. After his Master's degree he decided to become self-employed after all his job applications were turned down. However, James was unsure how the business could be successfully started. On the advice of his Pastor, James recruited two church members who assisted him to promote his company through visits to other churches and the gatherings of hometown associations in The Hague. *"The relentless support from my Pastor and the employee-members of the church was instrumental for the smooth start of my business"*, James asserted

Eric is another respondent who relied on this source to recruit a skilful worker. He has a barber shop in The Hague and, when he started the business, he saw that he could not work alone. Eric asked people to help him recruit a barber from the Ghanaian community to help in the business. According to him he was able, within a few weeks, to employ somebody from the 'Asantemankuo' (Ashanti) ethnic association of which both he, as the employer, and the employee are members.

As the table also shows, 15 per cent of the entrepreneurs who employed workers for their businesses used their family members. Kwadwo, for example, has retail shops in tropical foods and exotic meat products both in Rotterdam and in The Hague. In 2009, when he opened the shop in The Hague, Kwadwo could not find a trustworthy person to manage the shop while he mostly managed the shop that had already been established in Rotterdam. Kwadwo contacted his cousin Joyce who found a Ghanaian co-ethnic, who Kwadwo employed to manage the shop without much problem.

"Without the assistance of my wife in finding the two industrious workers I now work with, my business could have run into serious problems". This was the open statement Davis made when he was questioned

about how he found his workers. Davis started a folders and flyers distribution business in Amsterdam in 2000. The supplier company assigned more flyers and folders than he had initially expected, so he had to employ two additional hands from the start of the business. Thanks to his wife's timely intervention, Davis immediately found and recruited two reliable Ghanaians in Amsterdam to help.

While some of the respondents sought assistance from ethnic networks and family to find their workers, several others used their friends. As can also be deduced from Table 5.3.5, 25 per cent of the respondents who recruited employees relied on friends. In 1980, Peter migrated from Ghana to the Netherlands. In 1991 Peter moved his family to Rotterdam after living in The Hague for eleven years. In 2006 Peter started a facility services business in Rotterdam. For the first six months he worked alone since he only had a small project. Unexpectedly he was awarded contracts both in Rotterdam and The Hague and, as a result, he urgently had to find skilful workers to employ. Joe, a friend in the same business, helped him to find hardworking employees for a new job contract which was too much for him to do alone.

A few of the respondents mentioned that they used both formal and informal sources to find their employees. The table also shows that about 8 per cent of the respondents used mixed social networks to recruit their employees. Kwame owns an air travel agency in Amsterdam which he set up in 1993. Since most of the company's activities are done using the computer, and, require employees to have an excellent command of Dutch Kwame initially recruited an employee via the Tempo Team Uitzendbureau temping agency. He also recruited two other employees through the 'Asantemankuo' and the Amsterdam Pentecost church. Both formal and informal sources actually helped him find the suitable workers for his business.

The same Table 5.4.5 also shows that 12 per cent of the respondents ("other") did not use either informal or formal sources to find their personnel. Some of these respondents stated that their businesses were formally registered as 'businesses without personnel' and that they were therefore not allowed to recruit workers. In addition to this their business activities were just enough to keep them occupied on their own. In 1980 Emmanuel migrated from Ghana to Libya to work for an oil company. He lived in Libya with his family for ten years. In 1991 he migrated from Libya to the Netherlands and settled in The Hague. With the experience and skills he had acquired in Libya, Emmanuel started a small company in 2008 working as a handyman doing occasional domestic repairs and minor renovations. He registered the company as a business without personnel for two reasons. The nature of the work he does includes painting, building new rooms and new spaces in houses, minor repairs to refrigerators and making wooden floors. The work is too technical for people without similar skills and experiences to perform. Another reason is that Emmanuel's company is small and does not earn him enough to recruit and pay a worker. *"My company's earnings are just scant at the moment and I don't need any helping hand"*, Emmanuel explained.

Table 5.4.5: Sources used by Ghanaian entrepreneurs to find personnel

	N	Per cent
Family	13	15
Friends	21	25
Ethnic networks	34	40
Mix of informal and formal networks	6	8
Other	10	12
Total	84	100

Source: Research data



A Ghanaian entrepreneur selling African waxprints and cosmetic products

(Un)-paid personnel

This part of the chapter provides an overview of first-generation Ghanaian entrepreneurs in the sample with paid employees. It also describes the mode of payment, whether informal or formal. Formal payment simply denotes that the employer (the entrepreneur) officially pays the employee's income taxes to the Tax and Customs Administration (Belastingdienst) of the Netherlands, while informal payment is when an entrepreneur deliberately withholds the official and legal taxes for payment to the Tax and Customs Administration (Belastingdienst) of the Netherlands. Entrepreneurs who virtually pay no monetary remunerations to their employees are also examined.

As can be seen in Table 5.4.6, about two thirds of the entrepreneurs have paid employees (both formally and informally paid). The table shows that more than one third of the entrepreneurs with paid workers pay them informally. One of these respondents made the remarks below to confirm that he pays his employees informally. He produces and retails Ghanaian and other African music and movie dvds and cds in The Hague. He later added the retail of Ghanaian exotic food and cosmetic products because he realised that this line of business was lucrative. He could not manage the new business unit very well so he employed two workers and paid each of them 700 euros per month. He paid them informally because he could not afford to pay the workers formally due to the taxes involved. Although he risked his business success by employing these workers off the books, he asserted that any business venture by itself has inherent risks and this is one of them.

Another respondent is Agnes. In 2006, after realising she could not fulfil her economic dreams in Africa, she migrated from the Ivory Coast to Netherlands and settled in The Hague. In 2008, with the financial support from her fiancée, she started her hairdressing salon in the heart of The Hague. Agnes employs two trained hair stylists on a part-time basis who are also co-ethnics but she pays them informally. Agnes does not pay taxes on their wages since, according to her, it is more important to use that money to re-invest in the business.

However, there are other respondents who do pay their workers formally. The same Table 5.4.6 indicates that 29 per cent of the respondents with employees pay them formally. Some of the respondents have indicated their reasons for hiring their employees in accordance with the Dutch laws. One of these respondents is Edward. In 1998, Edward started his cleaning business in Haarlem, after having worked for a cleaning service company for ten years. A 'clean businessman' only recruits people who are properly and legally documented and have permits to work in the Netherlands, Edward advised. Though it was easier for him to employ co-ethnics, he noticed that some of them who came looking for work were illegal immigrants. Edward pays all his employees formally, implying that all their taxes are paid on time to the Tax and Customs Administration (Belastingdienst). He also pays their annual holiday money and pension funds according to the Collective Labour Agreements (CAO) pertaining to the

cleaning sector. *“Although paying all these monies takes away all the expected profits, it is better to oblige than to get into the trouble which most immigrant entrepreneurs find themselves entangled in”*, he intimated.

Another respondent who claims to be careful not to be punished for breaking the law is Stephen. Stephen started his travel agency in Amsterdam in 2000. Although all his employees are co-ethnics, he practices sound management in his business. By this he means he employs the workers formally and pays all the necessary wage taxes and other business-related taxes. Some Ghanaian businesses do not exist for long because of their flawed business practices. Sooner or later they get caught by the system and are forced to close down. Stephen mentions that he has been advising some friends and acquaintances who are in business to work strictly within the confines of the Dutch tax and labour laws to avoid trouble.

About a third of all the respondents claim to have no *paid* employees, which does not necessarily mean that they run the businesses all alone. These respondents use the services offered by family, friends and co-ethnics who are mostly rewarded in kind. Ivan Light (2004) observes with regard to ethnic ownership economy that about two-thirds of personnel in ethnic ownership economies are owners or unpaid family members, not employees.

One respondent who uses the services of two co-ethnics without rewarding them in monetary terms is Ama. In 1997 Ama migrated from Ghana to the Netherlands for family re-union purposes. In 2012 she formally established her retail business in the ‘Schilderswijk’ neighbourhood in The Hague. She sells imported Ghanaian foodstuffs and exotic meat products, as well as cosmetics and textile wax prints. Her husband and a friend help her to run the business. Ama does not pay them in cash for their services because the profit is for the upkeep of her family. She pays her friend in kind with foodstuff and imported exotic meat from Ghana. Ama’s case is an example of how some employees are paid in kind. In other words, rewards to these family members and friends are in non-monetary terms such as gifts. According to Sanders and Nee (see 1995) business owners employ family members because they may be cheap and committed to the business. Embodying social capital, families normally enjoy internal relationships of trust, solidarity, and moral community which greatly facilitate concerted economic action (Sanders and Nee 1996: 237).

The conclusion drawn from Table 5.4.6 is that 71 per cent of the respondents indulge in informal activities. Most of the respondents make use of the services of the family, friends and co-ethnics without paying official wages as well as without paying taxes and other social premiums which the labour laws require to be paid to the treasury. However, as the empirical results in Table 5.4.6 also indicate, more than a quarter of the 84 respondents have engaged the services of both co-ethnics and other employees formally, that is, they paid them officially in accordance with Dutch labour laws and also honour all their tax and social security obligations.

Table 5.4.6: (Un)-paid personnel of the Ghanaian entrepreneurs

	N	Per cent
Informally paid	31	37
Formally paid	24	29
Unpaid	29	34
Total	84	100

Source: Research data

5.5 Transnational Embeddedness of First-generation Ghanaian Entrepreneurs

The business investments and activities of some immigrant entrepreneurs transcend the borders of both the home and the host countries. These entrepreneurs are transnationally active. As stated before, the concept of transnationalism refers to the multi-stranded social ties of migrants linking the country of origin with those of destination. These linkages illustrate the fact that immigrants build and maintain social networks across geographic, cultural, and political borders (see Basch et al. 1994:6). Transnational involvement includes economic ties, such as economic investments by migrants in the country of origin. But it also entails cultural and religious ties such as homeland-based cultural and religious organisations that set up branches in the country of settlement. Immigrants can also be politically transnational involved, this includes for example the mobilisation of migrants by homeland political parties and social movements or the diffusion of homeland-based conflicts to the migrant community abroad (Foner 2001; Levitt 2001; Portes, Haller, Guarnizo 2002). Ghanaian migrants living abroad, for example, are forced to maintain ties to relatives, friends and social institutions and invest at home as a means of gaining social recognition back in Ghana (see Tonah 2007).

By contrast, transnationalism in an economic sense and considered at a micro level as well, indicates that some individual immigrants establish business activities which link them with their places of origin, either by exporting goods to home countries or importing indigenous products from their home countries to sell in their new home country, or by establishing businesses in their home countries to be managed by their family, friends or business partners and also as a means of providing financial support to family in the home country (see Portes, Haller, and Guarnizo 2002; Aldrich and Cliff 2003; Kariv et al. 2009). These entrepreneurs operate both locally and in a global context (Light 2005: 661). The number of transnational entrepreneurs has been growing and this has become possible as a result of the existence and the availability of many options of new technologies which have helped to lower costs (see see

Portes 2000; Rusinovic 2006). In the past it was not easy for entrepreneurs to be transnationally active, as the costs of regular travel to the home country and back were exorbitant, if not impossible.

The opening case of this chapter amply describes the transnational activity of some first-generation Ghanaian immigrant entrepreneurs in the Netherlands. Information in this research has clearly shown that some entrepreneurs founded their businesses in the Netherlands based on the pre-migration business experiences in Ghana. These respondents either established their own businesses or worked in the family businesses before they migrated. In addition, the available information shows that some of the entrepreneurs, especially those involved in the retail of food and music and movie products, import their products from Ghana. In addition, some Ghanaian entrepreneurs depend on the home country as the market destination for their activities. According to Snel et al. (2006) this illustrates how immigrants use their contacts and associates in their country of origin for their businesses. The relevance and importance of these transnational networks is explained in more detail in the next section.

Transnational business ties with Ghana

Transnational networks involve activities which bridge national borders usually carried out by immigrant entrepreneurs with home countries (Saxenian 2002; Salaff et al. 2003; see Kariv et al. 2009). To know whether these respondents were involved in transnational networks, the respondents were asked about their contacts in Ghana. Any contacts with the family, friends and community left behind in Ghana is assumed to be important especially for import/export businesses which some of these respondents have started in the Netherlands.

The respondents mentioned several reasons for becoming transnationally involved with Ghana. The first of these is economic. Specific products from Ghana, such as food and music, are relatively cheap and respondents earn a greater profit on these in the Netherlands. Goods such as electronics and used cars exported from the Netherlands for sale in Ghana are considered by the Ghanaian consumer market to be of higher quality and therefore attract better prices than the same or similar goods which Ghanaians import from Asia. The second reason is as a strategy to remigrate. Entrepreneurs who have business investments in Ghana want to continue with the Ghana businesses while at their prime or into old age. As can be seen from Table 5.5.1, 49 per cent of the respondents have contacts with their networks in Ghana. Some of them have established second businesses in Ghana, some of them import most of the goods in their shops in the Netherlands from Ghana and others - by the nature of their businesses - only have Ghana as their main market (the details are in Table 5.5.2). These entrepreneurs travel either regularly or occasionally to Ghana for business reasons. Hence, these entrepreneurs are considered to be transnationally active as far as business is concerned. Some of these respondents who are not economically active transnationally probably have transnational ties with relations in Ghana for socio-

political reasons.

Some of the respondents indicated that their contacts with Ghana are regular and relevant for their businesses in the Netherlands and for their future economic investments. The regularity of these contacts has been facilitated by the availability of long-distance cheap communication through telephone, internet, electronic mail, cheap and regular air flights (Portes et al. 1999; see Zhou 2004; see Rusinovic 2006).

Jerry, for example, is a respondent who owns and runs a retail business in food and other exotic meat products imported from Ghana. He mentioned during the interview that his initial capital for the business came from his father. In addition he operates a business whose activities oblige him to make regular calls to his father, who also acts as his prime financier and procurement agent to inform him about the state of the business.

Table 5.5.1: Ghanaian entrepreneurs' transnational Ghanaian business ties

	N	Per cent
Yes	41	49
No	43	51
Total	84	100

Source: Research data

Ghana business activities

All the 41 respondents who have transnational ties in Ghana mentioned the economic importance of Ghana for their businesses in the Netherlands. The nature of the transnational activities these respondents are involved in with Ghana are analysed in Table 5.5.2 and these include products imported from Ghana (the supply source), products or goods exported to Ghana for sale (the market)⁶ and business investments. It can be read from Table 5.5.2 that 34 per cent of the 41 respondents who are involved in transnational business activities have business investments in Ghana. These business investments include a second business, a commercial housing, transportation services and farming projects.

One of these respondents is Kojo. In 2003, Kojo's mother in Ghana provided him with the initial capital to start his barber shop. An amount of 20,000 euros was given to Kojo on the condition that he would make profits and invest part of the profits in a business in Ghana. Following on from, and fulfilling, his promise to his mother he has built a modern house in his hometown for the family. In addition he has invested in a cement blocks factory in his hometown, which employs fifteen young men in the town.

Kojo keeps regular contacts with his family in Ghana to stay up-to-date on progress at the company in Ghana.

Bernard is another respondent who maintains regular contact with Ghana because he has a second business there. Bernard established his air travel ticket agency in The Hague in 1997. Since 2006, he has visited Ghana twice a year and stays for six weeks on each occasion. This has become necessary because he has established a petroleum-product business in Kumasi. The second business is his strategic business because he has invested a lot of financial capital in it. These respondents and others are transnationally embedded because of the diverse investments they have in Ghana which means they need to maintain strategic and sustained contact with Ghana.

As Table 5.5.2 also shows, one third per cent of the entrepreneurs either import or export goods from and to Ghana. Joyce migrated to the Netherlands in 1985 and initially settled in Dordrecht. She moved again to Rotterdam after a painful divorce. Having obtained her legal residence permit in 1990, she worked as a factory hand with a manufacturing company in Rotterdam for seven years. All the time she was planning to start her own business and, in 1998, she opened a retail shop selling Ghanaian food and exotic meat, African custom-made textiles and cosmetics. Prior to starting the business Joyce travelled to Ghana and, with the help of her sister who later became her procuring agent in Ghana, she acquired a depot to store foodstuffs such as tubers of yam, smoked fish and smoked 'bush' meat before shipment to the Netherlands. Doing business with Ghana enables her to obtain the quality products she needs, as well as getting them at much cheaper prices.

These stories do not, however, mean it is possible to conclude that every respondent who contacts their transnational social networks do with the purpose of investing in a project or uses Ghana as source of supply. Importantly, Ghana rather becomes the market for the businesses for other respondents. As the Table further indicates, 15 per cent of those who are transnationally embedded have Ghana as the market destination for their businesses.

One such respondent is Yaw. In 2004, Yaw opened a shipping business in The Hague. Yaw ships automobiles, used and new clothing and house appliances for his co-ethnics to Ghana. Besides that, he buys used refrigerators and gas cookers from the Netherlands and sells them in Ghana. He regularly ships these items to Ghana because the sale of used home appliances such as these in Ghana earns him a lot of money. Yaw regular calls and contacts his customers in Ghana because he wants to find out about items which are in high demand in Ghana. He also maintains regular contact with his clearing agents in Ghana who might be involved in clearing the vehicles and other products shipped to the Tema and Takoradi seaports of Ghana.

Table 5.5.2: Ghanaian entrepreneurs' transnational business activities

	N	Per cent
Business investments	14	17
Supply source	14	17
Market	13	15
None	43	51
Total	84	100

Source: Research data

*The goods exported from the Netherlands are sold in Ghana.

** Not transnationally involved.

Ghana networks relevant for the entrepreneurs' business(es)

This part of the chapter focuses on those in Ghana who matter to the respondents' businesses in the Netherlands or their business activities in Ghana. These relevant networks include the family, friends and business contacts who run their second businesses in Ghana, act as their procurement agents for goods meant for the businesses in the Netherlands, or act as clearing agents for goods shipped from the Netherlands for the Ghana market. These relevant people become the representatives or 'proxy owners' of their businesses or business activities in Ghana.

As Table 5.5.3 indicates 61 per cent employ a family member either to procure the products for the businesses in the Netherlands, or to run their business activities in Ghana. This conforms to the norms of the Ghanaian culture, where a relatively well-to-do family member is morally obliged to support the less fortunate member of the family financially, materially and emotionally. In return, the rest of the family is morally obliged to offer their support to the family member who makes an economic investment and contributions for the mutual benefit of all the family members. As a further illustration of this point of collective responsibility, some respondents expressed their views on this issue during the interviews.

In 1978 Fanny migrated directly from Ghana to the Netherlands for family re-union purposes. In 1998 she started her retail shop in The Hague selling Ghanaian foodstuffs, exotic meat products and custom-made textiles and wax prints to African immigrants in The Hague. In 2004 Fanny opened a second retail shop in Kumasi which her own sister manages. *"I opened a retail shop for my sister to manage with the sole purpose of helping my family members there to help themselves"*, Fanny disclosed. Bernard, another respondent has a petroleum-product business in Ghana which is managed by his elderly brother.

By contrast, other respondents prefer to employ their friends. The table shows that 12 per cent of the respondents have engaged friends to oversee their economic investments in Ghana. In this context a friend is somebody who a respondent has known for a long period of time and both have built a trust-

based relation together for many areas of their lives. A friend is either a long-time friend from elementary school or secondary school, or surprisingly, a person someone met relatively late in one's lifetime. A friend is generally someone who the person involved in the relationship regards as a 'good' person (see Mazzucato 2003).

There are various reasons for Ghanaians to involve their friends in a project in Ghana or to ask for assistance from a friend. Family members might have disappointed the investor through embezzlement of funds meant for a project. The friend is used to create room for autonomous decision-making within a context of kin relationships and also as a means to ignore the needs of family members in times of business start-ups. Several researchers have emphasised the importance of trust in personal relations and in economic performance (see Granovetter 1985; Fukuyama 1995; Putnam 2000; see Mazzucato 2003; see Rusinovic 2006) and this is clearly exemplified in the Ghanaian context.

Kojo is one of the respondents who stated that, though his mother is the overall boss of his block making business in Ghana, his best friend from infancy manages the business. Both of them have been friends since childhood, attended schools together and sometimes ate and slept in one another's house. It was his friend who supervised the legalisation of all his resident permit documents with the Netherlands embassy in Ghana, while he was already in the Netherlands. Kojo and his friend are so intimate that they see themselves as more than blood brothers. He feels more secure when his friend does anything for him than even his own family members. Kojo's remark emphasises trust and supports Woolcock (2001:13) who argues that trust can best be seen as a consequence of social capital over time.

Apart from relying on family and friends for their transnational economic activities in Ghana, some respondents use their formal business contacts. Business contacts involve parties with only business motives and transactions. These include Ghanaians or formal Ghana institutions whose services are hired by some of these respondents to transact an economic activity on their behalf in Ghana. As the table also shows, 27 per cent of the respondents prefer to use their business contacts in place of family or friends. The advantage of using business contacts in doing business is that the business relationship between the owner and employee becomes more formal and more business-like which usually involves formal contractual agreements between the two parties.

Douglas is one of the few respondents who engage the services of a business contact in Ghana. Douglas operates a money remittance agency which has obtained an exclusive licence from a Ghanaian bank to which recipients of money sent by family members in the Netherlands go to withdraw. Douglas pays a quarterly commission to the bank for the services they provide to his clients in Ghana. Douglas affirms that doing international business with formal and recognised institutions allays the fears of fraud which is a perennial socio-economic problem in most African countries including Ghana.

Table 5.5.3: Ghanaian networks relevant for entrepreneurs' business(es)

	N (Total=41)	Per cent
Family	25	61
Friends	5	12
Business contacts**	11	27

Source: Research data

*Ghana Relevant Networks

5.6 Conclusion

This chapter looked at the supply side of first-generation Ghanaian immigrant entrepreneurs in the Netherlands. This includes their human, financial and social capital. For an elaborate understanding of each of the three different forms of capital which these respondents employed to set up their businesses in the Netherlands, each of them was described separately in a brief literature overview, which was followed by the empirical findings based on the interview. The first section deals with the human capital of the respondents. The human capital included their educational background, skills and pre-and post-migration (business) experiences which enabled them to set up their own businesses in the Netherlands. According to the interview findings, all the respondents are educated and can therefore read and write. Their level of human capital distinguishes them from most of first-generation Moroccan and Turkish immigrants who were barely educated before they migrated to the Netherlands. Some respondents acquired skills and experiences from the different jobs they did before becoming self-employed. Other respondents did some courses to improve their human capital to enable them establish their businesses. In addition, some of the respondents understood the importance of computer technology for their businesses and therefore acquired computer literacy skills through self-study or from a formal school setting.

The findings show that only a few first-generation Ghanaian entrepreneurs are fluent in the Dutch language, that is, they are able to read and write Dutch well. However, a significant number of the respondents have a good command of spoken, but not written, Dutch. The difference here is that, in everyday conversation, most of them can express themselves well in what may be termed as 'street' Dutch but not 'working' Dutch. The findings also indicate that the respondents who are fluent in Dutch language probably those who have lived in the Netherlands for several years. The respondents' ability to improve their Dutch language skills in combination with the better command of English that most of them already have, is more likely to give them a better access to the Dutch economy to enable them to

set up businesses with a mainstream character given their educational background. A potential benefit and advantage that first-generation Moroccan and Turkish entrepreneurs would scarcely have.

Since most of the respondents did not have satisfactory Dutch language and computer skills, they mostly relied on their pre-migration experience, good English language skills and informal financing to start their businesses.

About half of the respondents indicated that they were engaged in some form of self-employment activities prior to migration. In the period between 1980s and the early 1990s, when most of the respondents left the shores of Ghana for the Netherlands and other Western countries, the Ghanaian economy was almost bankrupt and cash strapped. The only practical way most of the citizens could then survive was to be involved in multi-economic activities. Upon arrival to the Netherlands some of first-generation Ghanaian immigrants who got a foretaste of self-employment were eager to become self-employed. The diverse economic opportunities for self-employment that the Dutch economy created and churned out in the 1990s became a catalyst for some of the Ghanaian immigrants to set up their own businesses.

With regard to business financing the chapter shows that most of the respondents used informal means to start their businesses. In other words, besides using their own financial resources, they borrowed money from family and friends. Although a small minority was able to obtain formal financing from the bank, informal financing appears to be the most reliable source of business financing of other immigrant entrepreneurs, such as Moroccans and Turks as well, who resort to borrowing from family and friends to set up their businesses.

Reasons usually advanced to support lending from the informal sources include low interests, flexible repayment schedules, the banks' refusal to give loans to immigrant business owners due to the paucity and non-convincing business plans which most of the entrepreneurs present, or because of the lack of a strategic basis of the businesses which most of them start which the banks then expect to fail a few years after the start or even during the gestation period. First-generation Moroccans and Turkish, who are predominantly Muslims, also cite interest payments on loans obtained from the banks as being a problem because they represent usury which their religion forbids (see Taner 2002; see Rusinovic 2006).

The respondents' over-reliance on their pre-migration human capital to set up businesses in the Netherlands to the neglect of post-migration human capital development probably limited their potential for assessing the Dutch mainstream market beyond that of the ethnic market. The resources that immigrants possess combined with the available business opportunities and facilitated by the Dutch business laws and policies are critical for immigrants to be pulled rather than pushed to set up businesses. Chapter 6 reveals whether or not first-generation Ghanaian entrepreneurs were pulled or pushed toward self-employment. State institutions must be proactive in enhancing the skills of the

supply side of entrepreneurship that is, by providing and promoting compulsory Dutch language classes, computer skills training and basic business courses to the immigrants. This will go a long way towards honing the inherent entrepreneurial abilities of some immigrants.

The empirical results in Chapter 5 clearly indicate that first-generation Ghanaian entrepreneurs in the Netherlands have used their embeddedness in social networks to start businesses both in the Netherlands and in Ghana. Although the empirical results indicate that they accessed more resources through informal social networks, they also sought help from formal social networks. In other words they relied on both the formal and informal social networks. This empirical result agrees with the findings by Rusinovic (see 2006) who concludes that first-generation immigrant entrepreneurs, which obviously include Ghanaians, Moroccans and Turks, also depended on formal social networks to establish and operate their businesses. Some of the formal institutions that respondents contacted for information and support to start their businesses include the 'Ondernemerhuis Amsterdam Zuidoost', the Association for Small and Medium-Sized Businesses (MKB) Holland, IntEnt, The Hague, UWV WERKbedrijf, Stabij and a few others. For example, 'Ondernemershuis Amsterdam Zuidoost' and 'Stichting Stabij' in Amsterdam and The Hague respectively have generally helped (nascent) immigrant entrepreneurs with business advice and training on how to write a business plan. The Centre for Income and Work (CWI)/UWV WERKbedrijf has also contributed to the employee selection and recruitment process for some of the Ghanaian immigrant entrepreneurs and IntEnt is instrumental in promoting Ghanaian business investments back in Ghana.

This chapter shows that many first-generation Ghanaian entrepreneurs have made less use of these institutions to obtain the required information to start their businesses, since only a few entrepreneurs have, for example, used the services of /UWV WERKbedrijf. Apparently, Ghanaian immigrant entrepreneurs have resorted more to the informal social networks for their business start-ups. These informal social networks include members of their family, friends and Ghanaian hometown associations and churches to generate business ideas, to find and recruit personnel and to involve them in their transnational economic activities. Although the Ghanaian hometown associations and churches are formally registered entities in the Netherlands, these organisations have informalised their operations in support of a sizable number of their members.

Apart from the fact that the respondents own the businesses, some of them decided to become entrepreneurs through conversations with family, friends and at hometown association meetings with their co-ethnics. The empirical findings indicate that one third of the respondents stated that it was their informal social networks which gave them the idea to become self-employed. This statement shows that Ghanaians are a bonded community and are always coming up with ideas about finding their own ways and means to assist and support one another to develop themselves socio-economically.

Since most of first-generation Ghanaian entrepreneurs use informal networks to find and recruit personnel, the following conclusions can be drawn. It is most likely that a disproportionate number of their employees are Ghanaians, including family, friends and other co-ethnics. Some of these entrepreneurs also pay their employees informally. In other words they are paid without any official documentation and without tax payments to the Tax and Customs Administration (Belastingdienst). (Belastingdienst).

First-generation Ghanaian entrepreneurs used their informal social networks beyond the borders of the Netherlands. The empirical results indicate that about half of the total respondents are involved in transnational business activities with Ghana. Some of the entrepreneurs have made their family members their financiers, buyers and advisors of their businesses in the Netherlands. The empirical results showed that one third of the respondents have established second businesses and made other investments in Ghana. These entrepreneurs have placed the management of their economic activities in Ghana in the hands of family, friends or contract agents. The reasons given for having businesses and investments in Ghana include their desire to return to Ghana to manage the Ghanaian investments. The respondents are convinced that the Ghana businesses have better profit potentials than the businesses in the Netherlands. It will also lead them to have a less stressful life than the life they are experiencing in the Netherlands.

All the evidence points to the fact that first-generation Ghanaian entrepreneurs have relied more on their informal social networks than formal social networks to establish and run their businesses and other investments both in the Netherlands and in Ghana. The question is therefore what made it possible for them to over-rely on their family, friends, hometown associations and ethnic churches to setup and manage their businesses and investments? Ghanaian immigrants in the Netherlands are generally considered to be close to another and relatively well organised (Nijenhuis and Zoomer 2012). Ghanaian entrepreneurs who are embedded in these networks use these elements to their advantage though, at times, a few members of the networks abused the trust others placed in them. The respondents use informal social capital for finances and other non-formal resources possibly due to problems with the Dutch language, lack of adequate improvement on their pre-migration human capital and also the nature of the businesses which they established.

Generally, it is difficult to conclude that the rate of entrepreneurship among first-generation Ghanaian immigrants is relatively higher than that of the 'guest' workers because no research has been done on that issue. What is more, the number of registered immigrants from Ghana is about fifteen times smaller than that of, for example, immigrants from Morocco. Besides that, both first-generation Moroccan and Turkish immigrants and the respondents do not possess adequate Dutch language skills and they also all prefer to use family and friends to help run their businesses.

Any meaningful comparison between the 'guest' workers and the respondents seems to be far-fetched.

However, the relative higher human capital and good proficiency of the English language that first-generation Ghanaian entrepreneurs possess compared to the ‘guest’ workers potentially offer more entrepreneurial opportunities to first-generation Ghanaian immigrants.

First-generation Ghanaian entrepreneurs in the Netherlands have the edge when it comes to accessing more promising opportunities and trajectories which potentially offer better business prospects and business success. In other words, for any immigrant business to grow and to be successful, it needs to have human capital that suits the host country’s conditions and requirements for prospective business development and also needs to be more suitably embedded in social networks which go beyond the informal type and which mostly embeds members of their own ethnic community and ethnic group. In short, the pre-migration human capital of first-generation Ghanaian entrepreneurs, the Dutch business environment and the liberalised legal and policy regime which offer immigrants the opportunities to improve on their human capital place first-generation Ghanaian entrepreneurs at a different business level to that of ‘guest’ workers. First-generation Ghanaian entrepreneurs (potentially) have access to the promising sectors of the Dutch economy and are therefore more likely to engage in entrepreneurship which is different to that of the ‘guest workers’. In the next chapter, Chapter 6, I discuss the human capital of the respondents, the levels of their social embeddedness and relate them to the businesses that they have established. This relationship enables me to discover into which quadrants of the mixed embeddedness model the businesses have been inserted. In other words, I attempt to relate the businesses to the type of opportunity the respondents exploited. Chapter 6 also discusses the success and failure of the businesses which the respondents set up in the Netherlands.

6. Ghanaian Business Sectoral Orientation and Success

6.1 Introduction

In 1980 John migrated from Ghana to Amsterdam in the Netherlands in search of a better and more prosperous life. In 1974 John had started a 3-year High National Diploma (HND) in Maritime Studies at the Regional Maritime University (RMU) located in Accra, Ghana after completing his secondary school education. Between 1975 and 1979 John worked as an Able Seaman for the now-defunct Ghana Black Star Line, a state-owned shipping corporation. Since his position as a seaman in a commercial ship enabled him to visit many European cities, including Amsterdam, he quit his job with the Black Star Line on one of their shipping trips to Europe and settled in Amsterdam. He then applied for different maritime jobs in the Netherlands maritime sector but all his applications were turned down because he was then an undocumented migrant living in the Netherlands with a false British passport. He also had no knowledge of the Dutch language. In 1986 John legally obtained his Dutch resident permit and became a Dutch citizen 5 years afterwards. Given that he was now a legal resident of the Netherlands John formally enrolled in Dutch courses at a Dutch language school in Amsterdam and, after two years of intensive studies, had an excellent command of Dutch. Between 1986 and 1993, he worked as a factory hand at various manufacturing companies in Amsterdam. In 1994 he and another Ghanaian friend who, was then also resident in Amsterdam, started C Express Shipping Company in Amsterdam 'Bijlmermeer'. The idea was primarily to help Ghanaian migrants in the Netherlands who had bought used automobiles ship them to Ghana. In the 1990s the Ghanaian population in Amsterdam began to increase and, as a result, the number of used automobiles that Ghanaians shipped to Ghana also rose considerably. The business made good profits in the first three years of its existence, but the company was declared bankrupt at the beginning of the fourth year. John's business partner unexpectedly decided to migrate to the United States of America and demanded his share of the investment and profits. His partner's share of the investment and profits in the business was much bigger than John's share, hence John could not continue with the business because his share was inadequate after the split. However, with his academic qualification in maritime studies and a few years' experience as an employee of a shipping company, as well as his 3 years of experience in the shipping business in the Netherlands, John was always eager and motivated to start another shipping-related business as a sole proprietor because he had already seen and identified the opportunity for a successful business in shipping. In addition to the increase in the Ghanaian population in Amsterdam, John had also observed the presence in Amsterdam of migrants from Nigeria, Sierra Leone and a few other African countries in the same city and thought this would be another good reason to expand his business. In 2002, with a start-up capital of

10,000 euros, which consisted of 6,000 euros of his own money and 4,000 euros loaned from two friends, namely Adusei and Osei Appiah, he started another shipping business in Amsterdam 'Bijlmermeer'. Apart from the financial help from his friends, John, had established a business network with Jan van der Laar, a native Dutch citizen in Rotterdam and Alec, a Flemish citizen of Antwerp, who had haulage and cargo businesses in the ports of Rotterdam and Antwerp respectively. John's relationship with both businessmen in the same industry was facilitated and enhanced by his ability to communicate fluently with them in Dutch. Both Jan van der Laar and Alec helped John to secure places for his vehicles on ships in either Rotterdam or Antwerp at short notice. John disclosed that, with the help of these two men, his automobiles do not pile up at the two ports. The automobiles he shipped reached their destinations on time and he therefore gained the admiration, trust and confidence of the majority of his clients. In addition, John's business now had a steady flow of clients from different African and Asian countries. He registered his company with the Dutch Shippers Council for legal and policy support. John's business has, therefore, attracted a steady flow of clients since its inception in 2002. According to John many shipping businesses that other Ghanaians started in Amsterdam have folded since 2008 due to the economic recession. John's shipping company still existed in 2014 and he expected he would attract more clients in future. In a nutshell, John stated that the activity he identified for his business is one of several opportunities in the Netherlands which have the potential for commercial success. Above all John attributes his business success to his good Dutch language skills, which enable him to communicate with different clients as well as with his suppliers in the Netherlands. His fluent command of Dutch, high level of education, pre-migration and post-migration business experience, the time of arrival in the Netherlands, the time at which he started his business and the assistance he received from his mixed social networks, enabled him to start and run a successful business.

John's story shows and exemplifies how immigrants in the Netherlands keep on searching for different economic activities which maximise their motivation for upward socio-economic mobility. Self-employment is one particular way in which a migrant can fulfil this objective. John's story clarifies how migrants use their resources, such as human capital comprising pre-migration and/or post-migration educational qualifications, pre-migration business experience, the host country's language proficiency, and financial and social capital to identify the best and most suitable business opportunities. Although John funded his business through informal sources, the benefits he derives from mixed social networks which involve non-ethnic Ghanaian business partners, as well as from being a member of a formal business association, have contributed immensely to the survival of his business. John's story also shows that many immigrant businesses, and for that matter Ghanaian businesses in the Netherlands, are to some extent prone to failure in the first few years. This is exemplified by the partnership business he started

with a friend which only lasted for three years. Furthermore, his client base transcends the Ghanaian ethnic community. John has located the business in a geographic location with high demand for his services which has also contributed to the business's survival. John has a positive view of himself due to him being his own boss. To conclude, John and other first-generation Ghanaian entrepreneurs that have managed to keep their businesses going in the midst of a challenging economic environment have unequivocally combined their human, financial and social capital to exploit the opportunities in the market to start their businesses.



A Ghanaian entrepreneur in his travel agency talking to partners in Ghana

Chapter 6 discusses the sectoral orientation of the Ghanaian businesses in reference to the mixed embeddedness model. In other words, the chapter uses the mixed embeddedness model to explore and locate which business activities first-generation Ghanaian entrepreneurs are engaged in. The chapter focuses briefly on the analytical framework of the mixed embeddedness model in chapter 2. Assuming that opportunities for businesses are accessible for aspiring entrepreneurs without much financial capital, there are two main dimensions to the mixed embeddedness model. The first one relates to the dynamics of the opportunities for new businesses. To keep it simple, just two sets of possibilities are distinguished: on the one hand, opportunities which expand because of the underlying structural development of the urban economy and, on the other, opportunities which stagnate or even shrink. The latter may still offer

chances for aspiring entrepreneurs if the outflow of the established entrepreneurs exceeds the pace of shrinkage (see Waldinger 1996). The second dimension addresses the differences in the level of educational qualifications of the aspiring entrepreneurs or (formal) human capital. Some types of businesses require relatively high levels of human capital in the form of formal educational qualifications beyond primary or even secondary schooling (e.g. consultancy or financial services), whereas others do not (e.g. a grocery or a temping agency). On the basis of this, a two-by-two matrix can be constructed with four distinct sets of opportunities.

First, there are opportunities in structurally stagnating markets. For migrant entrepreneurs, the bottom-left quadrant, opportunities in stagnating markets requiring little or no educational qualifications, is especially relevant. These opportunities can be labelled as the classic vacancy chain where migrant entrepreneurs replace established businesses run by, typically, older entrepreneurs of either indigenous or (earlier) migrant origin. As the entry barriers are relatively low, markets tend to be near or even past the point of saturation resulting in cut-throat competition and, consequently, low profits. Informal economic strategies are often used to survive in these markets such as employing relatives and (co-ethnic) acquaintances without notifying the tax authorities. These informal strategies tend to rely on homogenous (co-ethnic) social networks (see Portes and Sensenbrenner 1993; see Panayiotopoulos 2006). Because of the lack of growth and the fierce competition, these businesses in these markets do not easily contribute to upward social mobility. Breaking-out to more promising markets is the only way up (see Engelen 2001). Setting up shop in these markets, hence, is then primarily driven by push motives – there are even worse or no alternatives in the labour market.

The second set of opportunities in stagnating markets does require relatively high levels of educational qualifications. Given the bleak prospects in these markets, entrepreneurs would only opt for them because they do not have access to relevant sources of information (not being part of ethnically mixed social networks) on more promising opportunities or because opportunities in expanding markets are blocked due to barriers pertaining to the educational qualifications (for instance, a lack of recognition of foreign credentials for particular expanding activities) as well as more informal obstacles (e.g. discrimination).

Dynamic urban economies do comprise, however, also structurally expanding markets. In the mixed embeddedness model two types are distinguished: post-industrial/low-skilled and post-industrial/high-skilled (see Kloosterman 2010). Here, we have renamed them, in line with Scott's (see 2008, 2012) terminology, cognitive-cultural and servile activities which are two poles of the emerging division of labour in advanced urban economies.

The servile activities, the bottom-right quadrant, are those low-skilled activities which sustain and support the high-end, cognitive-cultural activities. According to Scott (2012: 43) '[t]he low-wage

service-oriented economy segment of the new economy is focused on jobs like housekeeping, child care, health care, food preparation and serving, janitorial work, taxi driving, and home repair ...'. The markets behind the opportunities, then, are generally created by outsourcing by firms and households. We expect that, although profit margins (and wages for workers) are typically low, the rising demand and expanding markets make these opportunities more rewarding and therefore more attractive than the stagnating low-skilled counterpart. The mixed embeddedness model assumes that self-employment in these activities is not so much born out of a necessity or push, but is based on a more positive motivation or pull. However, to be successful in these markets, migrant entrepreneurs have to have knowledge of the needs and practices of a more mainstream clientele instead of just their own co-ethnics.

This implies heterogeneous social capital or, in other words, access to mixed social networks. This latter also holds true for the top-right quadrant. There, however, entrepreneurs not only need heterogeneous social capital but also relatively high educational qualifications – beyond secondary schooling. The opportunities are located in the technology-intensive sectors, business and financial services, and in the creative or cultural economy (see Scott 2012: 41-42). The software specialists from India in Italy (Cucculelli and Morettini 2012), as well as Asians in the creative industries in London (Smallbone et al. 2005) or the Turkish consultants in Rotterdam (see Rusinovic 2006) belong to this category. For migrant entrepreneurs with considerable resources related to human as well as (mixed) social capital, these opportunities are attractive and offer good chances of upward mobility. This implies that entrepreneurs are *pulled* towards these opportunities and, given their options on the labour market, do not start a business out of necessity. The above information on mixed embeddedness is used to formulate hypotheses which will be verified in the various sections of this chapter.

Empirical data in Chapter 4 and the empirical results in Chapter 5 of this thesis are used to describe and discuss the hypotheses formulated in this Chapter 6. Data on motivation/ driving force for self-employment and type of business opportunity are taken from Chapter 4. In Chapter 5, the year of arrival, educational qualification, Dutch language skills, business experiences, and social embeddedness (financial and non financial sources) are selected. The data and the results are plotted against the type of opportunity which first-generation Ghanaian entrepreneurs identified and exploited. The empirical results in Chapter 6 either justify or refute the hypotheses of whether first-generation Ghanaian entrepreneurs only started businesses which conform to the resources they possess. In other words, first-generation Ghanaian entrepreneurs with low educational achievements, for example, will invariably and conveniently start businesses in the low-skilled stagnating sectors, also known as vacancy-chain openings, or vice-versa. Chapter 6 also discusses the success and failure of Ghanaian businesses.

6.2 Hypotheses Formulated

From the mixed embeddedness perspective in Chapter 2, I expect new migrants, and for that matter, first-generation Ghanaian migrants to be motivated or attracted to entrepreneurship rather than being forced into it. In other words I expect them to be mainly oriented towards the right-hand quadrants representing the expanding markets. Moreover, I expect Ghanaians with higher levels of education to be able to exploit opportunities in the top-right quadrant. On the basis of this overarching hypothesis regarding the sorting pattern of Ghanaian entrepreneurs and their expected orientation towards expanding activities, I can derive hypotheses from the mixed embeddedness model regarding the nature of their markets, the composition of their social networks, and their motivation. Furthermore, I expect that the time first-generation Ghanaian migrants arrived in the Netherlands would probably affect the type of businesses they chose to establish. In the next section, I explore these conjectures in the elaborated hypotheses I formulated in Chapter 2.

1. First-generation Ghanaian entrepreneurs who identified promising opportunities to start businesses were pulled rather than pushed into self-employment.
2.
 - a. Given their relatively high educational qualifications first-generation Ghanaian entrepreneurs were able to start businesses in the upper right-hand quadrant of the opportunity structure. In other words, they were able to start businesses in the cognitive-cultural activities.
 - b. Thanks to their fluency in English language and their relative proficient in the Dutch language, first-generation Ghanaian entrepreneurs have more access to the opportunities structure of the Netherlands and be able to set up businesses in the promising and expanding sectors.
 - c. Given their time of arrival in the Netherlands and the available opportunity structure at that time, first-generation Ghanaian entrepreneurs were able to identify and exploit the promising openings in the opportunity structure of the Netherlands to start businesses.
3. First-generation Ghanaian entrepreneurs who were embedded in mixed social networks were able to access both formal and informal financial and non-financial resources to set up businesses in either the post-industrial low-skilled or post-industrial high-skilled quadrants of the mixed embeddedness model.
4. With the right mix of human, financial and social capital and personal characteristics first-generation Ghanaian entrepreneurs were able to identify promising business opportunities in the Netherlands and were motivated to start and run successful businesses.

The chapter is organised into seven parts to examine the above hypotheses. After the introduction which is presented as a case, I followed it with a theoretical review of the analytical framework of the mixed

embeddedness model in section 6.1. The hypotheses from Chapter 2 are revisited in section 6.2. In section 6.3, I discuss from the empirical data the motivations for self-employment among the Ghanaian entrepreneurs. Based on the empirical results from Chapter 5, the level of formal education and its impact on business activity is also examined in this section (6.3.1). In addition the level of Dutch language skills and its impact on the choice of business activities is discussed in section 6.3.1. In the last part of this section, the time first-generation Ghanaian immigrants arrived in the Netherlands and the business environment at the time are also looked at in terms of their contribution to Ghanaian entrepreneurship. With respect to the empirical results in Chapter 5 on social capital, I examine the kind of social capital and its impact on business activity orientation (section 6.4). Section 6.5 discusses the successes and failures of Ghanaian entrepreneurs. I present a brief theoretical framework on business success in section 6.5.1. Using logistic regression analysis (binary logistic), an assessment is made of the impact of key variables on the likelihood that the business existed in 2014 and was therefore successful. In the next section the problems that led to closure of some Ghanaian businesses are discussed (section 6.5.2). Finally, I conclude Chapter 6 in section 6.6.

6.3 Entrepreneurial Motivation and Type of Opportunity

With regard to entrepreneurial motivation, people become entrepreneurs either by being pushed or pulled (Masurel and Nijkamp 2004; see Rusinovic 2006; see Sahin 2012). People are pushed into becoming entrepreneurs when they encounter blockages in the wage labour market. The blockage in the labour market is believed to be an important force that drives immigrants toward entrepreneurship in the Netherlands (Jansen 1999; see Rusinovic 2006). This barrier in the labour market has been explained from the view of an institutional context (see Esping-Andersen 1999; see Kloosterman 2000). The institutional set-up of the Netherlands before 2000 was characterised by an elaborate welfare system with relatively high social benefits and a high minimum wage contributing to a sharp division between ‘insiders’ and ‘outsiders’ with immigrants specifically being subject to long-term unemployment. In the 1980s and the 1990s, some of these migrants, not satisfied with existence based on welfare, opted to bypass these barriers and started their own businesss (see *ibid*:105).

As was shown in Chapter 4 over one quarter of the respondents were pushed by the conditions in the labour market to start their own businesses. These respondents gave reasons such as unemployment, rigid and rigorous controls over welfare benefits, low wages and overbearance and discrimination at the workplace. Since these factors pushed them into self-employment, these respondents were convinced that starting a business on their own was the panacea to their problems without much regard for its strategic economic performance. It can also be deduced from Table 6.2.0 that about one fifth of the

respondents who were pushed into self-employment are in the low-skill stagnating activities which entail retail.

Hulda was one of the respondents who were pushed into self-employment. In 1995, Hulda migrated to the Netherlands to join her husband. While in Ghana she worked as a sale person in her mother's retail shop at Kumasi. In 1999 Hulda and her husband moved to The Hague, after having lived in Rotterdam for three years. Hulda worked as a factory hand in a meat-processing factory. In 2000 she lost her job because the company went bankrupt and Hulda applied for unemployment benefit from the Employment Insurance Agency (UWV). According to Hulda she received unemployment benefit for six months. It took three months after filing for the benefit before her request was honoured. Apart from the initial delay, the Employment Insurance Agency (UWV) was constantly asking her to bring evidence from employment agencies which showed that she was regularly searching for a job. She felt this was too much pressure to bear so she decided to find a way out of unemployment. In 2001 Hulda and her husband registered a company to distribute folders and flyers. Hulda disclosed that although the work is demanding and tiresome, the persistent disappointments from companies and the office for unemployment benefits means it is a better alternative. Being self-employed earns her respect from her co-ethnics.

Another respondent also claims that he went into self-employment as a protest against much overbearance at the workplace. Edward left Ghana for the Netherlands and Amsterdam in 1993. A few years later he resettled in Haarlem because he wanted to live in a smaller city where life seems much quieter than Amsterdam. In addition, he was employed as a cleaner by ISS cleaning company at Haarlem train station, meaning that he had to commute daily by train between Amsterdam and Haarlem. Edward was the first employee to be assigned to work at the train station. Later three other native Dutch employees were assigned to work with him. He trained and instructed the other three about their tasks at the station. After three months of working with the three new employees, the district foreman of ISS cleaning service officially made one of them a supervisor over Edward and the others. Edward also saw he was assigned a bigger portion of the daily task than any of the other workers and was constantly threatened he would be sacked if he refused to take orders from the new supervisor. Edward felt the pressure was overwhelming. He could not stand that action any longer and therefore ended his contract unilaterally with ISS cleaning services. Since he stopped the work voluntarily, he was refused unemployment benefits. In 1998 Edward was pushed by the circumstances to start his own cleaning company. Fortunately, he managed to agree cleaning contracts with two companies for which he had previously worked as a cleaner via ISS cleaning services.

There are other immigrants who exhibit more pull factors, such as finding new market opportunities or striving for independence (see Masurel and Nijkamp 2004). As shown in Table 6.2.0, 74 per cent of the

respondents said they decided to start their own business because they saw an opportunity to succeed. The Table 6.3.1 shows that businesses which first-generation Ghanaian entrepreneurs set up were mostly in the servile and cognitive-cultural activities. These businesses include money transfer services, travel services and hair/beauty salons, cleaning services, day care centres (crèche), folder and flyer distribution services, ICT services, financial services and shipping services. However, there were a few retail business owners who asserted that they were also pulled towards self-employment. These are uniquely-culturally derived goods which only insiders have the knowledge, expertise, contacts and, above all, credibility to supply such goods and services (see Jones et al. 2000:41). According to these entrepreneurs, they saw opportunities in the Dutch business market which they felt meant they could offer their services beyond their co-ethnic market. All first-generation Ghanaian entrepreneurs who claimed to have been pulled felt they would be better off if they became self-employed instead of being wage or salaried workers. In other words, they anticipated 'self-employment bonus', that is, an income advantage compared to wage or salary employment.

Naana is one of the few respondents who believed that starting a travel agency was a business opportunity she could not afford to miss. While in Ghana she completed secondary school education and obtained an advanced level certificate at the age of 18. In 1981, at the age of 24, Naana migrated to the Netherlands and settled in Amsterdam. Naana studied Dutch language at a college in Amsterdam and obtained her diploma in Dutch which enabled her to pursue courses in business at the same college. She worked for different companies as an account manager for at least ten years. While working as an employee Naana saw that the Ghanaian immigrant population in Amsterdam, especially in the 'Bijlmermeer' was growing rapidly and therefore decided to start a travel agency. In 1995, after attending part-time courses in travelling and ticketing, Naana opened a travel agency in Amsterdam. Before she started her business, most Ghanaian and other West African immigrants in Amsterdam and other cities in the Netherlands who travelled to Africa bought their tickets from native Dutch agencies.

James is another example of Ghanaian entrepreneur who was pulled towards entrepreneurship. He runs a financial and real estate business. In 1995 James left the Netherlands for the USA to do a Master's in Business Administration and graduated in 1997. In the same year James returned to the Netherlands. In 1998, he started a financial services company in The Hague specialising in money transfers and real estate services for Ghanaian and Nigerian immigrants in the Netherlands. James was motivated to start this business because there was a drive among Ghanaian immigrants in the Netherlands to build houses in Ghana. James also started a niche business activity. He translates for Ghanaians who could not read and speak the Dutch language, negotiates debt-repayment with debt-collecting agencies for his clients and he also interprets Dutch immigration laws for new Ghanaian and Nigerian arrivals in the Netherlands. By doing all these, James asserted that he was happy and satisfied that he could be of help

to others. Another respondent who was pulled to entrepreneurship is Gyasi in the open case of this chapter.

6.3.1: Motivation and Type of Opportunity

Motivation	Type of Opportunity			Total
	Low,skilled stagnating activities	Servile activities	Cognitive activities. Cultural	
Pushed	18 (21%)	3 (4%)	1 (1%)	22 (26%)
Pulled	10 (12%)	42 (50%)	10 (12%)	62 (74%)
Total	28 (33%)	45 (54%)	11 (13%)	84 (100%)

Source: Research data

6.3.1 Human capital and type of opportunity

This section discusses the formal education of first-generation Ghanaian entrepreneurs, their level of Dutch language proficiency and the time they migrated to the Netherlands. The time and period that first-generation Ghanaians arrived in the Netherlands underscores their migration experience (see chapter 5). It is conceivable that these aspects of human capital determined the kinds of business and the types of opportunity that first-generation Ghanaians started and exploited respectively.

Formal education

Human capital consists of education attainment, experience, knowledge and skills (see Unger et al. 2011). Entrepreneurial motivation, on the other hand, defines the force that drove some first-generation Ghanaian immigrants in the Netherlands to become self-employed. With respect to human capital and entrepreneurial motivation, I examine separately, how formal educational qualifications and Dutch language proficiency as variables influenced the different types of opportunity which first-generation Ghanaian entrepreneurs exploited for their businesses.

In Chapter 5 it was established that education contributes to entrepreneurship. Individuals with high level of educational achievement are said to increase their stock of information and skills which are essential for pursuing an entrepreneurial opportunity. In Table 6.3.2 the educational qualifications of first-generation entrepreneurs are grouped into low level and high level. The low level qualifications consist of primary school, secondary school and low vocational and high-level education comprises high vocational/professional and university. The empirical results in Chapter 5 and Table 6.3.2 indicate that

over 25 per cent of first-generation Ghanaian entrepreneurs are relatively highly educated. It can also be deduced from Table 6.3.2 that 11 per cent started businesses in cognitive-cultural activities.

One respondent who used his university qualification to start a cognitive-cultural activity business is Alvin. Alvin set up an Information and Communication Technology (ICT) business. Alvin has a Master's degree in computer science from De Montfort University, United Kingdom. In 1999 he relocated to the Netherlands to reunite with his wife after his education. In 2004, Alvin started his company in Amsterdam specialising in web designing, hosting and database development for SME in the Netherlands. Alvin hinted that there are many Africans in Amsterdam, The Hague, Rotterdam and other cities who want to become computer literate. Hence, he saw that there was a (potential) high demand in the African niche market for software installations, internet connections and basics computer skills. His general client base is also growing to include non-Africans. The high demand for his services has enabled him to extend his services beyond the city of Amsterdam. Alvin claims the business is more rewarding and has prospects for growth.

Apart from Alvin, other respondents with relatively higher educational qualification chose instead to set up businesses in the low skilled stagnating activity sector. One of these respondents is Nana who owns a candy business in Amsterdam. Nana migrated to the Netherlands and settled in Amsterdam in 1980 and received her residence permit in 1985. In that same year Nana initially undertook Dutch language courses which enabled her to pursue Dutch secretarial and administrative courses. In 1998 she successfully completed a high vocational degree (HBO) at a professional university and was employed by one of the banks in Amsterdam. In 2001 she lost her job with the bank through downsizing. In 2002 she established her candies retail shop in Amsterdam 'Bijlmermeer'. Although Nana is relatively highly educated, she decided to set up a retail business because her products were unique and also her shop was the first of its kind in Amsterdam 'Bijlmermeer'. Nana was firmly convinced she had chosen the right type of business because it has high prospects for success. In addition Nana defines her shop as a mainstream business because her products are bought by both natives and immigrants. The results in Table 6.3.1 show that most respondents with low level of education set up businesses in low skilled, stagnating and servile activities, (N=9) respondents from the twenty-one respondents chose to start businesses in cognitive-cultural activities which reflected their level of educational qualification.

In conclusion, first-generation Ghanaian entrepreneurs who are relatively highly educated were pulled towards starting businesses in cognitive-cultural activities. By contrast, those with relatively low educational qualifications were pushed by the constraints in the labour market to start business in the servile and in the low skilled, stagnating sectors.

Table 6.3.2: Level of Education and Type of Opportunity

Education	Type of Opportunity			Total
	Low skilled, stagnating activities	Servile activities	Cognitive-Cultural activities	
Low level	23 (27%)	38 (45%)	2 (2%)	63 (75%)
High level	5 (6%)	7 (8%)	9 (11%)	21 (25%)
Total	28 (33%)	45 (54%)	11(13%)	84 (100%)

Source: Research data

Dutch proficiency and type of opportunity

Most of first-generation Ghanaian entrepreneurs are proficient in English, with 67 per cent showing a good command of the language, a legacy of the colonial era. About one third of the respondents are fluent in Dutch, while more than half indicated that they have a good ‘spoken’ level (i.e. they are able to understand and speak Dutch to a certain level but find it difficult to write). About 15 per cent of the research population have poor Dutch language skills. However, these entrepreneurs are often able to communicate in English, which is spoken by many people in the Netherlands (see Table 5.1.2). All the same, a first-generation Ghanaian immigrant who is fluent in Dutch and is able to speak, read and write Dutch, increases his chances of obtaining relevant business information which enhances the prospects of starting at best, a cognitive-cultural business activity such as shipping services, IT services or financial services, provided he/she is highly educated. Generally, immigrant entrepreneurs are better positioned to communicate with a larger group of potential customers when they have a good command of the host country’s native language (see Evans 1989; see Clark and Drinkwater 2000; see Jansen et al. 2003). The majority of first-generation Ghanaian entrepreneurs who were able to speak fluent English and Dutch language were motivated to start businesses in the Netherlands and oriented these businesses particularly around expanding cognitive-cultural activities.

As Table 6.3.3 shows, half of the 11 entrepreneurs who have started businesses which include IT services, financial services and shipping services are fluent in Dutch. A respondent who exemplifies the need for Dutch language fluency to start a buoyant business in the financial services is Douglas. Douglas migrated to the Netherlands in 1982, after having resided in Germany for 3 years. While in Ghana he studied a 3-year Economics degree at one of the universities in Ghana and graduated in 1979. Douglas worked with the Ghana Commercial Bank as a manager trainee for a year. In 1992 he completed his Master’s degree in Economics at one of the universities in the Netherlands. Douglas later worked as a financial analyst with an international company in Amsterdam but resigned from the company in 1998.

In 2000 he started his own business in Amsterdam providing financial services which included money transfers to Ghana and advisory services on diverse investment portfolios for Ghanaians in the Netherlands. Initially, he thought his target market was the Ghanaian immigrants in the Netherlands and therefore fluency in the Dutch language was not necessary. Four years later the business expanded beyond Ghanaians into the wider African community in Amsterdam South East. Douglas realised that, in addition to the English-speaking Africans who transacted business with his company, all his other clients, especially Asians and South Americans, preferred to speak Dutch. In order to satisfy and to respond effectively to the needs of the larger clientele, Douglas attended one-year intensive Dutch course at a college in Amsterdam which greatly improved his Dutch language skills. Douglas now writes and speaks the Dutch language and that has also enlarged his business which now boasts of clients from South America, Asia and Africa.

The same Table 6.3.3 shows that one-third of all 45 Ghanaian entrepreneurs engaged in servile activities speak fluent Dutch. Most of these entrepreneurs are found in cleaning services, air travel services and catering services. A respondent who owns and operates a servile activity is Johnson. In 1992 Johnson migrated from Ghana to the Netherlands to seek greener pastures and settled in Rijswijk. He was attracted to the Netherlands because he was convinced that life there would be much better for him than in Ghana where he was jobless after his five-year secondary school education. He received his residence permit in the Netherlands in 1998 and in the same year got a job as a cleaner in a hotel in Leiden. In 2000 Johnson was promoted to the position of supervisor, overseeing the work of the other cleaners. He realised that he would be able to work better in that capacity if he had a better command of Dutch. Consequently, in 2001, Johnson enrolled in a part-time Dutch language classes in the evenings and, within one and half years, he became fluent in the Dutch language. Johnson's goal was to start his own cleaning and, as a result, he attended a 6-month diploma course in cleaning courses in 2003. Accordingly, he chose to become self-employed in cleaning services because he saw the opportunity for a successful business.

The stories of both respondents show that first-generation entrepreneurs who are fluent in the Dutch language and who have higher educational qualifications than primary education started businesses in more promising activities in either the servile or cognitive-cultural activities rather than in low skilled, stagnating activities.

6.3.3: Dutch language proficiency and type of opportunity

Dutch language	Type of Opportunity			Total
	Low, skilled stagnating activities	Servile activities	Cognitive-cultural activities	
Poor	8 (9%)	5 (6%)	0 (0%)	13 (15%)
Good spoken	15 (18%)	25 (30%)	5 (6%)	45 (54%)
Fluent	5 (6%)	15 (18%)	6 (7%)	26 (31%)
Total	28 (33%)	45 (54%)	11 (13%)	84 (100%)

Source: Research data

Time of arrival in the Netherlands and type of opportunity

The time first-generation Ghanaians migrated to the Netherlands as well as the number of years they have resided in this country significantly contribute to their post-migration experience which (potentially) facilitates self-employment. The remarks which different respondents made under post-migration experience of Chapter 5 of this dissertation attest to that. More evidently, the empirical results in section 6.3.4 on the time of arrival and years of residence in the Netherlands amply show that first-generation entrepreneurs were able to explore different business opportunities.

The Dutch economy started to de-industrialise in the 1970s resulting in a long period of stagnation and even contraction. In the second half of the 1980s, the economy and employment started growing again, driven by a rapid expansion of the service sector. With this structural shift a new opportunity structure emerged creating more openings for small businesses (see Kloosterman 2000). In the same period, neo-liberal deregulation policies were launched, coinciding with the economic upswing. Both the favourable economic environment and the deregulation policies gave an impetus to the establishment of new and small businesses (see Kloosterman and Rath 2003).

As can be seen in Table 6.3.4, 25 per cent of the businesses in the servile and cognitive-cultural activities were established by first-generation Ghanaians who migrated to the Netherlands before the 1990s and who identified the emergence of opportunities for these activities. In other words, first-generation Ghanaians who migrated to, or domiciled in, the Netherlands in this period saw increasing opportunities for servile businesses such as barber shops, day care centres, beauty salons, air travel services, money transfer, temporary employment agencies and cleaning services. A few respondents also saw the emergence of opportunities for cognitive-cultural activities and therefore started businesses in IT services, shipping services and financial services.

Table 6.3.4: Time of Arrival in the Netherlands and Type of Opportunity

Time in NL	Type of Opportunity			Total
	Low, skilled stagnating activities	Servile activities	Cognitive-Cultural activities	
Before 1980	1 (1%)	-	-	1 (1%)
1980-1989	20 (24%)	16 (19%)	5 (6%)	41 (49%)
1990-1999	7 (8%)	26 (31%)	6 (7%)	39 (46%)
2000-2009	-	3 (4%)	-	3 (4%)
Total	28 (33%)	45 (54%)	11 (13%)	84 (100%)

Source: Research data

6.4 Social Embeddedness and Type of Opportunity

Social embeddedness as defined in Chapter 5 explains that (immigrant) entrepreneurs belong to social networks and, by virtue of that membership, derive assistance from these networks to start and run their businesses. These social networks are informal and formal. The assistance which accrues to them is both financial and non-financial. The financial and non-financial assistance that first-generation Ghanaian entrepreneurs derived from their social networks is briefly highlighted.

Financial assistance

One of the main problems for entrepreneurs in general and immigrants in particular is to raise capital from formal institutions, such as banks (see Granovetter 1995; see Rath 2000). Dominic is one of the few respondents who had his loan application approved by a bank, though his business is in the low-skilled stagnating sector which is known to be less lucrative and profitable due to an overconcentration of businesses in this sector (see section 5.2.3 of Chapter 5 for Dominic's full remarks).

Non-financial assistance

Starting a business entails more than combining a (nascent) entrepreneur's human capital and financial capital. Obtaining relevant non-financial assistance such as information on market, workers, suppliers and regulation is crucial as well and social networks play an important role in providing such information (see Kloosterman et al. 1998). Entrepreneurs, therefore, not only exploit informal and formal social networks for financial assistance but also use both sources to obtain non-financial resources. Most of first-generation Ghanaian entrepreneurs, (N=64) received assistance in the start-up of their business and in most cases they received help from family members or friends (see Table 5.4.5). A story by Eric in Chapter 5, who runs a barber shop in The Hague, illustrates how first-generation

Ghanaian entrepreneurs use their membership in an ethnic association to recruit employees.

Ghanaian diasporan churches and hometown associations are of great importance to the socio-economic lives of Ghanaian immigrants (Mazzucato 2006, 2008; Fumanti and Werbner 2010). They do not just provide spiritual leadership, but also help their members to get jobs, housing and in, some instances, become self-employed. This can also be observed in our sample in which 38 respondents received assistance from the church with setting up/running their business. The assistance from the church mainly consists of helping to find customers and/or employees. One respondent who talks highly of the church for its support for his service business was James. James owned a money transfer agency in The Hague in 2000 (Also for James' remarks see section 5.3.5 of Chapter 5).

With this background information describing how first-generation Ghanaian entrepreneurs used both informal and formal social networks to start their businesses, we explore in more detail how these social networks enabled them to identify the type of opportunity they exploited for their businesses. As Table 6.4.1 shows, the majority (N=55) of the 66 first-generation Ghanaian entrepreneurs received assistance from informal social networks sources started businesses in all the three sectors.

As the results in Table 6.4.1 show most of these entrepreneurs of these entrepreneurs set up businesses in the low-skilled, stagnating and servile activities respectively. As the results in Table 6.4.1 also show, only 12 per cent (N=8) entrepreneurs of the entrepreneurs obtained scarce resources from being members of mixed social networks to start businesses in the low,skilled stagnating, servile and cognitive-cultural activities.

Although first-generation Ghanaian entrepreneurs have relatively good levels of human capital and many of them have a good command of Dutch and English, they still rely mainly on their co-ethnics, that is, family, relatives and friends, as well as churches and related organisations, to set up and run their business. It seems, therefore, that their relevant networks are more ethnically homogeneous and thereby limit access to information on starting more businesses in cognitive-cultural activities suitable for the mainstream markets. The empirical results shown in Table 6.4.1 clearly show that a few first-generation Ghanaian entrepreneurs who had access to mixed social networks sources did start and operate cognitive-cultural businesses.

Table 6.4.1: Non-financial assistance from Social networks and Type of Opportunity

Assistance	Type of Opportunity			Total
	Low, skilled	Servile	Cognitive-	

	Stagnating Activities	activities	Cultural activities	
Formal	0 (0%)	3 (5%)	0 (0%)	3 (5%)
Informal	19 (28%)	28 (42%)	8 (12%)	55 (83%)
Both	3 (5%)	2 (3%)	3 (5%)	8 (12%)
Total	22 (33%)	33 (50%)	11 (17%)	66 (100%)

Source:Research data

6.5 Success and Failures of First-generation Ghanaian Businesses

This section discusses the success and failure of Ghanaian businesses in the Netherlands. It looks at the meaning of business success from different perspectives and selects the most suitable definition of success in the Ghanaian business context. Rusinovic (see 2006: 142) quoting (see Flap, Kumcu and Bulder 2000: 142-143) said ‘defining business success is problematic as the definition of business success is not unequivocal’. Often, measures of business success - such as profitability - contain biases. Entrepreneurs may own more than one business and may choose to invest profits in one of these businesses for tax-related reasons. Such a situation makes it difficult, if not complicated, to evaluate the success of these individual businesses. On the other hand the success of a business would probably be underestimated because, although the business might not be growing, the owner would be accomplishing other goals that are important. Success in terms of profitability is also overestimated in some cases because some small entrepreneurs refuse to pay taxes on their business activities and employ their workers informally as well.

Due to the problematic understanding of business success based on the profits a business makes, a more cautious definition of business success is applied which entails the survival of the business over the years (see Rusinovic 2006; see Jacobs 2012; see Schutjens 2013). Using business survival as success, a Ghanaian business in this study is said to be successful if the business still existed in 2014. Although this indicator too is not without a weakness because the number of years various businesses have been in existence differs, it is, arguably, the least problematic. I have decided to use survival as success in this study for various reasons. First, it enables me to eliminate all biases and subjectivity that are associated with profitability as a measure of success. Second, as far as immigrant businesses are concerned, growth in terms of business expansion is elusive because many immigrant businesses might not be expanding, despite the businesses surviving. Third, like other immigrants immigrant entrepreneurs have an inclination towards investments in their home countries. As a result, business success based on the activities in the host country might be misleading.

By contrast, business failure, and for that matter closure, is defined as businesses which did not exist in 2014. By this definition, any first-generation Ghanaian businesses which did not exist in 2014 had failed. With reference to business success and failure, I take a snapshot of the number of businesses of first-generation Ghanaian entrepreneurs in 2014.

A snapshot position of the research population as at 2014

To find out whether or not the businesses of first-generation Ghanaian entrepreneurs still existed in 2014 I visited more than three-quarters of the 84 first-generation entrepreneurs and their businesses. The visits were intended to enable me to familiarise myself with the businesses and their performance. These visits were made in 2011 and in 2014. In 2014 I discovered that only twenty-nine businesses of the 84 first-generation Ghanaian businesses existed. According to EIM (see 2004), immigrant businesses in the Netherlands have a lower chance of survival and only one out five survives in ten years. A cursory prognosis of the survival rate of first-generation Ghanaian businesses over a period of 10 years confirmed EIM's findings (see *ibid.*). To concur with the definition of business success, these twenty-nine Ghanaian businesses were successful (see Rusinovic 2006; see Jacobs 2012; see Schutjens 2013). By contrast, fifty-five first-generation Ghanaian businesses were found to have failed in 2014. The next section discusses the factors behind the survival and, for that matter, the success of the twenty-nine Ghanaian businesses.

6.5.1 Factors behind business success

To explore the underlying causal relationships, a logistic regression (binary logistic) was performed to assess the impact of a number of variables on the likelihood that the business still existed in 2014 and was, for that matter, successful. In this logistic regression, key characteristics of the entrepreneurs were used as independent variables. These were age, year of arrival in the Netherlands, level of education, proficiency in Dutch language, motivation to start a business, social capital (informal or formal assistance in starting their business), and their business activities. The dependent variable was whether or not the respondent still existed in 2014. One should remember that a respondent's survival simply refers to the existence of his or her business in this regard.

The logistic regression shows that respondents who are under 40 years old have a higher chance of survival compared to older respondents (odds ratio 1.875). What is more, the duration of stay in the Netherlands influences survival chances: entrepreneurs who have been in the Netherlands longer have a higher chance of surviving (odds ratio .519). In addition, a positive motivation for starting a business ('pull') also increases the chances to survive, compared to entrepreneurs who are pushed into entrepreneurship. With the inclusion of proficiency in Dutch language, the analysis shows that

entrepreneurs who have a good command of the Dutch language have a higher chance of survival, as do highly educated entrepreneurs (university or higher vocational education) compared to lower educated entrepreneurs (significant, 5 per cent reliability, odds ratio .277). These results are an indication of the importance of human capital for survival.

With regard to the importance of social capital, the logistic regression shows that entrepreneurs who receive both informal and formal assistance in the start-up phase have the highest chance of survival in comparison (significant, 1 per cent reliability) to entrepreneurs who only receive formal or informal assistance. The findings indicate that social capital, as well as human capital, influences an entrepreneurs' chances of survival.

To conclude one can state that if the business activities in which the entrepreneurs are involved are included, it would appear that entrepreneurs who are involved in cognitive-cultural activities have a higher chance of survival compared to entrepreneurs in servile activities (significant, 10 per cent reliability). The smallest chance of survival applies to entrepreneurs involved in low, skilled stagnating activities. Having discovered that more than 65 per cent of the sample had failed, I describe the causes for this colossal failure in the next section.

6.5.2 Causes of business failure

With respect to the eighty-four first-generation Ghanaian entrepreneurs interviewed between 2005 and 2012, almost two out of every three businesses had closed down in 2014. Kruiderink (2000) found that the percentage rise of starters in the Netherlands is far higher for ethnic groups than for domestic groups. However, their failure rate is also much higher, which results in a relatively low survival rate. The overall survival rate for businesses started by natives and non-natives in 1994, only one-third still existed in 2004. For the businesses started by non-western immigrant entrepreneurs, only 20 per cent still in existed in 2004 (see EIM 2004). The common problems of immigrant entrepreneurs are: administrative and regulatory barriers, a lack of capital and credit, a lack of management skills and constraints regarding access to formal business networks (Baycan-Levent et al. 2003). First-generation Ghanaian entrepreneurs that closed down their businesses cited problems such as financial, institutional, management and unexpected events.

Lack of adequate financial resources

As seen in Chapter 5, only 11 per cent of the businesses received funding from the banks to start their businesses. Consequently, 89 per cent had to rely on informal sources of finance and private means. It is also evident from Table 6.5.2 that (N=13) out of the 21 businesses which failed were involved in the low-skilled, stagnating activities. These findings concur with the findings by Kloosterman, Van der Leun

and Rath (1997) as well as by Rath (1998a, 1998b) that immigrant businesses generally gravitate towards businesses at the lower end of the market. This market is characterised by low barriers of entry and fierce competition. Many potential immigrant entrepreneurs prefer to enter this market and duplicate the businesses of other co-immigrants. Hence, survival is generally difficult as profits are very low, and even non-existent in many cases. Businesses usually compete on price instead on the quality of product or service (see Barrett, Jones and McEvoy 2003). Businesses which operate in the low-skilled, stagnating market normally find it difficult, if not impossible, to receive financial support because these businesses are strategically unproductive and unviable.

Some of the entrepreneurs who could not continue with the businesses even 5 years after they had been established claimed that they were faced with inadequate financial resources due to significant decrease in the demand for their services. One respondent whose business had to close down because of insufficient operational capital was Patrick. Patrick migrated to the Netherlands in 1980 and settled in The Hague. He was engaged in diamond business while in Ghana. Before he started his retail business and communication centre in the Transvaal zone of The Hague, he was informally involved in the retail of gold and diamond trinkets and rings which he bought from Paris and sold to his co-ethnics in the Netherlands. In 2001 he established a combined business of a tropical food and groceries shop and communication centre. During the first three years the business was quite profitable, but the number of customers unexpectedly declined because similar retail businesses sprang up in the same neighbourhood. In addition, some of the food items he imported from Ghana went bad and, at times, the communication centre had virtually no clients. All the profits he earned in the early years were used to pay overheads. He could not find a new source of financing and, as a result, he sold the shop and used the proceeds to relocate to Spain to start a similar business there. In 2011 he told me when he returned to the Netherlands that the business in Spain was more disastrous and disappointing because the loss he incurred from the Spain business far exceeded what he had in the Netherlands.

Another entrepreneur who had to close down her business due to inadequate financial resources is Selina. In 2000 Selina migrated to the Netherlands at the age of 39 due to family formation. While in Ghana Selina had a business as travel agent in Accra for Air Afrique and therefore had a lot of experience in that line of business. In 2004 she established Afrique Travels to sell air tickets to travellers to the African continent. In 2008, when I visited her business location in The Hague, I could not find her office because Selina had closed down the business because she could not attract enough clients due to the fierce competition she faced from established Ghanaian travel businesses like Royal Africa Travels and other immigrant travel agencies in The Hague 'Schilderwijk' where her business was located. I learned from one of her friends that she had wanted to relocate her business outside The Hague, but did not have any financial resources to do so. Her friend further disclosed to me that, during the same period

(2008) Selina and her husband divorced and, as a result, she decided to return to Ghana to continue with her air ticketing business there. According to the friend Selina had closed down the business even before the marriage troubles began because the business did not have adequate capital to continue. She could not pay the rent for the last six months that the business existed. Before Selina closed down her business, she already had an outstanding debt of 10,000 which her ex-husband had to settle on an instalment basis since he was a signatory to the rent contractual agreement.

Institutional problems

The results of Table 6.5.2 also show that 20 per cent of the businesses which failed across the board faced institutional problems. These businesses were forced to close down or simply failed because their owners contradicted some of the Dutch business laws and policies. Of the 17 businesses which failed due to institutional problems, (N=11) of them were in the servile activities. Although the concept of mixed embeddedness postulates that the post-industrial low skilled quadrant involves businesses that have potential for growth and success, entrepreneurs engaged in servile activities must have knowledge of the needs and practices of a more mainstream clientele instead of that of their own co-ethnics. In this regard, entrepreneurs must have adequate information about the market and the laws and policies which pertain to the successful operation of such businesses. Consequently some (immigrant) entrepreneurs with inadequate information of the market and the laws and policies which regulate it start businesses in servile activities by virtue of the available opportunities. Furthermore, since starting a business in the servile activities sector does not necessarily require high educational achievement, the entry bar is low and many servile firms work with businesses which, either consciously or unconsciously, violate the regulatory laws and policies.

The mixed embeddedness model highlights the important role that the macro-institutional framework of a country plays in moderating the supply and the demand sides of the opportunity structure. For example, the business laws and the policies of the Netherlands determine and influence, to some extent, the success or failure of a business, quite apart from the fact that it is instrumental in creating an enabling business environment. An entrepreneur who, for example, violates the business laws of the Netherlands by employing illegal residents and paying them off the books can be faced by dire consequences. Whenever the employees of the Tax and Customs Administration (Belastingdienst) check the financial records of a company or make an unexpected visit to companies to check and verify the identity of the workers, especially in a factory, any fraudulent practices discovered are severely penalised.

One respondent whose employment agency went bankrupt due to employment irregularities is Kwasi. Kwasi migrated to the Netherlands with his family in 1989 after having lived in Germany for a few

years. In 2001 he started his employment agency after working for different companies as a factory hand. Kwasi's business could not be traced at his business address in the Schilderwijk neighbourhood of The Hague when I visited in 2011. I checked his residence through the help of an acquaintance. Kwasi disclosed to me that the business no longer existed. In 2008 the police and the tax officers made an unannounced visit to a factory and six of his workers who were alleged to have worked with fake identity papers were arrested. He was fined 60,000 euros, an amount which he could not pay. In 2009 his business was terminated after the Tax and Customs Administration (Belastingdienst) filed for its bankruptcy.

Management problems

It can also be deduced from Table 6.5.2 that 7 per cent of the entrepreneurs closed down their businesses due to poor management practices. The impression exists that immigrant entrepreneurs are more often moderately or poorly prepared than the natives when they start businesses (Choenni and Choenni 1998). Immigrant entrepreneurs often do not seek advice from business consultants before they start their businesses. The findings in Chapter 5 on institutional embeddedness clearly show that about 40 per cent of the Ghanaian entrepreneurs solicited some form of support from state agencies. The rest relied on their friends, family and ethnic associations for information which did not contain any relevant business advice.

A case in point is Georgina who established a business in flyer and folder distribution. Prior to coming to the Netherlands, Georgina was a textile retailer at Kumasi Central Market in Ghana. Georgina migrated to the Netherlands in 1993. In 1996 she obtained her permit to stay in the Netherlands. She worked at a meat factory in Sassenheim for five years during which time her intention was to start her own business in the retail of Holland wax prints and Ghanaian imported textile prints in the city of The Hague where she lives. However she was convinced by a friend, whose husband was in the folder and flyer distribution business, that, she could earn more with folder and flyer distribution than retail. In 2002 Georgina established the flyer and folder business and entrusted the daily management of the business to her fiancée while she still worked at the meat factory. Georgina never sought advice on recruitment of personnel, payment of VAT and annual income tax returns. Her fiancée employed two workers that he paid informally and, over a period of five years, Georgina did not pay enough tax to the Tax and Customs Administration (Belastingdienst). In 2007 the agency responsible for the implementation of employees' insurances (UWV) and the tax office wrote that they wanted to audit her books, which she did not have. Georgina hired a bookkeeper to help put the business in financial order which cost her 8,000 euros. She paid over 70,000 euros to both state institutions after her business books had been audited. Georgina had already deposited 80,000 euros in a blocked account for operational

taxes. The Tax and Customs Administration (Belastingdienst) confiscated that amount and after that, she had to pay a penalty of 10,000 euros. Georgina asked a business lawyer to close down the business. *“The business was profitable, but I made a lot of management and operational mistakes at the start by failing to seek professional business advice”* she lamented.

Unexpected events

Three entrepreneurs had their businesses closed down because they met their untimely death and one of these entrepreneurs is Kwabena. Kwabena migrated to the Netherlands in 1984. He owned KOY Trading and Shipping Business, which retailed Ghanaian food items and also shipped cars for African clients to different destinations in Africa. In 2005, when I interviewed Kwabena, he was 45 years old and KOY Trading and Shipping had been in existence for eleven years. In 2011 I visited the KOY business premises only to find a new owner and a new business. I inquired of the whereabouts of Kwabena. I was informed that Kwabena had died in 2008. After his death it was discovered that the company was heavily indebted to its suppliers so Kwabena’s wife sold the shop to defray part of the debt and through the help of her lawyers declared the business bankrupt. Information I gathered from friends and acquaintances indicated that two other entrepreneurs had died and that had led to their businesses being folded up. These entrepreneurs were Faustie of ABB Cosmetics and General Goods and Daniel of Darko Krantendepot.

New migration motives

Finally Table 6.5.2 indicates that 18 per cent of first-generation Ghanaian entrepreneurs abandoned their businesses and moved out of the Netherlands to other European countries where they were convinced there were better economic prospects than in the Netherlands. Ghanaians in the Netherlands are known to be economic migrants who would prefer to migrate to countries where the economy seemed better. Although there is no official information on Ghanaian immigrants who relocated to other countries, it is obvious that some of first-generation entrepreneurs and other Ghanaian immigrants in the Netherlands moved to other Western countries where information shows that their economies are in a relative better shape than the Netherlands. It is not unequivocal that some of the Ghanaian entrepreneurs stopped their businesses in the Netherlands and emigrated. It can also be deduced from Table 6.5.2 that 90 per cent of first-generation Ghanaian entrepreneurs who closed down their business based on new migration motives were involved in servile activities.

One respondent who left the Netherlands for Great Britain on the conviction that he could have a better life there was Kofi who started a servile activity business in the Netherlands. Kofi migrated to the Netherlands in 1989 and settled in The Hague. For many years Kofi worked as a cleaner with different cleaning companies. In 2002 he started a flyer and folder distribution business. Kofi closed down the

business in 2010. Kofi's depot, where his consignment was kept, had been taken over by one Joe who was in the same business. According to Joe, Kofi left for Great Britain where he felt life was economically better than in Holland. Joe told me that Kofi's brother in Great Britain had informed him that he could earn more income with his business if he migrated and started the same business there. In 2008, Kofi visited his brother in Great Britain on holidays and eventually he moved there with his family.

Another respondent is Kwaku who had a communications centre company in The Hague. In 1990 Kwaku migrated to the Netherlands and also settled in The Hague. In 2000 he established a communications centre where clients made local and international calls, sent local and international faxes and also received and sent mails via the internet. In 2007 Kwaku terminated the business in the Netherlands and re-established it in Belgium because the Belgium business tax regime was more favourable.

It is evident from Table 6.5.2 that cognitive-cultural businesses that a few first-generation Ghanaian entrepreneurs started, across the board, were the least likely to fail. This result could be attributed to multiple factors. The empirical results in Chapter five show that the first-generation Ghanaian entrepreneurs who engaged in cognitive-cultural activities have relatively higher human capital and are also embedded in both formal and informal networks. These are critical resources pertinent to the survival (success) of a business and, more particularly, an immigrant business.

6.5.2: Factors for Business Closure and Type of Opportunity

Factors Business closure	Type of Opportunity			Total
	Low, skilled stagnating activities	Servile activities	Cognitive-Cultural activities	
Inadequate finance	13 (24%)	8 (15%)	0 (0%)	21 (38%)
Institutional problems	3 (5%)	11 (20%)	3 (5%)	17 (31%)
Management problems	0 (0%)	3 (5%)	1 (2%)	4 (7%)
Unexpected events	1 (2%)	2 (4%)	0 (0%)	3 (5%)
New Migration motives	1 (2%)	9 (16%)	0 (0%)	10 (18%)
Total	18 (33%)	33 (60%)	4 (7%)	55 (100%)

Source: Research data

6.6 Conclusion

The self-employment profiles of first-generation Ghanaian entrepreneurs have not only clearly shown that Ghanaian migration to the Netherlands in the 1990s coincided with a period when the Dutch

economy was a conducive breeding environment for both self-employment and regular wage employment, but also became an impetus for some first-generation Ghanaian migrants to re-establish themselves in some already familiarised economic activities. Consequently, a few first-generation Ghanaian migrants used their resources in the form of human capital, financial and social capital to start different business activities in the Netherlands. Apart from their own resources, the existing opportunity structure which was mediated and facilitated by the Dutch institutional framework was instrumental in the Ghanaian self-employment move.

Using the mixed embeddedness model, first-generation Ghanaian entrepreneurs' human capital was pivotal to the identification and exploration of the business opportunities in which they started their businesses. The educational qualifications that individual Ghanaian entrepreneurs possessed, for example, somewhat determined the kind of business activities they became involved in. Different markets can be identified based on the human capital of entrepreneurs and the available business opportunities which (immigrant) entrepreneurs explore. Those which, according to the mixed embeddedness model (see Kloosterman 2010), are structurally stagnating and then there are others that are expanding. The model identifies four markets, but for its practicability and applicability to the Ghanaian context three markets are used. These are low-vacancy chain, post-industrial/low-skilled and post-industrial/high-skilled.

To borrow Scott's (2008, 2012) terminology, the post-industrial/low-skilled market is renamed as servile while the post-industrial/high-skilled is referred to as cognitive-cultural. The servile activities which are usually businesses started by entrepreneurs with relatively lower educational qualifications, sustain and support the high-end cognitive-cultural activities. Cognitive-cultural activities attract entrepreneurs with relatively high educational qualifications such as high vocational and university degrees and these activities are technology-intensive, business and financial services as well as businesses in the creative or cultural economy (see Scott 2012). A total of 45 servile businesses were started by first-generation Ghanaian entrepreneurs and these included money transfer, day care, distribution of folders and flyers, catering, hair/beauty salons, travel services, cleaning services, removal of household goods and a few others. In addition, eleven first-generation Ghanaian entrepreneurs started cognitive-cultural businesses which include IT services, financial and shipping services. In addition, twenty-eight first-generation Ghanaian entrepreneurs were found in vacancy-chain activities which are characterised by low-skilled, stagnating and predominantly retail businesses.



A hairdressing salon in The Hague

Both the low-skilled, stagnating and servile activities are presumed to be generally exploited and utilised by entrepreneurs with relatively lower educational qualifications. Servile businesses have more prospects for growth and expansion than those businesses in the vacancy-chain which are stagnating and on the brink of extinction. Although entry into servile businesses is equally high as in the vacancy-chain, the rising demand and expanding markets make these opportunities more rewarding and, hence, more attractive than their low-skilled, stagnating counterparts. With respect to the motivation to start businesses in these different markets as the mixed embeddedness model assumes, most of first-generation Ghanaian entrepreneurs in both the servile and the cognitive-cultural activities are not so much started out of necessity or pushed as usually occurs in the low-skilled stagnating markets but are based on a more positive motivation or pull factors to entrepreneurship.

Furthermore, most of first-generation Ghanaian entrepreneurs arrived in the Netherlands in the 1990s and this period played a decisive role in their self-employment initiative. The Dutch economy at the time was booming, was witnessing rapid deindustrialisation as well as the introduction of neo-liberal policies. These circumstances led to many major firms sub-contracting their non-core business activities to new firms which had emerged. The empirical results in Table 6.3.3 show that more than half of first-

generation Ghanaian entrepreneurs were engaged in servile activities and these are businesses typical of the 1990s and afterwards.

Before starting their businesses, (nascent) entrepreneurs do not only need to have human capital and financial capital, they also need to obtain relevant non-financial assistance such as information on the markets, workers, suppliers and the existing regulation (see Waldinger et al. 1990; see Kloosterman et al. 1998). Social networks conceivably play an important role in providing such information (ibid.; see Rusinovic 2006). Entrepreneurs, therefore, not only exploit informal and formal social networks for financial assistance but also use both sources to obtain non-financial resources. First-generation Ghanaian entrepreneurs have utilised both informal and formal social networks to obtain financial capital, to receive relevant information, to recruit employees and as sources for client/customers for their businesses.

However, the empirical results in this chapter indicate that first-generation entrepreneurs accessed and obtained more resources from their informal social networks than from formal sources. Surprisingly, fifty-five respondents were heavily embedded in their informal social networks as regards starting and operating their businesses. The empirical results also show that (N=3) entrepreneurs obtained non-financial assistance from formal state and local agencies and that, in total, only (N=8) entrepreneurs used heterogeneous social capital or, in other words, accessed non-financial resources from mixed social networks to start and operate their businesses. With regard to the the empirical results, (N=3) accessed mixed social networks to establish businesses in the cognitive-cultural activities, (N=2) in the servile activities and (N=3) in the low, skilled stagnating activities. This clearly shows that there is a sort of equality in the number of entrepreneurs that used mixed social capital in establishing their businesses (see Table 6.4.1).

Evidently, the ability of first-generation entrepreneurs to use mixed social capital does not depend on the business activity the entrepreneur has chosen but rather on the uniqueness of their services. For example two entrepreneurs who accessed business information from formal institutions through business training and advice are in the retail businesses which are in the low skilled stagnating, vacancy chain. This piece of information, at least, alludes to the fact that the ability of (nascent) entrepreneurs to access mixed social capital to start and run their businesses is not based on the exclusivity of businesses that are started in the expanding sectors. Both entrepreneurs run retail businesses, though their human capital achievements are relatively high. The products these entrepreneurs retail target mainstream customers. Based on the hypotheses formulated and the findings from the empirical results of this chapter, the following inferences are made based on the prerequisites of the mixed embeddedness model.

Hypothesis 1.a which states that Ghanaian entrepreneurs who identified opportunities for business were

pulled rather pushed into self-employment is vindicated by our empirical results in Table 6.3.1. The results show that only about a quarter indicated that they were pushed into self-employment. These entrepreneurs were, typically, unemployed before they became self-employed. The majority of our respondents, however, were pulled towards self-employment. These entrepreneurs said they decided to start their own business because they saw the opportunity to succeed as well as the possibility to become their own bosses. The predominance of pull factors would also imply that most of these entrepreneurs are to be found in expanding markets where chances for making money are more evident than in stagnating sectors.

With regard to hypothesis 2a, most first-generation entrepreneurs with relatively high educational qualifications were expected to start businesses in cognitive-cultural activities. However, most of them started businesses in servile activities. The empirical results instead show that first-generation Ghanaian entrepreneurs with high vocational and university degrees started (N=11) businesses in the cognitive-cultural activities, hence the hypothesis is partly vindicated.

Table 6.3.2 shows that the majority of first-generation Ghanaian entrepreneurs who have good Dutch language skills inserted their businesses in the servile or cognitive-cultural activities, which have prospects for business growth and expansion. It could be concluded that

hypothesis 2b, which states that first-generation Ghanaian entrepreneurs have greater access to the opportunities structure of the Netherlands and are able to set up businesses in the promising and expanding sectors given their fluency in English language and their relative proficient in the Dutch language, is justified.

First-generation Ghanaians who migrated to the Netherlands in the 1990s were confronted with an opportunity structure which enabled and facilitated (nascent) entrepreneurs to start small businesses predisposed to servile and cognitive-cultural activities. Evidently, 57 per cent of the servile and cognitive-cultural businesses in the sample were started by Ghanaians who came to the Netherlands in the 1990s, indicating that hypothesis 2c is vindicated.

As can be seen from Table 6.4.1 only (N=8) of first-generation Ghanaian entrepreneurs accessed both formal and informal resources for financial and non-financial resources to start and run their businesses. In other words first-generation Ghanaian entrepreneurs relied overwhelmingly on homogeneous informal social networks to start and operate their businesses, irrespective of the business activity. Hence, hypothesis 3 is unjustified. This orientation might hamper access to crucial information on mainstream markets and business opportunities and, notably, also on the regulatory environment (especially the tax system) even in the case of highly educated migrants.

With respect to business survival, and for that matter the success of first-generation Ghanaian businesses, the logistic (binary) regression analysis that was performed showed that first-generation

Ghanaian entrepreneurs with relatively higher human capital are better positioned to succeed than those with lower human capital. Furthermore, first-generation Ghanaian entrepreneurs who received assistance from mixed social networks are favourably positioned to succeed. However, looking at the insignificant number of first-generation Ghanaian entrepreneurs who received assistance from both informal and formal sources to start and run their businesses, receiving assistance via mixed social networks as a critical factor for Ghanaian business survival is indeterminate. The age of the entrepreneurs, the time and the number of years in the Netherlands impacted positively on the type of business the entrepreneur started and the survival of that business. In a nutshell, these variables assisted entrepreneurs to gain a lot of knowledge of the Dutch business environment which enabled them to identify promising opportunities for businesses rather than being forced to start businesses which were 'dead for the very beginning'

Most first-generation Ghanaian entrepreneurs grounded themselves in the low-skilled, stagnating and servile activities despite the fact that most of them are relatively highly educated. Besides that most of them asserted that they were pulled rather than pushed to self-employment because they identified an opportunity to succeed but ended up more with businesses in the servile activities which have lower prospects for survival than cognitive-cultural activities. The Ghanaian context appears to play down on the assertion that migrants with high human capital are better positioned to start businesses in the post industrial high-skilled sectors or be more involved in cognitive-cultural activities. It might be the case that the pre-migration educational qualifications are inadequate to start businesses in some cognitive-cultural activities, apart from the fact that most of them are not fluent in the Dutch language. Furthermore, the inability of first-generation Ghanaian entrepreneurs to obtain assistance from mixed social networks, also help in explaining the funnelling towards more marginal activities.

7. An Overview of the Chapters and Findings

According to Sepulveda et al. (2011: 470) ‘much research on ethnic enterprise has concentrated on particularly well-established groups’, which, in the Dutch case, would refer to Chinese, Surinamese, Antilleans, Turks, and Moroccans (see Becker and Blumberg 2013). Yet, new groups of migrants from less developed countries have arrived and (urban) economies have undergone structural transformation (see Kloosterman 2010; Ram et al. 2012; see Jones et al. 2014) which has created many business opportunities for self-employment and wage employment as well. Researchers and policymakers have generally, and so far, given little attention to newcomers, particularly with regard to self-employment in the Netherlands as well as self-employment elsewhere (Ram and Jones 2008). These new groups may display rather different characteristics compared to the more established ones, thereby adding to the notion of ‘super-diversity’ as proposed by Vertovec (2007). From our perspective, different characteristics may also translate into different profiles of self-employment of these newcomers (Ram et al. 2008; see Jones et al. 2014).

Surprisingly and specifically, immigrant entrepreneurship in the Netherlands has been associated with businesses in the traditional, retail and wholesale and hospitality sectors. These businesses are considered to be low-skilled and labour-intensive and can only survive in the highly competitive environment by adopting informal business methods. This narrow approach to immigrant entrepreneurship which has focused for several years on the traditional immigrants in the Netherlands did not take into account the emergence of newcomers such as first-generation Ghanaian migrants who came to the Netherlands in the 1980s and 1990s, who possessed different resources and were inserted in a different opportunity structure. Furthermore, this one-sided view also overlooked the emergence of businesses of second-generation immigrant entrepreneurs in the Netherlands who are more socio-culturally and structurally integrated than first-generation immigrants, who could start businesses in more promising sectors than the traditional sector of the opportunity structure (see Rusinovic 2006; see Beckers and Blumberg 2013).

This dissertation, therefore, attempted to find out if first-generation Ghanaian migrants who fall under the newcomers set up businesses which were quite different to those of the old migrants. Hence, the key question which was formulated in Chapter 1 and addressed in this dissertation was: did the Ghanaians as a new migrant group use their resources to start their businesses in different sectors to those of other first-generation immigrants from non-Western countries, given the opportunity structure of the Netherlands? On the other hand, did first-generation Ghanaian immigrants have a different profile to that of first-generation immigrants, for example, from Turkey and Morocco, which enabled them to exploit

business opportunities offered by expanding urban economies? Specifically, the pre-migration and post-migration human capital, financial capital and social capital of first-generation Ghanaian entrepreneurs were discussed. Consequently, this conclusion also highlights the similarities and the differences between first-generation Ghanaian entrepreneurs and first-generation Moroccan and Turkish entrepreneurs in the Netherlands.

Before discussing how the key question was addressed in the preceding chapters, I briefly described the timing and causes of Ghanaian migration. Further, I described a few characteristics of the Ghanaian migrants as well as their pre-migration resources.

First-generation Ghanaian migrants can be seen as part of a wider trend in migration flows after 1980 (cf Nkrumah 2016). This so-called ‘new’ migration, consisting of a wide variety of political refugees, asylum seekers, and ‘economic’ migrants from a large number of both developed and less-developed countries, is much more diverse than its predecessor which mainly involved migrants from former colonies and ‘guest’ workers’ from a limited number of countries (OECD 2001; for the Netherlands: see Obdeijn and Schrover 2008; Kloosterman 2014).

Although Ghanaian migration to the Netherlands has fallen under the ‘new migration’, Chapter 3 indicated that Ghanaian migration dates back to the late 1950s and early 1960s when a small number of Ghanaians migrated to the Netherlands as either political refugees or sailors and mainly settled in the cities of Amsterdam, The Hague, Rotterdam and Leiden. Accelerated Ghanaian migration to the Netherlands in the 1980s and in the 1990s was effected by both push and pull factors. The push factors were about developments in the country when it was affected by the global oil crisis between 1974 and 1983, and between 1983 and 1990 when Ghana encountered severe drought, political instability and the forced repatriation of Ghanaians resident in Nigeria (see Nimako 2000). When Ghanaian migration to the Netherlands began in the 1980s, the Dutch economy was also experiencing recession and unemployment. From the 1990 onwards, an increasing number of Ghanaians made the Netherlands their primary destination country as they were attracted by an economic boom with increased opportunities for jobs, especially in the service sector, and also for self-employment (see Kloosterman and Rath 2003). Ghanaian migration to the Netherlands went almost unnoticed by the general public until 4 October 1992 when an Israeli cargo plane crashed into one of the high-rise apartments of Amsterdam ‘Bijmermeer’ neighbourhood. It then transpired that some of the victims were undocumented Ghanaian migrants. In addition, Ghanaian migrants captured the Dutch media attention when a few Ghanaian migrants in Amsterdam ‘Bijlmermeer’ were arrested for making false Dutch passports and other identity documents (see Choenni 2002:19).

Chapter 3 also showed that the official Ghanaian population in the Netherlands increased almost fourfold from about 2,500 in 1987 to 9,300 in 1993 (see CBS 2010). This trend of increasing numbers of

Ghanaians migrating to the Netherlands continued into the 21st century with the legally resident Ghanaian population in the Netherlands reaching 21,900 (see CBS 2012). From the spatial point of view, Ghanaian immigrants are heavily concentrated in the larger cities of Amsterdam (11,550) and The Hague (2,200) and in the small modern city of Almere (1,250) with the Ghanaian immigrant population which exceeds that of Rotterdam (950) (ibid.) (see chapter 4).

Ghanaians have used their large concentrations in these cities to found social organisations to cater for the interests of their members. Ghanaian migrants have founded umbrella organisations such as RECOGIN and Sikaman in Amsterdam, Ghanatta in The Hague and Ghanirrom in Rotterdam. These organisations are partly funded by their respective municipal councils which enjoin them to organise programmes and activities which promote and foster social integration. Apart from these organisations, Ghanaians have also founded hometown associations to specifically support and promote their hometowns development projects.

Ghanaian immigrants, especially those in the cities of the Randstad and Almere, have established churches to promote and foster their spirituality and religiosity. As mentioned in Chapter 3, the churches and the hometown associations have been used as platforms to support Ghanaian immigrants in the quest and the process of acquiring legal resident documents.

Furthermore, this concluding chapter reviews the background information of first-generation Ghanaian immigrants in the Netherlands. In Chapter 3 I mentioned that most of first-generation Ghanaian who migrated to the Netherlands in the 1980s and 1990s were in their twenties with the men slightly older than women and about 75 per cent of them were urban dwellers of cities like Accra and Kumasi (see Bilsborrow et al. 2006). However, a few of them came from rural areas of the Eastern and Brong Ahafo regions of Ghana (see Eurostat/EU 2000) It was also estimated that most of them came from low and middle income families.

With respect to first-generation Ghanaian immigrant resources, their pre-migration human capital, social capital, transnational capital were discussed. First, the human capital includes, their pre-migration educational qualifications and occupations and pre-migration business experience. Most of the Ghanaians who migrated to the Netherlands had secondary school or higher education. In terms of gender, the men are slightly higher educated than the women. The high level of education helped a great number of them to access information about the Netherlands through internet prior to migration. In addition, most of the Ghanaians were in gainful employments, especially the women were self-employed; retailing wax prints, food items, cosmetics and perfumes and other assorted goods (see Choenni 2002)

Second, another pre-migration resource of Ghanaian migrants is their social capital. Pre-migration social capital of Ghanaians is divided into national and transnational.

Ghanaian immigrants were embedded in social networks of family members and friends who, in diverse ways, assisted in the migration process. In some cases, family members in Ghana had to pool their financial resources to finance the travelling costs of the prospective migrant (see Eurostat/EU 2000; see Amassari and Black 2001; see Van Dijk 2002; see Kabki et al. 2004). A few cases, however, showed that individual Ghanaians, who had migrated to other countries in the sub-West African region of Ghana and wanted to migrate to Europe and other Western countries, financed the costs of migration themselves.

As regards transnational capital, family members or friends at the destination country usually provided information about that country to the prospective migrants apart from contributing towards the total travelling costs, as the opening case in Chapter 3 illustrated (see also Nkrumah 2016). Family members or friends in the receiving country acted as 'receiving guarantors' to the new arrival. Unofficial information sources indicated that, family members in the destination country made arrangements for 'contractual' marriages for the migrants before they arrived in the Netherlands. Advanced preparations were usually made for the prospective migrant to help soften any 'culture shock' and ensure a smooth adjustment to the socio-economic life of the Netherlands. It was implicitly a means to help him or her to quickly secure a job and earn income which would contribute towards the migration process and costs of other family members who were also potential migrants.

Since most Ghanaians travel abroad for economic prosperity, a sizable number of would-be migrants visited and consulted Pentecostal 'charismatic' Churches that have emerged in almost every corner of the urban centres of Ghana (see Van Dijk 2002). These churches propagated a message which mostly revolved around material prosperity and success and this conforms to the intent and purpose of these young and professional Ghanaians who want to emigrate. In short the idealisation of the Pentecostal 'charismatic' dogma has become a kind of 'fictive' resource that many Ghanaian migrants have adhered to in the planning and the execution of their migration to the Netherlands and other Western developed destinations. Consequently, religious capital plays a significant role both in the migration process as well as in the immigration of Ghanaians into any developed nation they choose to stay in, as exemplified by the numerous Pentecostal churches Ghanaian immigrants have founded in the Netherlands.

First-generation Ghanaians in the Netherlands are referred to as economic migrants and accordingly would be expected to exploit every economic opportunity in the Netherlands. In Chapter 4 it was estimated that, in 2007, about 62 per cent of all Ghanaians between the ages of 15 and 65 had paid jobs, (see CBS 2005; see ACB Kenniscentrum 2011) and were working in the cleaning, hotel and catering and horticultural services (see Choenni 2002: 20). In addition, a few Ghanaian immigrants worked as nurses, lecturers, and city council employees.

Apart from those who are gainfully employed on the labour market, a few first-generation Ghanaian

immigrants have become self-employed. With regard to the different businesses and sectors that first-generation Ghanaians started and entered the conclusion briefly reflects on how first-generation Ghanaian entrepreneurs used different levels of human capital, social capital, transnational capital and religion to exploit the opportunity structure of the Netherlands to start their businesses.

This concluding chapter at this point, highlights the application of the mixed embeddedness model (see Kloosterman et al. 1999; see Kloosterman and Rath 2001; see Rath 2001; see Rusinovic 2006; see Kloosterman 2010; see Ram et al. 2012; see Jones et al. 2014) on which this research was based. The mixed embeddedness model systematically combines the supply side of entrepreneurs with their specific set of resources, on the one hand, with the opportunity structure and markets on the other and links the latter in a looser way to the macro-institutional framework. Moreover, in a more recent elaboration it systematically incorporates variations in human capital on the side of (aspiring) entrepreneurs as well as divergent dynamics in the opportunity structure due to transformation processes in advanced urban economies (see Kloosterman 2010).

The analytical framework of the mixed embeddedness model (ibid) generally matches the human capital of the entrepreneurs with the opportunity structure. In this analysis, four quadrants are identified. These quadrants are markets which reflect the growth potential of each of them. In other words, different levels of human capital of Ghanaian entrepreneurs determine in which quadrant (market) they inserted their businesses. The vacancy chain and post-industrial low-skilled markets usually suit entrepreneurs with relatively low human capital. The vacancy chain market, which is the bottom-left quadrant, consists of businesses which have low growth potential or businesses which are rather stagnating. Businesses started in this market are usually retail and wholesale and in the hospitality services. The post-industrial low-skilled market is located at the bottom-right and entails businesses with expanding growth potential. The businesses in this market, which are normally personal service oriented, have emerged due to deindustrialisation, subcontracting by firms of their non-core business activities and skills to external firms, and also as a result of the need and the demand for social reproduction services such as housecleaning and child-care (see Kloosterman 2000).

The top-left quadrant denotes the set of opportunities in stagnating markets which require relatively high levels of formal human capital. Migrants with higher vocational training or university degrees have, in principle (meaning if their educational credentials are acknowledged), a wider set of options to choose from, both in terms of self-employment and employment, than their counterparts who have only secondary schooling or less. Though the market requires entrepreneurs with relatively high human capital, there is no prospect of any businesses set up like this being able to grow. Consequently, it is less feasible and pragmatic for entrepreneurs to set up businesses in this market. Finally, the upper-right quadrant of the model also consists of a market with high growth potential. Entrepreneurs who start

businesses in this market require relatively high human capital and preferably people with high vocational or university degrees. Businesses that entrepreneurs start in this segment of the market are producer services, usually business-to-business, professional and financial services and are also technology-oriented. In line with the business activities that immigrant entrepreneurs, in that case first-generation Ghanaian immigrants, were involved in, these markets are renamed in Scott's (see 2008, see 2012) terminology as low, skilled stagnating activities, servile activities and cognitive-cultural activities. The conclusion further reviews how first-generation Ghanaian entrepreneurs used their resources to start businesses in different segments of the Dutch market (opportunity structure) of the mixed embeddedness model. These resources included their human capital, financial capital, social capital, transnational capital which I discussed in Chapter 5. In Chapter 6 different business activities which first-generation Ghanaian entrepreneurs engaged in, which I identified as the type of opportunity or market, was cross-tabulated with their resources. In the same Chapter 6 four hypotheses were formulated. This was done to verify, for example, whether first-generation Ghanaian entrepreneurs with different levels of human capital, financial capital and social capital would start businesses in different segments of the market.

First is their human capital, which included their educational qualifications, business experiences and Dutch language proficiency and other skills. It was shown that first-generation Ghanaian immigrants established businesses in the vacancy-chain, post-industrial low-skilled and post-industrial high-skilled quadrants of the mixed embeddedness model. The different businesses set up were based on the level of their human capital capacity. In other words, first-generation Ghanaian entrepreneurs started low-skilled, stagnating and servile and cognitive-cultural activities businesses due to differences in their human capital capacity. For example, those with relatively lower educational qualifications and poor Dutch language skills inserted their businesses into the low-skilled, stagnating and servile activities, while those with high vocational and university degrees and with relative fluency in the Dutch language established them in the cognitive-cultural activities.

Second is their financial capital. Entrepreneurs generally need a certain amount of funding for their businesses (see Waldinger et al. 1990). Obtaining the right amount of financial capital is crucial to the start and continuity of the business. In other words, a certain amount of financial capital is the life blood of the business. First-generation Ghanaian entrepreneurs used four different financial sources to start and run their businesses and these included private means, informal financing from family and friends, formal financing from banks and mixed financing from both informal and formal sources. Apart from those who used their own savings, most of them received financial assistance from the informal sources, while an insignificant number of them received funding from the banks. There are various reasons for not accessing formal financing. For example, some of their business plans were not convincing enough to obtain a bank loan. In addition the applicants lacked collateral. However, eight first-generation

Ghanaian entrepreneurs obtained funding from the banks because the banks were convinced of the economic viability and sustainability of their businesses.

Social networks are a third crucial resource for first-generation Ghanaian entrepreneurs. Social networks are important in immigrant business establishments because they are sources of scarce business resources such as customers, relevant business information and finance (see Hillmann 1998; see Portes 1998; Kloosterman et al. 1998; see Flap et al. 2000; see Rusinovic 2006). First-generation Ghanaian entrepreneurs' level of embeddedness varied with business categories. The results in Chapter 5 on social embeddedness of the Ghanaian entrepreneurs and their businesses conformed to and confirmed the results of the human capital. In Chapter 6, first-generation Ghanaian entrepreneurs who started businesses in the cognitive-cultural activities embedded their businesses in both formal and informal social networks. Some of these entrepreneurs in the cognitive-cultural services sought relevant business information as well as business training from formal institutions set up by municipal governments to assist aspiring and nascent immigrant entrepreneurs. With regard to employment and clients, entrepreneurs across the board recruited their employees from the Ghanaian co-ethnics and heavily depended on African clientele. The empirical findings in Chapter 5 indicated that (N=31) employees were paid informally, that is, payment off the books and also wages far below the legal minimum wage apart from (N=29) who were not paid at all. However, a few servile businesses such as salons, travel agencies, catering and cleaning services, employed non-Ghanaians and paid them formally. These servile businesses also had non-African clients.

A fourth resource which enabled some first-generation Ghanaian entrepreneurs to set up their businesses in the Netherlands is transnational capital (see chapter 5). Besides the embeddedness of Ghanaian entrepreneurs in the local social networks, the transnational social networks of the Ghanaian entrepreneurs contributed in many ways to their businesses in the Netherlands, from business idea creation through success stages of the businesses. In the start-up phase some entrepreneurs received financial capital from their family back in Ghana. Some of the entrepreneurs, particularly those in the retail business, had to make their family members their procurement agencies in Ghana. Apart from their businesses in the Netherlands, some of them set up businesses in Ghana and invested in commercial housing and farming projects mostly with financial support from the businesses in the Netherlands. Ghana is the receiving market for shipping and air travel businesses. The goal for these transnational projects varies. Some entrepreneurs used the proceeds to cater for the financial needs of the family back in Ghana, while others expected that the success of the Ghana business or other investments would enhance their chances of re-locating to Ghana at an earlier age than planned. In most cases, these businesses or projects are managed either by a family, a friend or a trusted business partner/representative. Thus, the transnational involvement of the Ghanaian entrepreneur in the

Netherlands is said to be one of double engagements actively involved with both the Netherlands and Ghana (see Mazzucato 2008).

With respect to the hypotheses in Chapter 6 on how different levels of the resources of Ghanaian entrepreneurs impacted the kind of businesses and the opportunities, the empirical results showed the following. First-generation Ghanaian entrepreneurs with relatively high human capital concluded that they were pulled to self-employment and vice versa. First-generation Ghanaian entrepreneurs with high vocational and university degrees set up businesses in the cognitive-cultural activities such as IT services, financial services and shipping services. However, two entrepreneurs, one with high vocational degree and the other with a university Master's degree, started retail businesses. Ghanaian entrepreneurs who possessed fluent Dutch language skills started businesses in the cognitive-cultural activities. Although, (N=25) entrepreneurs established servile businesses in the cleaning, catering, air travelling and ticketing and day care centres.

The time most first-generation Ghanaian entrepreneurs arrived in the Netherlands also influenced the businesses they started to some extent. In Chapter 6 it was shown that 38 per cent of the entrepreneurs who were already in the Netherlands before, or migrated to the Netherlands in, the 1990s started businesses in the cleaning, temping, horticultural, housecleaning, baby sitting, shipping, money transfer and financial services. Finally, only a few Ghanaian entrepreneurs were embedded in mixed social networks and these mostly set up cognitive-cultural businesses.

However, about 90 per cent of all Ghanaian entrepreneurs relied on informal social networks to start and run their businesses, irrespective of the business and sector. Based on the results of the hypotheses the following conclusions were made. First-generation entrepreneurs with relatively high human capital and mixed social networks started businesses mostly in the cognitive-cultural and servile activities. However, almost all first-generation Ghanaian entrepreneurs are heavily embedded in the homogeneous informal social networks which restrict them from obtaining relevant and professional business information which is critical for setting up mainstream businesses. In that regard it is conceivable, that most of their clientele is African immigrants. With the fore-going analyses of the results of the hypotheses, are first-generation Ghanaian entrepreneurs and their businesses a success?

To avoid definitional biases of success regarding business profits and growth as discussed in Chapter 6, business success is defined as the survival of the business over the years (see Rusinovic 2006; see Jacobs 2012; see Schutjens 2013). Overall, (N=29) Ghanaian businesses were in existence in 2014 from the total of 84 businesses that were interviewed between 2005 and 2012. Success of first-generation Ghanaian entrepreneurs was measured using logistic regression which determined the causal relationship between success (dependent variable) and some variables of the entrepreneurs (independent variables). It was concluded that entrepreneurs who were less than 40 years old, those who had stayed longer in the

Netherlands, entrepreneurs with fluent Dutch language skills, higher vocational and university degrees were successful with their businesses. In addition, entrepreneurs who were embedded in both informal and formal social networks were seen to be more successful than those who depended on homogeneous social networks (see Granovetter 1985; see Burt 1992; see Rusinovic 2006).

Did the homogeneous informal social networks that Ghanaian entrepreneurs rely on for scarce resource to start and run their businesses affect their business success? In this regard, had (N=55) Ghanaian businesses in the 9-year period closed down due to their embeddedness in informal social networks? Though it was not concluded that over-reliance on informal social networks caused these massive closures, obtaining financial capital from family and friends, employing co-ethnics and receiving relevant business idea and information from Ghanaian entrepreneurs' own community were crucial for the start of immigrant businesses. The continuous dependence on informal sources for assistance for running their businesses entailed a lot of problems which were bound to affect the businesses negatively. Access to professional relevant information and advice was overlooked or avoided, businesses over-relying on co-ethnic and African clientele, constant request by co-ethnics and family for goods or services in kind, as well as a lack of access to formal financing from banks were factors they could stunt business survival and growth. Based on the empirical results that only (N=11) Ghanaian entrepreneurs received funding from banks to start their businesses, one could conclude that lack of access to formal social networks in addition to informal social networks might have spelt the doom of the fifty-five Ghanaian businesses.

It was shown in Chapter 5 that 67 per cent was aware of formal institutions that could offer first-generation Ghanaian entrepreneurs the relevant business advice and training. However, only 40 per cent sought diverse business support from these institutions or agencies. It was probable that the fifty-five first-generation Ghanaian entrepreneurs whose businesses failed depended on their co-ethnics for business advice and information. Since most first-generation Ghanaian entrepreneurs informalised the operations of their businesses, forty-two first-generation Ghanaian entrepreneurs closed down their businesses due to management, institutional and financial problems.

Considering the kind of businesses immigrant entrepreneurs generally establish, it has been concluded that, traditionally and irrespective of their time of arrival and insertion in the Netherlands, immigrant entrepreneurs have been associated mostly with setting up businesses in the vacancy-chain openings of the Dutch opportunity structure. They have been associated with retail, restaurant and catering industry. In her research Rusinovic (see 2006) has, however, proven that immigrant entrepreneurs are also active and engaged in other innovative sectors such as in the post-industrial-low skilled and post-industrial high-skilled. First-generation Ghanaian entrepreneurs set up forty-five businesses and eleven businesses in the post-industrial low-skilled and post-industrial high-skilled sectors of the Dutch opportunity

structure respectively. In other words first-generation Ghanaian entrepreneurs established more businesses in other sectors than the traditional sector which most first-generation immigrant entrepreneurs are entrenched.

In that regard, what distinguishes first-generation Ghanaian entrepreneurs from, for example, first-generation Moroccan and Turkish entrepreneurs? To answer this question, a short comparison and contrast was made between first-generation Turkish and Moroccan entrepreneurs on one hand and first-generation Ghanaian entrepreneurs on the other, to illustrate the compatibility and differences between them. First, both immigrant groups originated from non-OECD countries. Unlike the Surinamese and the Antilleans, both of them do not have any socio-cultural affinity with the Netherlands. The socio-cultural distance between these two groups on one hand and the native Dutch on the other could affect their level of socio-cultural integration in the Netherlands. Consequently, both first-generation Ghanaian entrepreneurs and their 'guest' workers counterparts are bound to encounter difficulties with the Dutch language which could hamper inter-personal relations with the wider Dutch society and above all restrict access to the openings in the Dutch opportunity structure suitable for mainstream businesses (see Beckers and Blumberg 2013). Primarily, both 'guest' workers from Morocco and Turkey as well as the first-generation Ghanaian migrants came to the Netherlands with an economic motive.

Second, first-generation Turkish and Moroccan migrants are known for their own-group identification and orientation, as seen in shared religion Islam and community-oriented associations. Hence, the large communities of Moroccan and Turkish migrants with their embeddedness in Mosques and associations, have enabled them to acquire a level of self-sufficiency and this has augured well for the entrepreneurs among them and their businesses which serve the specific needs of their co-ethnic communities (ibid.) In the same manner, Ghanaian migrants are also identified with a shared Christian religion and community and hometown associations. The members of churches and hometown associations of Ghanaian entrepreneurs are the immediate source of customers and employees of Ghanaian businesses. In other words both groups migrated with their pre-migration religious and social predispositions and are consequently inclined to use these social organisations formed in the Netherlands to address their economic, social, political and cultural issues in the Diaspora and those of their home countries as well.

Apart from these few socio-cultural characteristics which both groups appear to have in common, this concluding chapter also highlights the resources which enabled the first-generation Ghanaian entrepreneurs and 'guest' worker entrepreneurs to start their own businesses in the Netherlands. These resources are basically their human, financial and social capital. It was indicated in Chapters 2, 4 and 5 that the level of resources that first-generation Ghanaian entrepreneurs possessed differed from that of the 'guest' worker entrepreneurs. The differences in resource possession and acquisition between the two groups, could possibly lead to different kinds of business each group set up.

First I considered the time of migration, the migration motives, the host country's reception and the socio-economic activities of the two groups because these factors would apparently influence entrepreneurship. Although the research did not include an in-depth comparison between the two groups, the aim of this comparison was to conclude objectively whether both groups did take the same path to entrepreneurship and establish the kinds of business considering the different time of insertion in the Dutch economy and the economic environment at the time of arrival. For example, different opportunity structures and institutional frameworks were likely to exist at the time each of the two groups migrated to the Netherlands.

First-generation Turkish and Moroccan immigrants came to the Netherlands on contractual agreements with the Dutch government and those of their respective countries, to work in the manufacturing industries in the Netherlands where there was an urgent need for workers from abroad to fill up the labour shortages in that sector of the Dutch economy. In other words, it was the urgent economic needs of the 'requesting' West European countries including the Netherlands as well as the manifest presence of poverty and overpopulation in the 'sending' countries which fostered this migration (Manco 2004) Most of the recruits came from the rural areas of both countries and they barely had any formal education, were peasant farmers residing in the rural parts of Morocco and Turkey and had no prior business experience. Since they were recruited on demand, they acquired legal status and recognition.

Besides these old immigrants, people from other third world countries such as Ghana, Nigeria, Somalia, Iran, Egypt and Afghanistan began to migrate to the Netherlands in the 1980s and afterwards when their respective countries faced economic or political or religious crisis. Unlike the 'guest' workers, Ghanaian migrants came to the Netherlands based on push factors at home and not necessarily a demand from the Dutch government. The period of migration coincided with the period when the Dutch authorities had begun implementing anti-immigration laws to clamp down on illegal migration.

Prior to migration and with the exception of a few of the migrants who hailed from the hinterlands of Ghana, a sizable majority were urban dwellers, had high levels of formal education and worked either as public servants or were self-employed. Ghanaian migration in the 1990s also coincided with a period when the Dutch economy had started to boom and a period when de-industrialisation had taken place and many servile businesses were emerging. The attractiveness of the Dutch economy became a pull factor for Ghanaians to migrate to the Netherlands. In addition, the Dutch government had also set in motion deregulation policies which made it easier for potential (immigrant) entrepreneurs to set up particular businesses such as barber shops, day-care centre and employment agencies.

The background information of Ghanaian migrants and the 'guest' workers and a brief analysis of the shift in the opportunity structure help to draw some differences between the two. Evidently, both groups came from third world countries where there is economic deprivation, with relatively lower standards of

living, first-generation Ghanaian migrants were more pushed by the socio-economic and political situation in Ghana to migrate than the 'guest' workers. The immediate recognition of the 'guest' workers by the Dutch migration authorities and the availability of jobs for them were sufficient to facilitate their legal residence in the Netherlands.

The Ghanaian migration shows a rather different scenario. From the outset of their migration, they encountered a lot of unknown risks. Most of them came to the Netherlands on the basis of either a tourist visa or a fake visa which expired soon after their arrival. While in the Netherlands they risked of being deported to Ghana because they were illegal residents and their illegal status also made it difficult, if not impossible, for them to be employed formally. It can be concluded that most of the first-generation Ghanaian immigrants wove into socio-economic fabric of the Dutch society through adventurous and risky ways to obtain formal acceptance in the Netherlands.

With the slight differences in the background information of these two groups, the question is whether this background information on the two groups led to differences in the businesses each group established? In her research Rusinovic (see 2006:48-9) concluded as follows. First-generation immigrants in the Netherlands were rather generally pushed towards self-employment than being pulled. However, the results of this research indicated a different conclusion because more than 50 per cent of first-generation Ghanaian entrepreneurs in the three sectors were rather pulled towards self-employment. The respondents' comments during the interviews showed that some of them stopped their wage employment to become self-employed because they saw the opportunities in the market which when exploited could earn them more income than wage employment.

Second, most of first-generation immigrant entrepreneurs are active in the retail and wholesale and catering businesses (see Van den Tillaart 2001). The conclusion that can be drawn based on this information is that immigrant entrepreneurship in the Netherlands is strongly oriented toward specific segments of the opportunity structure (see Kloosterman and Rath 2003:132). More than half the Ghanaian research population set up businesses in the personal and producer services and therefore ventured into sectors which most of first-generation Turkish and Moroccan had not (see Beckers and Blumberg 2013). However, immigrants in general are gradually leaving the wholesale, retail and catering and moving into other sectors, especially personal and business services (see Kloosterman and Rath 2003).

The assumption here is that immigrant entrepreneurs entering the personal and business services are those with adequate formal education, training and Dutch language skills. First-generation Ghanaians are known to tend to have high pre-migration human capital with regard to education and business experience and only about a third of the research sample is fluent in the Dutch language. The deficiency of Dutch language skills that most of first-generation Ghanaian entrepreneurs exhibit, does not make

them incompatible with the 'guest' worker entrepreneurs who also lack the Dutch language skills (see SCP 1999a).

Research has proven that an entrepreneur's ability to communicate effectively and fluently in the native language increases the possibilities of communicating with a larger group of prospective customers and other stakeholders (see Evans 1989; see Clark and Drinkwater 2000; see Jansen et al. 2003). First-generation Ghanaian entrepreneurs or the 'guest' worker entrepreneurs are only better positioned to establish personal and producer services businesses which can break-out into the mainstream market when they have acquired adequate Dutch language skills. However, the good English language skills of first-generation Ghanaian entrepreneurs, combined with higher levels of other pre-migration human capital, enabled (N=11) of them to access mixed social networks and they therefore obtained crucial resources required to set up businesses in the personal services and producer services sectors (see Rusinovic 2006).

With regard to business financing, immigrants generally rely heavily on their informal social networks. Besides their own capital, they raise loans or receive financial support from family, friends and other co-ethnics. In this case it is concluded that entrepreneurs obviously financed their businesses from these sources. The findings in Chapter 5 showed that most of first- Ghanaian and Turkish and Moroccan entrepreneurs could not obtain funding from the banks in the Netherlands because of lack of requisite collateral, the doubtfulness of the longevity of the nature of their businesses and the unconvincing nature of their business plans (cf. Jones et al 2014).

It is difficult to show empirically from this research the number of first-generation Moroccan and Turkish entrepreneurs whose requests from banks for loans to finance their businesses were rejected, apart from the fact that first-generation Moroccans and Turkish entrepreneurs who are Muslims and tend to consider interest on loans as usury and this contradicts and conflicts with the tenets of Islam (see Tarner 2002; see Rusinovic 2006). Notwithstanding the refusal of banks to finance most Ghanaian businesses in particular, 13 per cent obtained formal financing for their businesses (see Chapter 5).

Apart from the fact that half of first-generation Ghanaians were pulled towards self-employment and their high level of human capital especially, formal education which enabled them to establish businesses in the personal and producer sectors, there was an additional asset they possessed which also facilitated the access of setting up businesses. For example Christianity as a religion, which most Ghanaian immigrants in Europe practice, has been very much part of European culture and for that matter Dutch culture. Although, the role of religion was not elaborately discussed in this dissertation, the entrepreneurs did receive assistance from the church, for example, in finding personnel and clientele for their businesses.

According to Rusinovic (ibid), most of first-generation immigrant entrepreneurs are more transnationally

engaged in socio-economic activities with their home countries. Ghanaian entrepreneurs invest in businesses and other commercial projects in Ghana, besides contributing financially to social events such as funerals (see Mazzucato et al. 2006) and community development (see Mazzucato 2006, see 2008). With respect to the transnational engagements of the 'guest' workers', Vancluysen et al. (2009: 22) showed in their research on transnational activities and social integration of Morocco and Turkish descendants in Flanders, Belgium that economic transnational activities are common practices among Turkish and Moroccan immigrants. Turkish and Moroccan immigrants in the Diaspora are encouraged by their home country governments to channel their financial resources for investment in Turkey and Morocco respectively. Ghanaian immigrants, by contrast, make investments in Ghana on their own initiative and without the government's intervention or instruction. Ghanaian migrants living abroad are morally obliged to maintain ties to relatives, friends and social institutions and invest at home in order to obtain recognition and identity independent of their precarious social status abroad (see Tonah 2007).

The empirical results in Chapter 5 on transnational activities showed that about 50 per cent of first-generation Ghanaian entrepreneurs in the Netherlands have invested in businesses and other commercial entities in Ghana. In the case of Turkish and Moroccan immigrants, the governments of Turkey and Morocco are partially involved. Regarding the importance of remittances to the development of the Moroccan economy, the Moroccan government does a great deal to maintain transfers and investments from those of Moroccan descent living abroad. The importance of remittances is much smaller in the case of Turkey (Ratha and Xu 2009b).

In conclusion, the relative high levels of the pre-migration human capital of first-generation Ghanaians and the subsequent improvements in their human capital in the Netherlands as indicated in Chapter 4 made a few of Ghanaian migrants gain access to the high echelons of Dutch labour market working as nurses in hospitals, as public servants in municipal councils, as teachers and lecturers in public schools and universities respectively and as employees of private firms as well. A few others used their human capital to set up businesses in the personal and producer services with the aim of targeting mainstream clients, while some were innovative in targeting the general public with their products. A few first-generation Ghanaian entrepreneurs effectively used both informal and informal social networks in the start-up phase of their businesses, always making efforts to broaden the market base of their products or the services beyond the Ghanaian market based on the recognition that Ghanaian population in the Netherlands as a whole is not large enough to sustain the growth of their businesses. Surprisingly, two respondents who inserted their businesses in the low skilled stagnating activities were more successful in the retail sector. The success of their businesses is attributed to their relatively high human capital, utilisation of mixed social capital both in terms of financial and non-financial resources and the uniqueness of their products which are patronised by mainstream clientele. To some extent the success

story of these two retailers exonerates the notion that business set up in the low-skilled stagnating activities or businesses embedded in the low vacancy chain market are bound to fail. The extent of mainstream nature of first-generation Ghanaian entrepreneurs and their businesses is, however, difficult to ascertain.

First-generation Ghanaian entrepreneurs also known as ‘newcomers’, migrated to the Netherlands without formal government-to-government agreements and interventions. With different pre-and-post migration human capital as well as being embedded heavily in the informal social networks, more than 50 per cent of first-generation Ghanaian entrepreneurs were able to establish businesses in the personal services. A few first-generation Ghanaian entrepreneurs with the right level of human capital and access to mixed social capital were able to set up cognitive-cultural activity businesses. In conclusion, this dissertation indicates empirically that if first-generation Ghanaian entrepreneurs would improve the level of their Dutch language proficiency and accessed mixed social networks, they would be able to establish businesses in or break-out into the more promising post-industrial high-skilled sectors of the Dutch economy. In other words, they would be able to set up more business in the cognitive-cultural activities, similar to the business activities of the natives and the second-generation immigrants.

This research encourages and throws up a challenge to researchers to re-examine the overall conclusions about immigrant entrepreneurship and particularly of first-generation immigrants from non-OECD countries. First, due consideration should be given to improve the pre-migration human capital resources of the (nascent) immigrant entrepreneurs. Second, policies for enhancing access to formal social networks should also be considered. This would increase the capacity of immigrants to access formal resources and the opportunity structure without limited restrictions and enable them to set up businesses which have high growth potential and survival instead of establishing businesses in the traditional retail and wholesale and catering sector, which have an alarming mortality rate. Researchers of immigrant entrepreneurship should also have the latitude to contextualise and redefine what constitutes success of immigrant businesses. In brief this conclusion would hopefully invigorate and add to future research perspectives by social geographers, sociologists and urban economists in contextualising immigrant entrepreneurship.

Endnotes

1. Kwame Nkrumah led Ghana to independence from the British colonial rule in 1957 and became its first elected Prime Minister in 1954 on the ticket of the Convention Peoples Party (CPP). He became its elected President in 1960 when the country became a republic.
2. The United Gold Coast Convention was the first nationalist movement in Gold Coast, now Ghana, and was founded in August 1947 with the aim being self-government 'in the shortest possible time' and independence from British rule. Nkrumah was one of the leading members of the movement but left in 1949 to form the Convention Peoples Party because he was not happy with the gentlemanly manner and approach the other leaders pursued the self-government agenda.
3. From Camp to Encompassment: Discourses of Transsubjectivity in the Ghanaian Pentecostal Diaspora. An article by Dr Rijk A. Van Dijk. African Studies Centre, University of Leiden, the Netherlands.
4. This holds true for major non-Western immigrant groups such as Turkish, Moroccans, Surinamese and Antilleans but, in the case of Ghanaians, it is Almere instead (a smaller city in terms of size and population density) which hosts more Ghanaian immigrants than Utrecht. In terms of the size of Ghanaian population in the various cities of the Netherlands, Almere ranks third after Amsterdam and The Hague. It also accommodates almost 90 per cent of Ghanaian immigrants living in the Flevoland.
5. Utrecht is the fourth largest city in the Netherlands with a population of over 330,000.
6. In a small measure goods or products exported to Ghana are personal effects and not for sale.

Appendix I

The Table below gives an overview of the names of first-generation Ghanaian entrepreneurs, sex, date of birth, type of business and business location.

Name	Sex	Yearof birth	Business	City of business
Nana	Female	1957	Retail service	Amsterdam
Eric	Male	1976	Barber service	The Hague
Kwame	Male	1958	Travel agency	Amsterdam
William	Male	1963	Retail service	Rotterdam
Stephen	Male	1958	Travel service	Amsterdam
Dickson	Male	1963	Retail service	The Hague
Susan	Female	1979	Kindergarten service	The Hague
Dominic	Male	1954	Retail sservice	Amsterdam
Kojo	Male	1966	Barber service	Amsterdam
Yaw	Male	1960	Shipping service	The Hague
John	Male	1950	Shipping service	Amsterdam
Suzzy	Female	1960	Retail service	Amsterdam
Bernard	Male	1955	Travel agency	The Hague
Kay	Male	1957	Retail service	Amsterdam
Joyce	Female	1963	Retail service	Rotterdam
Ernestina	Female	1963	Retail service	The Hague
Bea	Female	1969	Catering service	Amsterdam
Joseph	Male	1955	Cleaning service	Heemstede
Faustie	Female	1956	Retail service	The Hague
Evelyn	Female	1956	Retail service	The Hague
Agnes	Female	1983	Hairdressing salon	The Hague
James	Male	1953	Money Transfer service	The Hague
Kwabena	Male	1959	Retail/ Shipping service	The Hague
Kingsley	Male	1960	Retail/ repair service	Amsterdam
Louisa	Female	1976	Hairdressing salon	The Hague
Edward	Male	1950	Cleaning service	Haarlem
Cynthia	Female	1970	Hairdressing salon	The Hague

Thompson	Male	1963	Flyer/folder distribution	The Hague
Alvin	Male	1973	IT/ Computer service	Hilversum
Charly	Male	1957	Flyer/folder distribution	The Hague
Anthony	Male	1968	Cleaning service	Leidschendam
Patrick	Male	1957	Retail service	The Hague
Regina	Female	1958	Retail service	Amsterdam
Joe	Male	1958	Folder/flyer distribution	The Hague
Faustina	Female	1967	Retail service	Rotterdam
Charles	Male	1961	Catering service	The Hague
Emmanuel	Male	1958	Home repairs service	The Hague
Jerry	Male	1975	Retail service	Amsterdam
Aikins	Male	1954	Retail service	The Hague
Georgina	Female	1966	Folder/flyer distribution	The Hague
Hulda	Female	1972	Folder/flyer distribution	The Hague
Selina	Female	1971	Travel service	The Hague
Ernest	Female	1968	Catering service	The Hague
Issifu	Male	1962	Retail service	The Hague
Beatrice	Male	1963	Folder/flyer distribution	The Hague
Julliet	Female	1981	Retail service	The Hague
Fanny	Female	1954	Retail service	The Hague
Evans	Male	1946	Home moving service	The Hague
Davis	Male	1959	Folder/flyer distribution	Amsterdam
Kwaku	Male	1950	Folder/flyer distribution	The Hague
Kwasi	Male	1955	Employment service	The Hague
Kofi	Male	1957	Folder/flyer distribution	The Hague
Rebecca	Female	1969	Retail service	The Hague
Kobby	Male	1959	Retail service	Amsterdam
Martin	Female	1966	Travel service	Amsterdam
Andrews	Male	1962	Communication service	Amsterdam
Daniel	Male	1961	Folder/flyer distribution	The Hague
Richard	Male	1957	Home moving service	The Hague
Naana	Female	1954	Travel service	Amsterdam
Mark	Male	1961	Money transfer service	Amsterdam

Peter	Male	1954	Folder/flyer distribution	Rotterdam
Jimmy	Male	1963	Shipping service	Amsterdam
Paul	Male	1958	Folder/flyer distribution	The Hague
Douglas	Male	1956	Financial services	Amsterdam
Augustine	Male	1959	Cargo service	Amsterdam
Victoria	Female	1959	Retail service	The Hague
Kabiru	Male	1965	Bicycle retail/repair	The Hague
Emma	Male	1962	Cargo service	Amsterdam
Adams	Male	1965	Travel/shipping service	Rotterdam
Matthew	Female	1958	Retail service	The Hague
Sapol	Male	1969	Cargo service	The Hague
Shirley	Female	1964	Retail service	Amsterdam
Yaa	Female	1956	Retail service	Amsterdam
Johnson	Male	1966	Cleaning service	The Hague
Victor	Male	1966	Driving course service	The Hague
Reginald	Male	1957	Communication service	Amsterdam
Kwadwo	Male	1962	Retail service	Rotterdam
Jones	Male	1959	Retail service	Amsterdam
Thomas	Male	1966	Cargo service	The Hague
Ama	Female	1958	Retail service	The Hague
Nathan	Male	1967	Cargo service	Amsterdam
Ivan	Male	1979	Communication service	The Hague
David	Male	1958	Cargo service	Amsterdam
Ben	Female	1960	Catering service	Amsterdam

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Summary

Setting of the scene

In recent decades the Netherlands has witnessed a rise in the number of immigrant entrepreneurs, notably from non-Western countries, which has led to an increasing number of studies on immigrant entrepreneurship. In 2013, there were some 1,117,000 self-employed in the Netherlands. A large number of them are self-employed without personnel (so-called ‘zelfstandig zonder personeel’ or ‘zzp-ers’). By the end of 2013, it was estimated that there were around 800,000 self-employed people without employees in the Netherlands. About 82 per cent of the self-employed were native Dutch, 10 per cent migrant entrepreneurs of Western origin, and the remaining 8 per cent were non-Western migrant entrepreneurs. The share of self-employed of Dutch origin in the total labour force rose from 12 per cent in 2001 to 14 per cent in 2013. The corresponding share of self-employed migrant entrepreneurs of non-Western origin in the total labour force also showed a rise, but this was much more modest; from 9.1 per cent in 2001 to 10.4 per cent 2013. In addition, the number, and hence also the share of non-Western migrant entrepreneurs displayed much more volatility and they seemed to be more vulnerable to cyclical swings.

Immigrant businesses in the Netherlands are typically found in urban areas, particularly in the Randstad conurbation. The appearance of these businesses in neighbourhoods with high concentrations of immigrants in the big cities in the Randstad, which are Amsterdam, Rotterdam, The Hague, and Utrecht, has caused visual changes in the urban landscape.

More recently it has become clear that not only immigrants from Surinam, the Dutch Antilles, Turkey and Morocco - the ‘traditional groups’ - have been setting up shops in the Netherlands, but also so-called ‘newcomers’ – immigrants from other non-Western countries – have emerged as entrepreneurs. These ‘newcomers’ include Egyptians, Ghanaians, Somalis, Iranians, Afghans and Iraqis. In this dissertation, a closer look was taken at first-generation Ghanaian immigrant entrepreneurship in the Netherlands.

The research on immigrant entrepreneurship in the Netherlands has been dominated by a social science perspective emphasizing the (real or assumed) ethno-cultural characteristics of the immigrant populations. The argument, based on this one-sided supply side approach which focuses on the immigrant entrepreneurs, is that immigrants would enjoy a particular ‘ethnic advantage’ to start and maintain ‘ethnic businesses’. Such a limited view and focus, based on ethno-cultural characteristics and processes of the traditional migrant groups, has tended to view immigrant groups as culturally homogenous and that, most,

if not all of them follow the same path of incorporation. Besides, this narrow view on immigrant entrepreneurship has often been at the expense of other important aspects such as political and economic circumstances in which the immigrant entrepreneurs operate. This study of the Ghanaian immigrant entrepreneurs opted for a broader perspective by taking account of their characteristics and resources, the opportunities for entrepreneurs, and the institutional framework and policies that facilitate and promote entrepreneurship.

Ghanaian immigrants are registered as non-Western. Although lumped together with the 'traditional' migrant groups as non-Western immigrants, there are quite a few differences between Surinamese, Turks, and Moroccans on the one hand, and Ghanaians on the other, with regard to timing, process of migration, resources and socio-cultural affinities. These differences make Ghanaians an interesting subject of research on immigrant entrepreneurship.

Research questions and methodology

This research aimed to define how these differences have impacted on Ghanaian entrepreneurship in the Netherlands. The issue investigated in-depth in this research was how the first-generation Ghanaian immigrant entrepreneurs were able to exploit the business opportunities in the Netherlands.

This research focused primarily on the micro level, namely the entrepreneurs and the resources they possess which enabled them to start their own businesses. I also took account of the fact that first-generation Ghanaian immigrant entrepreneurs are embedded in the wider economic and institutional framework of the Netherlands which impacts on the businesses and the sectors the entrepreneurs are involved in. Consequently, this research followed the approach of 'mixed embeddedness' which presents an interplay of the characteristics of the individual entrepreneur and the opportunity structure as well as the institutional setting. Special attention has been paid to how the first Ghanaian immigrant group is embedded in social networks and how this has impacted their entrepreneurship. This research investigated the emergence and dynamics of the first-generation Ghanaian immigrant entrepreneurs and their businesses mainly in the cities of Amsterdam, Rotterdam and The Hague, where most of the Ghanaian population in the Netherlands is concentrated. The number of Ghanaian immigrants in the Netherlands, including both the first- and second-generation, was 21,900 in 2012, with 62 per cent being first generation. Ghanaian immigrants are the second most populous group from sub-Saharan Africa in the Netherlands, just after Somali immigrants who numbered 23,900 in 2012.

First, this dissertation addressed the question of how first-generation Ghanaian immigrant entrepreneurs have used their human capital to set up their businesses in the Netherlands. Secondly, the sources of finance (formal and informal) used by Ghanaian immigrants to set up their businesses in the Netherlands were examined. Thirdly, the informal and the formal networks in which first-generation Ghanaian immigrant entrepreneurs are embedded were investigated: how do Ghanaian entrepreneurs deploy their social capital?

More generally, this dissertation attempted to discover whether Ghanaians have benefitted from the era of de-industrialisation by entering into new market segments and escaping from the 'traditional' low-end activities of retail, wholesale, catering and hospitality which have lower access barriers and require fewer skills.

A qualitative methodology has been used to address the research questions and to map and explain the processes of matching between resources and opportunities and the relationships between them. The research project is based on interviews with eighty-four first-generation Ghanaian entrepreneurs. The entrepreneurs were interviewed between 2005 and 2012. Initially, I interviewed businesses that were established before and till 2006. In 2010, the research was re-started and, from 2010 onwards, first-generation Ghanaian entrepreneurs who started their businesses between 2007 and 2012 were interviewed. In both instances the questionnaire and letter of introduction were personally handed over to the entrepreneurs. Some of the businesses I interviewed in 2006 were visited as a follow-up in 2011 to find out if there had been some important changes in the business activities, business size, business location or otherwise. What is more, in 2013, I revisited most of the businesses and I interviewed the entrepreneurs to find out if they are still in business or not and also to familiarise myself with their performance in the midst of the recession. As a result the fieldwork covered a period of seven years. The advantage of this longitudinal aspect was that it gave me the opportunity to examine whether the tendency of the Ghanaian business to close down came to be true over the years. The interviews were mainly conducted in the cities of Amsterdam, The Hague, Rotterdam and in a few other smaller cities in the Randstad area (Haarlem and Heemstede). Information about Ghanaian entrepreneurs and the location of their businesses was obtained mostly with the help of RECOGIN and Sikaman, Ghanaian immigrant associations in Amsterdam, Ghanatta in The Hague and Ghanirrom in Rotterdam.

Statistical Package for the Social Sciences software (acronym SPSS) was used to store and analyse the data obtained from the 165 questions in the questionnaire which pertained to different variables such as

personal characteristics, entrepreneur's resources, economic environment and institutional involvement and support.

Findings

Ghanaian migration to the Netherlands, which is a quite recent phenomenon, was individually-induced, necessitated by internal push factors (related to the developments in Ghana) and external pull factors, and occurred in two phases. The first phase took place between 1974 and 1983, a period when the world experienced severe oil crises. The second phase entails the years between 1983 and the early 1990s when Ghana experienced severe drought, political instability and the repatriation of more than one million Ghanaians from Nigeria which compounded the economic problems in Ghana

Most of the Ghanaian immigrants in the Netherlands reside in the western part of the country. Of a total registered Ghanaian population of 21,900 in the Netherlands in 2012, 72 per cent reside in the western part. Amsterdam, the capital and the largest city in the Netherlands, is home to 52 per cent of the total registered Ghanaian population in the country. It is also estimated that two-thirds of the Ghanaian migrants live in Amsterdam 'Bijlmermeer' and this makes them a recognisable and fourth largest non-Western ethnic group in this neighbourhood. The large Ghanaian population, especially in the Bijlmermeer, have established different kinds of retail businesses among other things, the import and selling of Ghanaian exotic food and groceries, African music and movie dvds and cds and alcoholic beverages. There are also producer and personal service businesses, which include shipping, air travel ticketing agencies, employment agencies, barber shops, day-care centres and beauty salons.

Most of the first-generation Ghanaian entrepreneurs possessed a high level of human capital. They became self-employed because they identified opportunities in the sectors in which their businesses are inserted. Several Ghanaian entrepreneurs have been engaged with their motherland Ghana in diverse ways, namely as a source of supply for the products they sell in the Netherlands, as a market for some businesses and also as a place for business investments.

Related to this matter of human capital, the findings indicated that the respondents who are fluent in Dutch language are probably those who have lived in the Netherlands for several years. The respondents' ability to improve their Dutch language skills in combination with the better command of English that most of them already have, most likely gives them better access to the Dutch economy and also probably enables them to set up businesses with a mainstream character given their educational background. With regards to financial capital it appeared that most of the respondents used informal means to start their

businesses. In other words, besides using their own financial resources, they borrowed money from family and friends. The respondents' over-reliance on their pre-migration human and financial capital to set up businesses in the Netherlands to the neglect of post-migration human capital development, probably limited their potential for assessing the Dutch mainstream market beyond that of the ethnic market. The resources that immigrants possessed, combined with the available business opportunities (facilitated by the Dutch business laws and policies), were critical for immigrants to be pulled rather than pushed to set up businesses. First-generation Ghanaian entrepreneurs used their informal social networks beyond the borders of the Netherlands. The empirical results indicated that about half of the respondents are involved in transnational business activities with Ghana. All the evidence points to the fact that first-generation Ghanaian entrepreneurs have relied more on their informal social networks than formal social networks to establish and run their businesses, and to generate other investments both in the Netherlands and in Ghana.

Any meaningful comparison between the former 'guest' workers and the respondents seems to be far-fetched. However, the relative higher human capital and good proficiency of the English language that first-generation Ghanaian entrepreneurs possess compared to the 'guest' workers, potentially offered more entrepreneurial opportunities to first-generation Ghanaian immigrants.

Most first-generation Ghanaian entrepreneurs grounded themselves in the low-skilled, stagnating and servile activities despite the fact that most of them were relatively highly educated. Most of them asserted that they were pulled rather than pushed to self-employment because they identified an opportunity to succeed. Nonetheless they ended up more with businesses in the servile activities which have lower prospects for survival than cognitive-cultural activities. The Ghanaian context appeared to play down on the assertion that migrants with high human capital are better positioned to start businesses in the post-industrial high-skilled sectors or be more involved in cognitive-cultural activities. The opaqueness of the opportunity structure may have contributed to this sectoral orientation.

Final remarks

Analysing the emergence and dynamics of this more recent entrepreneurial group can help to broaden our views on immigrant entrepreneurship which have been mainly based on the trajectories of the 'traditional' groups of immigrant entrepreneurs. Given the differences in resources and the set of opportunities Ghanaians faced when they arrived in the Netherlands in the 1990s, when de-industrialisation had run its course and the Dutch economy was booming, the trajectory to entrepreneurship by Ghanaian immigrants in the Netherlands might be rather different from those followed by the first-generation Surinamese,

Antilleans, Moroccans or Turks. This research, then, positioned its findings in a broader perspective of trajectories of other migrant entrepreneurs.

This research encourages and throws up a challenge to researchers to re-examine the overall conclusions about immigrant entrepreneurship and particularly of first-generation immigrants from non-OECD countries. First, due consideration should be given to improve the pre-migration human capital resources of the (nascent) immigrant entrepreneurs. Second, policies for enhancing access to formal social networks should also be considered. This would increase the capacity of immigrants to access formal resources and the opportunity structure without limited restrictions and enable them to set up businesses which have high growth potential and survival instead of establishing businesses in the traditional retail and wholesale and catering sector, which have an alarming mortality rate. Researchers of immigrant entrepreneurship should also have the latitude to contextualise and redefine what constitutes success of immigrant businesses.

Dutch Summary

Achtergrond informatie

In de afgelopen decennia heeft er in Nederland een stijging plaatsgevonden van het aantal migrantenondernemers, vooral van niet-westerse afkomst, wat tevens heeft geleid tot een toename van wetenschappelijk onderzoek naar migrantenondernemerschap. In 2013 waren er ongeveer 1.117.000 zelfstandigen in Nederland. Een groot deel hiervan zijn zelfstandig zonder personeel (zzp-ers). Aan het eind van 2013 waren er naar schatting 800.000 zzp-ers in Nederland. Hiervan waren 82 procent van Nederlandse afkomst, 10 procent migrantenondernemer van westerse origine, en de resterende 8 procent omvatte migrantenondernemers van niet-westerse afkomst. Het aandeel zelfstandigen van Nederlandse herkomst op de arbeidsmarkt is gestegen van 12 procent in 2001, tot 14 procent in 2013. Ook het aandeel van zelfstandige migrantenondernemers van niet-westerse origine op de totale arbeidsmarkt is in die periode gestegen, al was deze toename gematigder; van 9.1 procent in 2001 naar 10.4 procent in 2013. Tevens is het observeerbaar dat het aantal en dus ook het aandeel niet-westerse migrantenondernemers minder stabiel en kwetsbaarder voor cyclische veranderingen is.

Migrantenondernemingen zijn in Nederland vooral te vinden in stedelijke gebieden, voornamelijk binnen de Randstad. De aanwezigheid van deze ondernemingen in buurten met hoge concentraties immigranten, in de grote steden in de Randstad (Amsterdam, Rotterdam, Den Haag en Utrecht), heeft geleid tot visuele veranderingen in de stedelijke omgeving en het straatbeeld.

Recentelijk is gebleken dat niet enkel migranten uit Suriname, de Nederlandse Antillen, Turkije en Marokko – de zogenoemde ‘traditionele groepen’ – ondernemingen hebben opgezet in Nederland, maar dat ook de zogenoemde ‘nieuwkomers’ – immigranten van andere niet-westerse landen – opgekomen zijn als ondernemers. Deze groep omvat Egyptenaren, Ghanezen, Somaliërs, Iraniërs, Afghanen en Irakezen. In deze dissertatie is het ondernemerschap van eerstegeneratie Ghanese migranten in Nederland onderzocht.

Het onderzoek naar migrantenondernemerschap in Nederland werd vooralsnog gedomineerd door een sociaal wetenschappelijk perspectief dat de (werkelijke of veronderstelde) etno-culturele karakteristieken van de populatie immigranten benadrukt. Op basis van deze eenzijdige aanbodzijde benadering, die focust op de migrantenondernemers, wordt beargumenteerd dat immigranten een bepaald ‘etnisch

voordeel' genieten om een 'etnische onderneming' op te starten en te in stand te houden. Een zodanige beperkte benadering, gebaseerd op etno-culturele karakteristieken en processen van de traditionele migrantengroepen, neigt ernaar immigrantengroepen als cultureel homogeen te beschouwen en gaat ervan uit dat de meesten, al dan niet allen, hetzelfde traject van incorporatie volgen. Deze benadering verzuimd daarnaast belangrijke aspecten, zoals de politieke en economische omstandigheden waarin de migrantenondernemer handelt, in beschouwing te nemen. Dit onderzoek naar de Ghanese migrantenondernemers heeft een breder perspectief gehanteerd waarbij persoonlijke karakteristieken en hulpbronnen, de kansen voor ondernemers en het institutionele kader en beleid dat ondernemerschap faciliteert en ondersteunt in acht werden genomen.

Ghanese immigranten zijn in Nederland geregistreerd als niet-westers. Hoewel ze daardoor zijn gevoegd bij de 'traditionele groep' niet-westerse migranten bestaan er wel degelijk verschillen met de Surinaamse, Turkse en Marokkaanse migranten betreffende de timing en het proces van migratie, de hulpbronnen en socio-cultureel verwantschap. Deze verschillen maken dat Ghanese migranten in Nederland een interessante groep zijn om migrantenondernemerschap te onderzoeken.

Onderzoeksvragen en methodologie

Dit onderzoek beoogde te definiëren hoe deze verschillen het ondernemerschap van Ghanese heeft beïnvloed in Nederland. Er is diepgaand onderzoek gedaan naar hoe de eerstegeneratie Ghanese migrantenondernemers in staat zijn geweest de kansen voor ondernemingen in Nederland te exploiteren.

Het onderzoek heeft zich voornamelijk gericht op het microniveau, namelijk de ondernemers zelf en de hulpbronnen die zij bezitten die hen in staat hebben gesteld een eigen bedrijf te beginnen. Ook is in acht genomen dat eerstegeneratie Ghanese migrantenondernemers ingebed zijn in het bredere economische en institutionele kader van Nederland dat zowel de ondernemingen als de economische sectoren waarbinnen zij opereren, beïnvloedt. Derhalve hanteert dit onderzoek de 'mixed embeddedness' benadering. Deze benadering beschouwt het samenspel van de eigenschappen van de individuele ondernemer en de 'kansenstructuur' en de institutionele setting. Extra aandacht is besteed aan *hoe* de groep eerstegeneratie Ghanese migranten is ingebed in sociale netwerken, en *hoe* dit hun ondernemerschap heeft beïnvloed. Het onderzoek heeft de opkomst en dynamiek van eerstegeneratie Ghanese migrantenondernemers bestudeerd in voornamelijk Amsterdam, Rotterdam en Den Haag, waar het grootste deel van de Ghanese bevolking in Nederland zich bevindt. Het aantal Ghanese immigranten in Nederland – zowel de eerste generatie als de tweede generatie – betrof 21.900 in 2012, waarvan 62 procent tot de eerste generatie behoorde.

Ghanese immigranten zijn de tweede grootste groep afkomstig uit sub-Sahara Afrika in Nederland, na Somalische immigranten (23.900 in 2012).

Deze dissertatie heeft allereerst besproken hoe eerste generatie Ghanese migrantenondernemers hun 'human capital' hebben gebruikt om een onderneming in Nederland op te zetten. Vervolgens zijn de financiële bronnen (zowel formeel als informeel) bestudeerd, die door de Ghanese immigranten zijn gebruikt om hun onderneming op te richten. Ook de informele en formele netwerken waarin de eerste generatie Ghanese migrantenondernemers zijn ingebed, zijn onderzocht; *hoe maken de Ghanese ondernemers gebruik van hun 'social capital'?*

Op een meer abstract niveau heeft dit onderzoek gepoogd om te onderzoeken of Ghanezen hebben kunnen profiteren van het tijdperk van de industrialisatie, door nieuwe marktsegmenten binnen te dringen en juist de 'traditionele', laagwaardige activiteiten zoals kleinhandel, groothandel, catering en horeca, die lagere instapniveaus hebben en minder vaardigheden vereisen, te verlaten.

Er is gebruik gemaakt van een kwalitatieve methodologie om de onderzoeksvragen te beantwoorden en de 'matching' processen tussen hulpbronnen en kansen, en de relaties hiertussen, in kaart te brengen en te verklaren. Het onderzoeksproject is gebaseerd op interviews met 84 eerste generatie Ghanese ondernemers. De ondernemers zijn tussen 2005 en 2012 geïnterviewd. In eerste instantie heb ik ondernemers geïnterviewd die hun onderneming zijn gestart voor (en tot en met) 2006. In 2010 is het onderzoek, na een onderbreking, opnieuw opgestart, en vanaf 2010 zijn eerste generatie Ghanese migrantenondernemers geïnterviewd die hun onderneming tussen 2007 en 2012 zijn opgestart. In beide interviewrondes zijn de enquête en de introductiebrief persoonlijk overhandigd. Sommige ondernemingen, waarvan ik de eigenaren in 2006 heb geïnterviewd, heb ik in 2011 nogmaals bezocht om te ondervinden of er significante veranderingen hadden plaatsgevonden in de activiteiten van de onderneming, de grootte van de onderneming, de locatie van de onderneming etc. In 2013 zijn bijna alle ondernemingen opnieuw bezocht om te onderzoeken of ze nog steeds bestonden en daarnaast om kennis te nemen van de stand van zaken ten tijde van de economische crisis. Door dit alles heeft het veldwerk in totaal zeven jaar geduurd. Het voordeel van dit longitudinale aspect was dat het mij de mogelijkheid heeft geboden om te onderzoeken of Ghanese ondernemingen inderdaad na verloop van tijd ophouden te bestaan.

De interviews zijn voornamelijk afgenomen in Amsterdam, Den Haag, Rotterdam en in enkele, kleinere steden in de Randstad (Haarlem en Heemstede). Informatie betreffende Ghanese ondernemers en de

locatie van hun ondernemingen is verkregen met behulp van Ghanese migrantenorganisaties in Amsterdam (RECOGIN en Sikaman), Den Haag (Ghanatta) en Rotterdam (Ghanirom). Het 'Statistical Package for the Social Sciences software' (SPSS) is gebruikt om de data die verkregen is via de 165 enquêtevragen, die verschillende variabelen betroffen zoals persoonlijke eigenschappen, hulpbronnen, economische omstandigheden en institutionele betrokkenheid en ondersteuning, op te slaan en te analyseren.

Bevindingen

Ghanese migratie naar Nederland, een vrij recent fenomeen, blijkt voort te komen uit individuele beweegredenen, veroorzaakt door interne 'push' factoren (gerelateerd aan ontwikkelingen in Ghana) en externe 'pull' factoren. De Ghanese migratie heeft zich voltrokken in twee fasen. De eerste fase heeft plaatsgevonden tussen 1974 en 1983, een periode waarin de wereld ernstige oliecrises heeft ervaren. De tweede fase betreft de jaren tussen 1983 en de vroege jaren '90. Dit betrof een periode waarin Ghana ernstige droogte en politieke instabiliteit ervoer, en waarin meer dan een miljoen Ghanezen werden gerepatriëerd vanuit Nigeria, wat leidde tot economische problemen in Ghana.

De meeste Ghanese immigranten wonen in het westelijke deel van Nederland. Van de geregistreerde Ghanese bevolking in Nederland, die totaal 21.900 personen omvat, woonde er in 2012 72 procent in het westelijke deel van het land. Amsterdam, de hoofdstad en tevens de grootste stad van Nederland, huist 52 procent van de geregistreerde Ghanese bevolking. Het wordt geschat dat tweederde van de Ghanese migranten die in Amsterdam wonen, woonachtig zijn in de Bijlmermeer, wat hen een aanzienlijke en vierde grootste niet-westerse etnische groep maakt in deze buurt. De grote Ghanese bevolking, voornamelijk ook in de Bijlmermeer, heeft verschillende winkelbedrijven opgericht, die onder andere Ghanese voedsel en andere Ghanese waren, Afrikaanse films en cd's en alcoholische dranken importeren en verkopen. Tevens bestaan er persoonlijke dienstenbedrijven zoals verschepping, reisbureaus, uitzendbureaus, kappers, kinderopvang en schoonheidssalons.

Een groot deel van de eerstegeneratie Ghanese migrantenondernemers bezit een groot 'human capital'. De ondernemers hebben aangegeven dat zij zelfstandig ondernemer zijn geworden omdat zij kansen hebben geobserveerd in bepaalde economische sectoren. Verschillende ondernemers zijn op diverse manieren nog steeds verbonden met Ghana, zo is het land bijvoorbeeld een bron van de producten die de ondernemers hier verkopen, een afzetmarkt voor bepaalde bedrijven en ook een plek voor bedrijfsinvesteringen.

Wat betreft 'human capital' heeft het onderzoek uitgewezen dat de respondenten die de Nederlandse taal zeer goed beheersen en het vloeiend spreken over het algemeen de respondenten zijn die al lange tijd in Nederland wonen. Het vermogen van de respondenten om hun Nederlandse taalvaardigheden te verbeteren, in combinatie met het goed beheersen van de Engelse taal (wat geldt voor de meesten) en het opleidingsniveau, heeft hen hoogstwaarschijnlijk een betere toegang geboden tot de Nederlandse economie/markt, en heeft ze waarschijnlijk in staat gesteld om een 'mainstream' bedrijf op te richten. Betreffende 'financial capital' is gebleken dat de meeste respondenten gebruik hebben gemaakt van informeel kapitaal om het bedrijf te starten. Anders gezegd hebben de ondernemers gebruikt gemaakt van geleend geld van vrienden en familie naast hun eigen kapitaal. De respondenten bleken voor een groot deel afhankelijk van hun pre-migratie 'human' en 'financial capital' om de bedrijven in Nederland op te richten, wat de ontwikkeling van het post-migratie 'human capital' heeft beperkt. Dit heeft de kans op toegang tot de Nederlandse 'mainstream' markt (datgene buiten de etnische markt) waarschijnlijk verkleind. De hulpbronnen die de immigranten bezaten in combinatie met de aanwezige bedrijfskansen (gefaciliteerd door de Nederlandse bedrijfswetten en bedrijfsbeleid) zijn essentieel geweest voor de immigranten en het opzetten van hun bedrijf. Dit toont dat er dus meer sprake is van een 'pull' dynamiek, in plaats van overheersende 'push' factoren. Met betrekking tot 'social capital' heeft het onderzoek getoond dat de eerstegeneratie Ghanese migrantenondernemers gebruik hebben gemaakt van transnationale, informele sociale netwerken. De empirische resultaten hebben uitgewezen dat ongeveer de helft van de respondenten betrokken is bij transnationale economische activiteiten met Ghana. Alle resultaten tonen dat de eerstegeneratie Ghanese migrantenondernemers meer hebben vertrouwd op hun informele sociale netwerken om hun onderneming op te zetten, de onderneming te runnen, en investeringen in zowel Nederland als Ghana te genereren.

Het lijkt vergezocht om een significante vergelijking te maken tussen de Ghanese respondenten en de voormalige gastarbeiders. Echter, het kan gesteld worden dat het relatief hoge 'human capital' en de sterke Engelse vaardigheden, de eerstegeneratie Ghanese migrantenondernemers meer ondernemingskansen hebben opgeleverd in vergelijking met de gastarbeiders.

De meeste eerstegeneratie Ghanese ondernemers hebben zich gevestigd in de laagwaardige, stagnerende en dienstenactiviteiten, ondanks dat ze hoog opgeleid zijn. Deze activiteiten hebben meestal een lagere economische 'overlevingskans' dan cognitief-culturele economische activiteiten. De meesten hebben echter laten weten dat zij zelf voor een zelfstandige onderneming gekozen hebben vanwege de kansen op succes. Deze Ghanese casus heeft de veronderstellingen ontkracht dat migranten met een hoge mate van 'human capital' beter gepositioneerd zijn om een bedrijf te starten in de post-industriële hoogwaardige

economische sectoren, of dat zij meer betrokken zijn in cognitief-culturele economische activiteiten. Het gebrek aan transparantie van de kansenstructuur zou bijgedragen kunnen hebben aan deze specifieke sectorale oriëntatie.

Concluderende opmerkingen

Het analyseren van de opkomst en de dynamiek van deze nieuwere groep ondernemers kan bijdragen aan de verbreding van de perspectieven op migrantenondernemerschap, die nu nog voornamelijk beperkt zijn tot de trajecten van de 'traditionele' groep migrantenondernemers. Toen de Ghanese migranten zich in de jaren '90 in Nederland vestigden, een periode waarin de Nederlandse economie een enorme groei doormaakte na een tijdperk van de-industrialisatie, bezaten zij andere hulpbronnen en verkregen zij andere kansen dan de 'traditionele' groep migranten. Dit kan ertoe geleid hebben dat het traject richting Ghanees ondernemerschap verschilt van het eerstegeneratie migrantenondernemerschap van Surinamers, Antillianen, Marokkanen en Turken.

Dit onderzoek hoopt andere onderzoekers aan te sporen nieuw onderzoek te doen naar migrantenondernemerschap, en tevens de algemene conclusies van bestaand onderzoek te herzien. Men zou aandacht moeten besteden aan het vergroten van het 'human capital' van (de nog komende) migrantenondernemers. Tevens zou men beleid moeten overwegen dat zich inzet voor het verbeteren van de formele sociale netwerken. Dit kan de voor immigranten de capaciteit vergroten om toegang te krijgen tot formele hulpbronnen en de kansenstructuur, zonder enige beperkingen. Dit kan hen dan in staat stellen bedrijven op te richten met een groot groeipotentieel en een grote economische 'overlevingskans', in plaats van dat de ondernemers terecht komen in de traditionele groot/kleinhandel en cateringsector die beiden gekenmerkt worden door een erg lage economische 'overlevingskans'. Zij die onderzoek zullen doen naar migrantenondernemerschap zullen het fenomeen ook moeten contextualiseren, en herdefiniëren wat het succes van een migrantenonderneming precies omvat.

In this dissertation, a closer look is taken at the first-generation Ghanaian immigrant entrepreneurship in the Netherlands. This research focuses primarily on the micro level, namely the entrepreneurs and the resources they possess which enable them to start their own businesses. It follows the 'mixed embeddedness' approach which presents an interplay of the characteristics of the individual entrepreneur and the opportunity structure as well as the institutional framework. First, this dissertation addresses the question of how first-generation Ghanaian immigrant entrepreneurs have used their human capital to set up their businesses in the Netherlands. Secondly, the sources of finance (formal and informal) are examined. Thirdly, the informal and the formal networks in which first-generation Ghanaian immigrant entrepreneurs are embedded are investigated: how do they deploy their social capital? More generally, this dissertation attempts to discover whether Ghanaians have benefitted from the era of de-industrialisation by entering into new market segments and escaping from the 'traditional' low-end activities which have lower access barriers and require fewer skills.

It turns out that Ghanaian entrepreneurs, notwithstanding being relatively well-endowed in terms of human capital (in terms of education, entrepreneurial experience and fluency in Dutch), still tend to end up in the lower segments of markets. The respondents' over-reliance on their pre-migration human capital and ethnic homogeneous social capital as well as the opaqueness of the opportunity structure limited their potential for breaking out to mainstream markets.