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Super-diverse migrants—similar trajectories? Ghanaian entrepreneurship in the Netherlands seen from a Mixed Embeddedness perspective

Robert C. Kloosterman^a, Katja Rusinovic^b and David Yeboah^c

^aDepartment Geography, Planning and International Development Studies, University of Amsterdam, Amsterdam, The Netherlands; ^bDepartment of Sociology, University of Amsterdam, Amsterdam, The Netherlands; ^cDepartment of Geography, University of Amsterdam, Den Haag, The Netherlands

ABSTRACT

The Ghanaian population in the Netherlands is relatively well-endowed in terms of human capital. In addition, a large number of them came when deindustrialisation had run its course and the Dutch economy, the service sector in particular, started growing again after 1985. On the basis of the Mixed Embeddedness model, we expected that the combination of, on average, higher levels of human capital and the transformation of the (urban) economy, would lead to rather different patterns of entrepreneurship when compared to their predecessors who came as guest workers. We explored this issue using interviews with 84 Ghanaian entrepreneurs in the Netherlands. Our data only partly corroborated our hypotheses. Notwithstanding, the higher levels of human capital and the shifts in the urban economies, a significant number of Ghanaian entrepreneurs still end up in the lower echelons of the opportunity structure.

KEYWORDS

Migrant entrepreneurship; Mixed Embeddedness; super-diversity; urban transformation; Ghanaians

Introduction

A small shop or cafe at the lower end of the market in an urban neighbourhood in transition run by either a former guest-worker or someone from a former colony. That is the archetype that cannot just be found in much of the academic literature on first-generation migrant entrepreneurship, but which has also been the image that has dominated much policy-making in the past decades (Kloosterman and Rath 2003; Panayiotopoulos 2006). Yet, new groups of migrants from less-developed countries have arrived and (urban)economies have undergone structural transformations and the question then becomes whether these newcomers have been able to exploit the opportunities offered by expanding urban economies (Kloosterman 2010; Ram et al. 2013; Jones et al. 2014). Below, we will explore this issue empirically by looking at the case of Ghanaian entrepreneurs in Dutch cities as they represent a group of newcomers and starting and running businesses in post-industrial urban environments.

CONTACT Robert C. Kloosterman  R.C.Kloosterman@uva.nl

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These Ghanaian entrepreneurs can be seen as part of a wider trend in migration flows after 1980 which have significantly altered the composition of the migrant populations in many countries and, hence, the potential supply of migrant entrepreneurs. 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 was mainly about 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). It is not just that the number countries of origin has multiplied, but also, as Steven Vertovec (2007) has argued, that migrants have become much more diverse, even—“super-diverse”—in terms of key characteristics such as legal status, language, religion, location, transnational orientation, and, crucial for starting and running a business, human and social capital.

At about the same time, a large number of cities in the developed world experienced an urban renaissance when employment and population started growing again from the late 1980s onwards (Cheshire 2006; Clark 2009; Scott 2008, 2012). Migrants arriving then thus faced a rather different environment than their counterparts before that who had deal with shrinking urban economies. Deindustrialisation had more or less run its course and intensifying global competition had forced many firms in advanced economies to focus on types of production which require a high input of specialised kinds of knowledge. Notably, high-end producer and consumer services, education, healthcare, R&D activities together with creative and cultural industries have expanded rapidly (Scott 2012). Many of these economic activities have an outspoken urban orientation as they benefit significantly from agglomeration economies. Spatial concentration lowers the costs of (frequent) transactions, the search costs for specialised labour and those of using a dedicated infrastructure (physical and social) and, in addition, fosters innovation through face-to-face exchanges of knowledge. A very different type of urban economy, then, has emerged in the past few decades. However, as Allen Scott has shown in his penetrating analysis of the new urban economy, opportunities for (new)firms are certainly not limited to these high-end or *cognitive-cultural* activities (Scott 2008, 2012). The cognitive-cultural urban economy also generates demand for lower-skilled activities which are mainly to sustain the high-end part. Many of them are *servile activities*—such as dog-walking, cleaning, messenger services, janitors, shop-assisting, waiting (cf. Sassen [1991] 2001)—which are typically low-paid and often precarious. The emerging cognitive-cultural economy, accordingly, offers, in principle, opportunities for entrepreneurs with high levels of human capital as well for those with relatively low levels.

The Ghanaian entrepreneurs—who are, as we shall see below, relatively highly educated, mostly fluent in English, and who came to the Netherlands after 1980—may be seen, in principle, as a *typical* case of how ‘new migrants’ interact with the evolving post-industrial opportunity structure in advanced cities. Do they indeed depart from the archetypical first-generation migrant entrepreneur from the 1960s and 1970s? Have they started different kinds of businesses? Are Ghanaian entrepreneurs, to put it more succinctly, more oriented towards attractive expanding post-industrial growth sectors and do they, thus represent, in essence, a new kind of migrant business with a more promising outlook?

Methodology

To address these research questions a qualitative methodology was deployed. The study is based on interviews with 84 Ghanaian entrepreneurs in the Netherlands. Information about Ghanaian entrepreneurs and the location of their businesses was acquired with the help of Ghanaian immigrant associations in Amsterdam (RECOGIN and Sikaman), The Hague (Ghanatta), and Rotterdam (Ghanirom). Additional information was gathered through the informal network of one of the researchers who is from Ghanaian descent. He was also able to use his network in The Hague to get in touch with Ghanaian entrepreneurs. Most of the interviews took place in the (larger) cities of Amsterdam ($N=28$), The Hague ($N=43$), and Rotterdam ($N=4$) and a small number of respondents ($N=9$) were located in various smaller cities of the Randstad, such as Haarlem and Heemstede.

Most of the interviews ($N=82$) were conducted face-to-face at the business premises, the other two interviews were done by e-mail. All interviews were conducted in English and, where necessary, the Ghanaian 'Twi' was used. The interviews were based on a semi-structured questionnaire with 165 questions. On average, the interviews took between one-half and two hours. The interviews with the entrepreneurs were in-depth, probing to uncover the motives for starting a business, hence an intensive research method was applied (see Rusinovic 2006). The comments and answers which could not be written directly on the questionnaire were put in a notebook. References were made to the dates, names, and cities of the respondents to avoid any misidentification.

The entrepreneurs were interviewed between 2005 and 2012. Some of the businesses were revisited as a follow-up in 2011 and 2013 to find out if there had been some important changes in the business activities, business size, business location or otherwise. Finally, in 2014 a complete update of the respondents was conducted. The fieldwork thus covers a period of nine years. This longitudinal aspect enabled us to examine the business success. In this article, a logistic regression analysis (binary logistic) is performed to assess the impact of key variables on the likelihood that the business still existed in 2014. However, given the way the sampling took place, representativeness is an issue and it would be hard to lay strong claims of external validity with respect to the larger population of Ghanaian entrepreneurs. This implies that the regression analysis was not used to generalise our findings. Instead, the logistic regression describes the relationships between some key variables and business success.

Below, we will explore these issues by using the Mixed Embeddedness model to refine the research questions (see Mixed Embeddedness and super-diverse, cognitive-cultural cities Section). We then present a brief description of the sample (see A closer look at the Ghanaian entrepreneurs Section) before embarking on an empirical exploration of the research questions (see Empirical results Section). In the last section, we will delve into the broader implications regarding the relationship between new migration flows and entrepreneurship (see Conclusions Section).

Mixed Embeddedness and super-diverse, cognitive-cultural cities

Entrepreneurs bring with them, obviously, both the resources and the drive to start and run a business. These businesses are anything but self-contained phenomena. Instead, they are part and parcel of a particular environment in the sense that they are aimed at exploiting (perceived) market opportunities within a concrete socio-economic, spatial, and regulatory

context. The *Mixed Embeddedness* approach (Kloosterman, Rath, and van der Leun 1999; Kloosterman and Rath 2001; Rath 2001; Rusinovic 2006; Kloosterman 2010; Ram et al. 2013; Jones et al. 2014) aims at explaining patterns of entrepreneurship by systematically linking the supply side of entrepreneurs with their specific set of resources, on the one hand, with the opportunity structure and markets on the other. It partly builds on the interactionist model of entrepreneurship proposed by Waldinger, Aldrich, and Ward (1990a, 1990b), but, borrowing from comparative political economy (Esping-Andersen 1990, 1999; Hollingsworth and Boyer 1997; Whitley 1999) takes explicitly (national and local) differences in the institutional and regulatory context and its impact on the structure of opportunities and markets for businesses into account. 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 (Kloosterman 2010). Below, we will use this latter version to analyse the patterns of Ghanaian entrepreneurship in the Netherlands.

In the *Mixed Embeddedness* model, while assuming that opportunities for businesses are accessible for aspiring entrepreneurs without much financial capital, there are two main dimensions. The first one concerns 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 (cf. 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 secondary or even primary 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 (see Figure 1).

The left-hand side of the matrix comprises the sets of opportunities in structurally stagnating markets. The bottom-left quadrant represents the classic vacancy chain: migrant entrepreneurs replacing established businesses run by, typically, older entrepreneurs of either indigenous or (earlier)migrant origin as an economic counterpart of residential invasion-and-succession processes. These opportunities are characterised by low entry barriers. Easy entry often implies intense competition on price and, hence, low profits. To survive, entrepreneurs often deploy informal economic strategies, for instance, by employing family members off the books. Homogenous (within the migrant group itself) social networks foster the trust that is needed for such informal economic activities on a more permanent basis (cf. Portes and Sensenbrenner 1993; Panayiotopoulos 2006). Given the structural decline of the markets in general and the entrapment of migrant entrepreneurs in particular niches (both spatial and ethnic), chances of becoming successful are slim. The only way out (and up) is by breaking-out to more promising markets (Engelen 2001), but this requires a different set of resources on the part of the entrepreneur: more human and financial and/or heterogeneous social capital to cater to these other markets. Although these opportunities constitute the quintessential breeding grounds for immigrant entrepreneurs, the prospects of hard work and low profits makes that many of them are first and foremost pushed to become an entrepreneur as, for instance, job alternatives are lacking.

< Growth potential >		Stagnating	Expanding
^ Human capital >	High thresholds	I	III Cognitive-cultural activities
	Low threshold	II Vacancy-chain openings	IV “Servile” activities

Figure 1. Schematic presentation of the Mixed Embeddedness model.
 Source: Kloosterman (2010).

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 college degrees have, in principle (meaning if their educational credentials are acknowledged), a wider set of options both in terms of self-employment and employment to choose from than their counterparts who have only secondary schooling or less. It can be expected, therefore, that this will comprise a relatively small number of migrant entrepreneurs. Opting to set up shop in stagnating markets characterised by low levels of profit has to be explained in terms of either a lack of transparency and of information (e.g. due to not belonging to mixed social networks) on more promising opportunities, or a lack of access to these opportunities because of formal (not the right educational qualifications or, more likely, a lack of recognition of foreign credentials for the expanding activities) and informal obstacles (which may include discrimination), or socio-cultural or individual preferences which prioritise certain activities above others. Whereas the former refers to the reasons why highly educated migrants might start a business in sunset activities, it may also be the case that structural shifts could leave migrant entrepreneurs with relatively high educational qualifications out in the cold as markets, which seemed to expand first, start to contract.

Dynamic urban economies surely also comprise structurally expanding markets. In the Mixed Embeddedness model two types are distinguished: post-industrial/low-skilled and post-industrial/high-skilled (Kloosterman 2010). Here, we have renamed them, in line with Scott’s (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, hence, attractive than the stagnating low-skilled counterpart. Self-employment in these activities, the Mixed Embeddedness model assumes, is not so much out of necessity or push as well as 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, besides heterogeneous social capital, entrepreneurs also need 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 (Scott 2012, 41–42). The software specialists from India in Italy (Cucculelli and Morettini 2012), but also Asians in the creative industries in London (Smallbone, Bertotti, and Ekanem 2005) or the Turkish consultants in Rotterdam (Rusinovic 2006) belong to this category. For migrant entrepreneurs with considerable resources regarding 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.

From the Mixed Embeddedness perspective, then, we expect new migrants to be mainly oriented towards the right-hand quadrants representing the expanding markets as they offer less competition and more profitable opportunities. Moreover, we expect that Ghanaians with higher levels of education will 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, we can also derive hypotheses from the Mixed Embeddedness model regarding the nature of their markets, the composition of their social networks, and their motivation. We expect them to cater to heterogeneous markets, be part of mixed social networks, being *pulled* towards entrepreneurship, and to be more successful in terms of survival rates in the expanding servile and especially cognitive-cultural activities. In the next section, we will explore these conjectures.

A closer look at the Ghanaian entrepreneurs

Ghanaian migration to the Netherlands is a rather recent phenomenon. Most Ghanaians came to the Netherlands in the last two decades of the 20th century. They came because of push factors, such as expulsion of many Ghanaians migrants from Nigeria, severe drought, mismanagement of the Ghanaian economy and political repression (Mazzucato 2006, 2008; Nieswand 2009). They were also pulled to the Netherlands which was seen at that time as an open and tolerant country with, moreover, a booming economy in the 1990s (see Kloosterman and Rath 2003). As a result, the formally registered Ghanaian population in the Netherlands increased from 2515 in 1987 to 21,922 in 2012, an increase of

870% in 25 years (CBS 2012a). This is, according to Mazzucato (2006), probably a serious underestimation as there are also a large number of undocumented migrants from Ghana. Ghanaians are highly concentrated in the larger cities of the western part of the Netherlands with more than half (52%) residing in Amsterdam which is not just the largest Dutch city, but also ethnically very diverse and, moreover, a buoyant urban economy (CBS 2012a; Kloosterman 2014).

Nearly all of our respondents (over 90%) migrated to the Netherlands in the last two decades of the 20th century (see Table 1). Most of the respondents ($N = 63$) migrated directly from Ghana to the Netherlands. The majority of our research population is between the ages of 40 and 59 (83%). About one third of the research population is female. The share of female entrepreneurs within the research population is comparable with that of all female entrepreneurs in the Netherlands (31%) and more specifically with the shares among Surinamese and Antillean entrepreneurs (source Van den Tillaart 2007; Mestres 2010, 31; EIM 2011, 69). However, compared to some other non-western groups, the share of female entrepreneurs among our Ghanaian sample is relatively high with respectively only 16% for Turkish and 13 for Moroccan female entrepreneurs (Van den Tillaart 2007, 82).

If we look at the endowment of human capital among our respondents, we see that about two thirds of the respondents have a high school diploma, finished a higher vocational education or have a university degree (see Table 1). In addition, almost half of the entrepreneurs ($N = 38$) had a relevant business experience prior to their migration. Among these respondents are female entrepreneurs who were gainfully self-employed ‘market mummies’ in Ghana, selling food, textile was prints, cosmetics and perfumes and many other goods.

A majority of the Ghanaian entrepreneurs of our sample are proficient in English, with 67% showing a good command of the language—a legacy of the colonial era (see Table 1). About one third of the respondents are fluent in Dutch, while more than half indicated to 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% of the research population has poor Dutch language skills. However, these entrepreneurs are often able to communicate in English, which is spoken by many people in the Netherlands.

Table 1. Key characteristics of the Ghanaian entrepreneurs.

	<i>N</i> (Total = 84)	Percentage
<i>Time of arrival</i>		
Before 1980	1	1.2
1980–1989	44	52.4
1990–1999	34	40.5
2000–2009	5	6.0
<i>Level of education</i>		
Elementary school	25	29.8
High school	34	40.5
Lower vocational education	3	3.6
Higher vocational education	11	13.1
University	10	11.9
Other	1	1.2
<i>Proficiency Dutch</i>		
Poor	13	15.5
Good spoken level	44	52.4
Fluent	27	32.1

However, as the following quote illustrates, the ability to speak English can also lessen the urge to learn Dutch. The quote stems from an interview with Cynthia, who runs a beauty parlour in the centre of The Hague. She migrated to the Netherlands from Ghana in 1995. According to her the ability to speak English, hindered her to learn Dutch:

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: 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 both the natives and immigrants alike, have a good spoken level of the English language. In a way everybody's ability to speak in English to me has not motivated me to learn the Dutch language.

To conclude, the Ghanaian entrepreneurs we interviewed are, in general, relatively well-educated (more than half of the Moroccans and Turks between 55 and 65 years in the Netherlands in 2011—i.e. the first-generation—only had basic education or even less, CBS 2012b, 87), had relevant business experiences prior to migrating to the Netherlands and most of them have a good command of Dutch and/or English. These are strategic human-capital resources which facilitate starting a business and, subsequently, can contribute to its survival (Sanders and Nee 1996; Unger et al. 2011; see Jacobs 2012). Given, then, the generally speaking, relatively high level of resources of Ghanaian entrepreneurs we expect the following:

- (1) First-generation Ghanaian entrepreneurs who identified promising opportunities to start businesses were pulled rather than pushed into self-employment (see Pushed or pulled? Section).
- (2) Given their relatively high level of educational qualifications, first-generation Ghanaian entrepreneurs were able to start businesses in the upper right-hand quadrant of the opportunity structure. In other words, we expect them to have started their businesses predominantly in the cognitive-cultural activities (see What kind of opportunity? Section).
- (3) To be able to start a business in the cognitive-cultural activities catering to mainstream markets, a more heterogeneous social network is needed (see Social networks and starting a business Section).
- (4) First-generation Ghanaian entrepreneurs who were embedded in more heterogeneous social networks are expected to have been able to get access to both formal and informal financial and non-financial resources enabling them to set up businesses in either the post-industrial low-skilled or post-industrial high-skilled quadrants of the Mixed Embeddedness model (see Financial assistance Section).
- (5) 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 (see Mixed networks? Section).

Below, we will investigate these hypotheses and try to assess whether Ghanaian entrepreneurs have followed a different track of self-employment than their counterparts from Turkey and Morocco who came in the 1960s and 1970s.

Empirical results

Pushed or pulled?

We expected that Ghanaian entrepreneurs given their human capital endowment and their time of arrival in the Netherlands were more likely to be pulled than pushed towards self-employment. As can be read from Table 2, this hypothesis is vindicated by our results. 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, following the Mixed Embeddedness model, that most of these entrepreneurs are to be found in expanding markets where chances for making money are more evident than in stagnating sectors.

What kind of opportunity?

The Mixed Embeddedness model distinguishes four categories of opportunities. One of these, the one comprising high-skilled/structurally stagnating opportunities, is rather improbable for sheer economic reasons, so here we have included only the stagnating vacancy-chain opportunities and the expanding cognitive-cultural and servile opportunities. It appears that the Ghanaian migrant entrepreneurs we interviewed are mainly involved in servile activities such as hairdressing, barbering and beauty salons. Still, about one third of the respondents is active in low-skilled, vacancy-chain businesses,

Table 2. Pushed or pulled towards self-employment.

	N (Total = 84)	Percentage
Pushed	22	26.2
Pulled	62	73.8

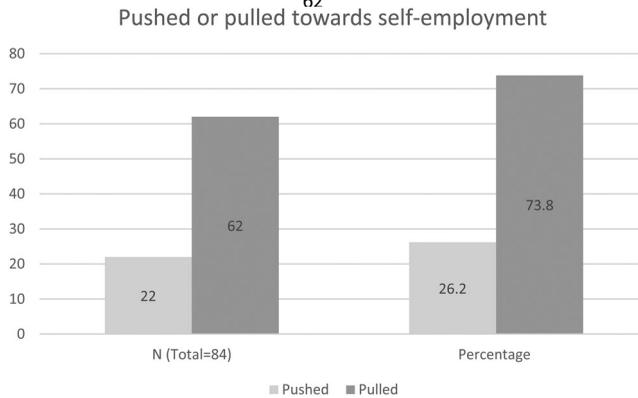


Table 3. Ghanaian entrepreneurs, by types of opportunity and sectors of activity.

Type of opportunity	Sectors of activity	Abs. number	%
Low-skilled stagnating		28	33
	Retail African (food) products	19	23
	Other retail	6	7
	Other	3	4
Servile activities		45	54
	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
C.-C. Activities		11	13
	B2B: among which IT, financial, shipping services	10	12
	Other	1	1
Total		84	100

mostly in retail. Less than 15% of the entrepreneurs are involved in cognitive-cultural activities requiring higher levels of human capital, such as shipping or financial businesses whereas about 25% of our sample has a higher vocational training or university degree. It would seem, then, that Ghanaian entrepreneurs face obstacles in getting access to cognitive-cultural opportunities. However, in accordance with our expectations, almost all entrepreneurs who are involved in the cognitive-cultural activities have a higher vocational education or a university degree ($N = 9$). In the Mixed Embeddedness model, it is assumed that to get access to expanding markets, one should possess mixed social capital, transcending the ethnic group of the entrepreneur, to be able to cater to mainstream markets. Below (see Social networks and starting a business Section), we will explore the composition of social networks of Ghanaian entrepreneurs in starting a business and getting funding (Table 3).

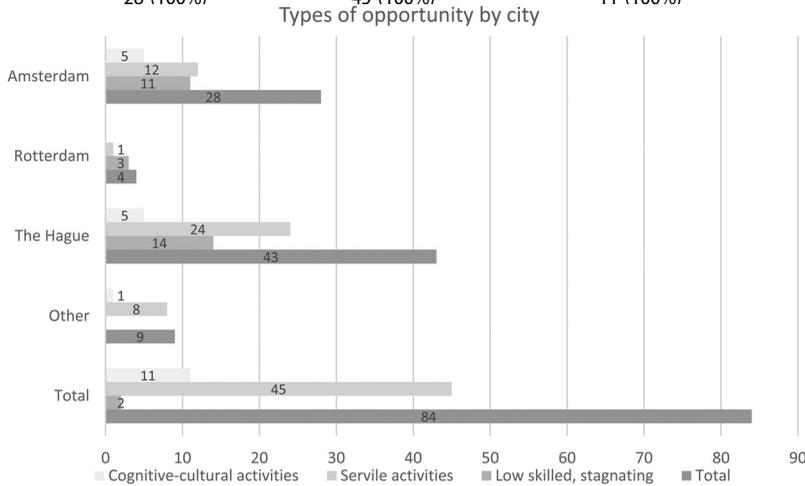
The distribution of the Ghanaian entrepreneurs across cities by types of opportunity (see Table 4) shows that those active in cognitive-cultural economic activities are mainly to be found in Amsterdam and The Hague. In Amsterdam, the fastest growing economy with the most outspoken cognitive-cultural profile of the three cities (Kloosterman 2013), the entrepreneurs are clearly tilted towards both servile and cognitive-cultural activities. The sample is clearly small, but in line with more general observations.

Social networks and starting a business

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 markets, workers, suppliers and the regulatory environment is crucial as well and social networks do play an important role in providing such information (see Kloosterman, Rath, and van der Leun 1999). Entrepreneurs, therefore, not only exploit informal and formal social networks for financial assistance but also use both sources to obtain non-financial resources. Immigrant entrepreneurs are typically embedded in informal networks which mainly consist of family, relatives, and (co-ethnic) friends (Light 1972;

Table 4. Types of opportunity by city.

City	Types of opportunity			Total
	Low-skilled stagnating	Servile activities	Cognitive-cultural activities	
Amsterdam	11 (39%)	12 (27%)	5 (46%)	28 (33%)
Rotterdam	3 (11%)	1 (2%)	–	4 (5%)
The Hague	14 (50%)	24 (53%)	5 (46%)	43 (51%)
Other	–	8 (18%)	1 (8%)	9 (11%)
Total	28 (100%)	45 (100%)	11 (100%)	84(100%)

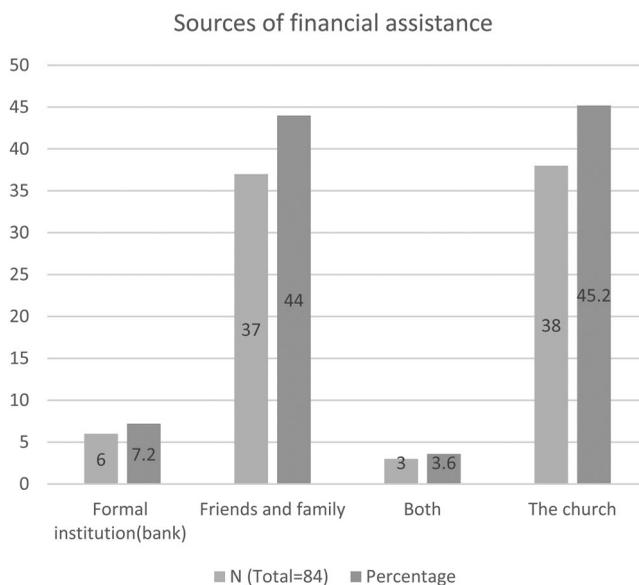
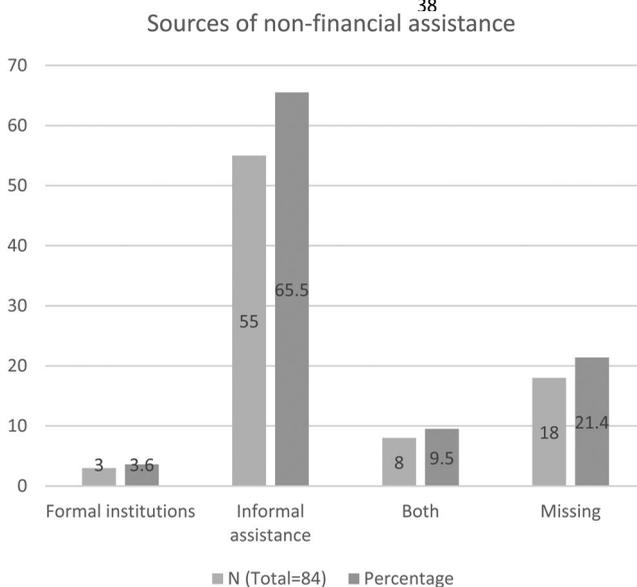


Portes 1998; Panayiotopoulos 2006; Rusinovic 2006; Jones et al. 2012). This also holds for the Ghanaian entrepreneurs (see Table 5). The majority of the respondents ($N = 64$) received assistance in the start-up of their business and in most cases they received help from family members or friends (informal assistance). One of them is Eric, who runs a barbering shop in The Hague. When he started his business, he saw that he could not work alone. He used his ‘Asantemankuo’ (Ashanti) ethnic association network and within a few weeks, he was able to employ an assistant from that ethnic group.

Churches and associated organisations are of great importance in the Ghanaian diaspora (Mazzucato 2006, 2008; Fumanti and Werbner 2010). They do not just provide spiritual leadership, but also assist their members in getting jobs, housing and in, some instances, to start a business and become self-employed. This can also be observed in our sample in which 38 respondents received assistance from the church in setting up/running their business. The assistance from the church mainly consists of helping to find customers and/or employees. A respondent who lauds the church for its support is James who established a money remittance agency in The Hague in 2000. After obtaining 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 start successfully. With an advice from his pastor, James recruited two of the 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 has been instrumental for smooth start of my business.’

Table 5. Sources of non-financial and financial assistance.

	N (Total=84)	Percentage
<i>Non-financial assistance</i>		
Formal institutions	3	3.6
Informal assistance	55	65.5
Both	8	9.5
Missing	18	21.4
<i>Financial assistance</i>		
Formal institution(bank)	6	7.2
Friend&Family→Informal assistance	37	44.0
Both	3	3.6
The church	38	45.2



Financial assistance

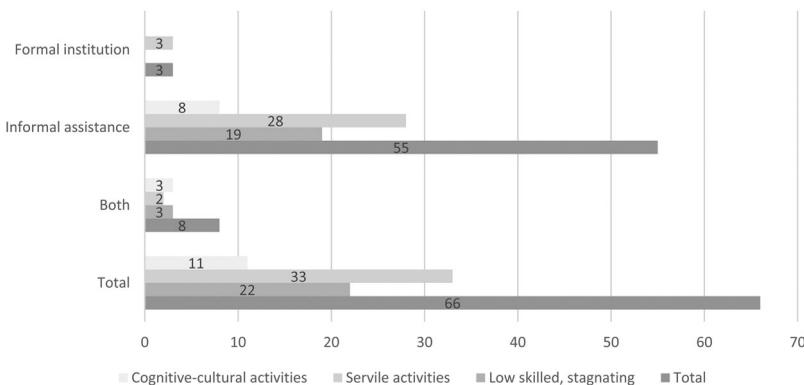
One of the main problems for entrepreneurs in general and particularly for immigrants is to raise capital from formal institutions, such as banks (Granovetter 1995; Rath 2000). Dominic is one of the few respondents who had his loan application approved by a bank. Dominic retails alcoholic and non-alcoholic beverages in Amsterdam ‘Bijlmermeer’. The products he sells attract customers from different (ethnic) backgrounds in the Amsterdam Bijlmermeer neighbourhood. His loan request was eventually approved when he presented a business plan to a local bank. The loan was sufficient to start the business. His case, however, is rather exceptional as Table 5 illustrates. The majority receives informal financial assistance from family members, relatives, and friends indicating that the insertion in the more formal social networks of Dutch society is less well-developed. 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 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 prevented protected me from shame and ridicule’. Table 5 shows, almost half of the respondents depend on this kind of communal responsibility and support.

Mixed networks?

The Mixed Embeddedness assumes that to be able to start a business in the expanding activities catering to mainstream markets, a more heterogeneous social network is needed to obtain relevant information about these markets. Table 6 shows the forms of

Table 6. Sources of non-financial and financial assistance by types of opportunity.

	Types of opportunity			Total
	Low-skilled stagnating	Servile activities	Cognitive-cultural activities	
Who helped with the start?				
Formal institution	–	3 (9%)	–	3 (5%)
Informal assistance	19 (86%)	28 (85%)	8 (73%)	55 (83%)
Both	3 (14%)	2 (6%)	3 (27%)	8 (12%)
Total	22 (100%)	33 (100%)	11 (100%)	66(100%)



assistance by types of opportunity. Informal assistance is clearly the most important and very dominant in low-skilled stagnating or vacancy-chain activities and in servile activities. Concerning the latter, we can also observe forms of formal assistance indicating being embedded in more heterogeneous social networks. This also holds for those activities in cognitive-cultural activities where about one third received assistance from both informal and formal sources.

Although Ghanaian immigrant entrepreneurs have relatively high levels of human capital and many of them have a good command of Dutch and English, they still mainly rely on their co-ethnics –family, relatives and friends as well as churches and related organisations—for setting up and running their business. It seems, then, that their relevant networks are more ethnically homogeneous thereby limiting access to information pertaining to mainstream markets, suppliers and the regulatory environment. This may also impact on the ability to perceive and then exploit more promising activities even for those with high human capital. Table 7 shows that a larger number of the highly educated Ghanaian entrepreneurs (those with higher vocational training or a university degree) of our sample are to be found in vacancy-chain and servile activities than in cognitive-cultural activities. Apparently, there are significant obstacles which hamper access to these activities.

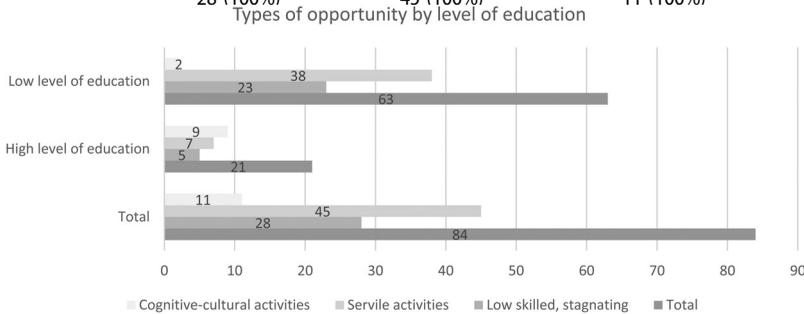
Factors behind business success

Defining what is ‘business success’ is rather problematic and there are various way of defining. We use a rather basic definition of success, namely survival (cf. Schutjens 2013). Businesses which were still in existence in 2014 are defined as successful. To determine whether the business still existed, we traced the entrepreneurs and their businesses through the internet or by telephone.

In 2014, only one third of the businesses (N = 29) had survived. 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. In

Table 7. Types of opportunity by level of education.

	Types of opportunity			Total
	Low-skilled stagnating	Servile activities	Cognitive-cultural activities	
Low level of education	23 (82%)	38 (84%)	2 (18%)	63 (75%)
High level of education	5 (18%)	7 (16%)	9 (82%)	21 (25%)
Total	28 (100%)	45 (100%)	11 (100%)	84 (100%)



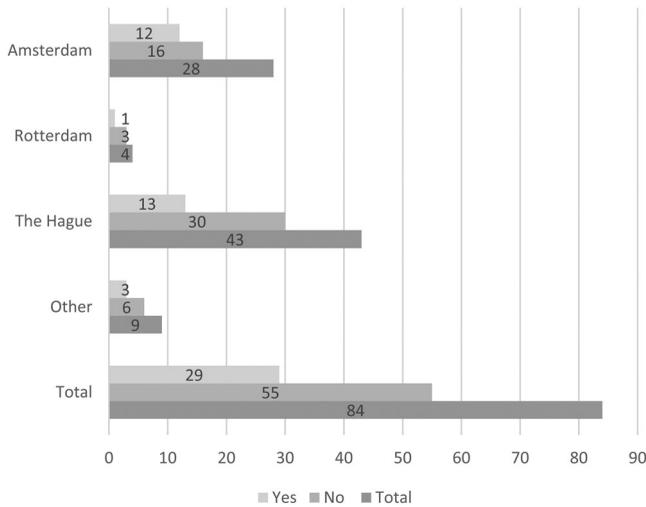
this logistic regression, we used key characteristics of the entrepreneurs as an independent variables: age, year of arrival in the Netherlands, level of education, proficiency in Dutch, motivation to start a business, social capital (informal or formal assistance in starting their business), and their business activities. The dependent variable was whether or not the respondent still existed in 2014.

The logistic regression shows that respondents who are less than 40 years old have a higher chance to survive compared to older respondents (odds ratio 1.875). Also, the duration of stay in the Netherlands influences the chances to survive: entrepreneurs who have been longer in the Netherlands display a higher chance to survive (odds ratio .519). In addition, a positive motivation to start a business ('pull') also increases the chances to survive, compared to entrepreneurs who are pushed into entrepreneurship. If we include proficiency in Dutch, the analysis shows that entrepreneurs who have a good command of the Dutch language have a higher chance to survive, as well as higher educated entrepreneurs (university or higher vocational education) compared to lower educated entrepreneurs (significant, 5% 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 as well as formal assistance in the start-up phase have the highest chance to survive in comparison (significant, 1% reliability) to entrepreneurs who receive formal or informal assistance. The findings indicate that in addition to human capital, social capital also influences the chances to survive.

Table 8. Survival rates by city.

City	Business still exists?		
	No	Yes	Total
Amsterdam	16 (57%)	12 (43%)	28 (100%)
Rotterdam	3 (75%)	1 (25%)	4 (100%)
The Hague	30 (70%)	13 (30%)	43 (100%)
Other	6 (67%)	3 (33%)	9 (100%)
Total	55 (65%)	29 (35%)	84 (100%)



We have also included the business activities in which the entrepreneurs are involved. It appears that entrepreneurs who are involved in cognitive-cultural activities have a higher chance to survive compared to entrepreneurs in servile activities (significant, 10% reliability) which corroborates the predictions based on the Mixed Embeddedness model. The smallest chance to survive is to be found among entrepreneurs involved in low-skilled activities.

The Mixed Embeddedness model emphasises the role of the wider economic context. Table 8 shows the survival rates broken by city. As could be expected, chances for survival are relatively high in Amsterdam with its fast-growing economy and smaller in both The Hague and Rotterdam.

Conclusions

According to Sepulveda, Syrett, and Lyon (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 (Beckers and Blumberg 2013). Newcomers, so far, have been given only short shrift in the Netherlands and also 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, these different characteristics may also translate into different profiles of self-employment of these newcomers (Ram, Theodorakopoulos, and Jones 2008; Jones et al. 2014).

It is, however, not just the composition of the migrant populations which have changed in many cities, but also the urban economy and, hence, the opportunity structure for small businesses (Kloosterman 2010; Sepulveda, Syrett, and Lyon 2011). The leading sectors of this evolving urban economy, the, following Allen Scott (2008; 2012), so-called *cognitive-cultural* activities are dependent on the input of highly skilled labour offer opportunities for small businesses. On the other end of the continuum, we find the *servile* activities which typically require much less human capital (in terms of formal educational qualifications) and which also offer chances for small businesses.

Focusing on the self-employment profiles of Ghanaian migrant entrepreneurs in Dutch cities is one way, then, to explore then how increasing diversity of the immigrant population interacts with the emerging cognitive-cultural economy. The Ghanaian migrant entrepreneurs constitute a pertinent case of newcomers as most of them arrived after 1980 and, moreover, if we look at their resources, we can observe that they are, on average, relatively well-educated, most of them fluent in English and quite a few in Dutch as well, and, in addition, many of them have entrepreneurial experience prior to migration which sets them apart from their earlier counterparts (Rusinovic 2006; Beckers and Blumberg 2013). Most of them settled in the larger cities of the western part of the Netherlands—Amsterdam, Rotterdam and The Hague—which have through thorough processes of de-industrialisation and subsequent expansion of high-end service activities.

We have used the Mixed Embeddedness approach for a first exploration of Ghanaian entrepreneurship in the Netherlands. Given their time of arrival, we expected that a substantial part of our sample would have set up shop in expanding activities. We, moreover, also expected that, given their endowment of formal (and informal) human capital, Ghanaians with a higher vocational training or university degree would be able to enter the

more rewarding expanding cognitive-cultural activities. These expectations were only partly vindicated. True enough, we did find that most of our respondents were pulled towards entrepreneurship and also that nearly two third could be found in expanding markets. We also found that more than half of them were to be found in servile activities and only about one in nine of the entrepreneurs that we interviewed were active in cognitive-cultural activities and indeed that they were highly educated. About one third was to be found in vacancy-chain activities. We also observed that only half of the highly educated respondents had been able to enter these markets. It seems, then, that there are certain obstacles hampering the entrance of even highly educated migrants in cognitive-cultural activities.

These findings are in line with what Jones et al. (2014, 2) observed for the UK: ‘... despite the novelty of their geographical and social backgrounds, the newcomers seem to be engaged in much the same restricted range of low-value businesses as earlier groups’ and even ‘reproducing the marginality of their forerunners’. To account for this, they pointed to the difficulties of getting money capital to start and run a business, to the difficulties in operating in an alien linguistic and regulatory environment and to outright discrimination and racism.

It may be the case that due to a lack of recognition of educational qualifications certain openings are blocked for aspiring Ghanaian entrepreneurs. It may also be true that discrimination impacts on the sorting process but we have no concrete evidence for that. However, if we compare our findings with those for second-generation migrant entrepreneurs in the Netherlands (Rusinovic 2006; Beckers and Blumberg 2013), we find that the highly educated among these second-generation migrants are more capable of getting access to high-skilled activities. Being educated in the Netherlands, the issue of not acknowledging their credentials does not arise and, in addition, being brought up in the Netherlands, they know the ins and outs of the Dutch regulatory system.

Looking at our data, we noted that Ghanaians are mainly embedded in ethnically homogenous social networks in which Ghanaian churches and their associations play a big role thereby blocking the formation of heterogeneous social capital. According to Burt (2001, 32) ‘Social capital is the contextual complement to human capital.’ Consequently, if highly educated Ghanaians are not able to get access to more promising opportunities, this may be attributed to how their social capital is structured. Being part of rather closed-off dense social networks with no or just a few (weak)ties to other social networks, will seriously hamper the flow of rich information (Burt 2001; Elfring and Hulsink 2003). Ghanaian entrepreneurs, hence, while benefiting from their dense networks in terms of access to financial capital, may display herd behaviour in starting businesses in less-promising sectors as they lack crucial information on mainstream markets and business opportunities and, notably, also on the regulatory environment (especially the tax system). This might even be the case for highly educated migrants. Arrighetti, Bolzani, and Lasagni (2014) observed that so-called multicultural hybrid firms which deployed “ethnically diverse human resources at the management and personnel levels” stand a greater chance of survival which may indicate that they indeed are able to gather richer information by bridging distinct networks. Our logistic regression analysis indicated that the length of stay is a significant factor in determining the chances for survival of the Ghanaian businesses. This also seems to point in the direction that knowledge of the wider business environment is helpful in running a business.

The sample we used is, as we mentioned, is quite small allowing only a limited scope of generalisation. Our study is first and foremost exploratory, aiming to tease out if the causal relationships anticipated by the Mixed Embeddedness model can actually be traced empirically by looking at a new group of migrants setting up shop in post-industrial urban economies. We were indeed able to vindicate key relationships spelled out in the model. However, the funnelling of a relatively large share of highly educated Ghanaian entrepreneurs towards more marginal activities shows that more subtle social sorting processes are producing an ethnically segmented population self-employed.

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