



*Governing Urban Diversity:
Creating Social Cohesion, Social Mobility and Economic Performance in Today's Hyper-diversified Cities*

Fieldwork entrepreneurs, Antwerp (Belgium)

Work package 7: Fieldwork entrepreneurs
Deliverable nr.: D 7.1
Lead partner: Partner 3 (METU)
Authors: Arne Saeys, Stijn Oosterlynck, Gert Verschraegen, Ympkje Albeda
Nature: Report
Dissemination level: PP
Status: Final Version
Date: 6 September 2016

*This project is funded by the European Union under the
7th Framework Programme; Theme: SSH.2012.2.2.2-1;
Governance of cohesion and diversity in urban contexts
Grant agreement: 319970*



This project has received funding from the European Union's Seventh Framework Programme for research, technological development and demonstration under grant agreement no. 319970.

To be cited as: Saeys, A., Oosterlynck, S., Verschraegen, G., Albeda, Y. (2016). Fieldwork entrepreneurs. Antwerp: Centre on Inequality, Poverty, Social Exclusion and the City, University of Antwerp.

This report has been put together by the authors, and revised on the basis of the valuable comments, suggestions, and contributions of all DIVERCITIES partners.

The views expressed in this report are the sole responsibility of the authors and do not necessarily reflect the views of European Commission.

Contents

Contents	3
1. Introduction	4
2. The entrepreneurs and their businesses	7
2.1 <i>Characteristics of the entrepreneurs</i>	7
2.2 <i>Characteristics of the businesses, their evolutionary paths and fields of activity</i>	9
2.3 <i>Information on the sites of the enterprises</i>	11
2.4 <i>Conclusions</i>	13
3. Motivations to start a business and the role of urban diversity	13
3.1 <i>Introduction</i>	13
3.2 <i>Motivations for establishing a business</i>	15
3.3 <i>The location and the importance of diversity</i>	17
3.4 <i>Selecting the line of business</i>	19
3.5 <i>Information, support and capital formation</i>	21
3.6 <i>Conclusions</i>	22
4. The economic performance of enterprises and the role of urban diversity	23
4.1 <i>Introduction</i>	23
4.2 <i>Economic performance</i>	24
4.3 <i>Market: customers and suppliers</i>	26
4.4 <i>Relations among entrepreneurs in the same neighbourhood: competition or cooperation</i>	28
4.5 <i>Long-term plans and expectations of entrepreneurs</i>	30
4.6 <i>Conclusions</i>	32
5. Institutional support and government policies	33
5.1 <i>Introduction</i>	33
5.2 <i>Views on the effectiveness of business support provided by local and central governments</i>	34
5.3 <i>Wider awareness of organisations, programmes, initiatives to support entrepreneurs</i>	37
5.4 <i>Policy priorities for entrepreneurs</i>	38
5.5 <i>Conclusions</i>	39
6. Conclusion	39
6.1 <i>Summary of the key findings</i>	39
6.2 <i>Policy recommendations</i>	41
Appendix – List of the interviewed entrepreneurs	42
References	43

1. Introduction

In European cities, entrepreneurs from increasingly diverse backgrounds have set up businesses and introduced new products and services. This diversification of businesses reflects the changing demographics in contemporary urban economies. Urban diversity has been hailed as a potential source of economic growth. The literature emphasises that cities open to diversity are able to attract a wider range of entrepreneurs than those that are relatively closed (Eraydin, Taşan-Kok, & Vranken, 2010; Fainstein, 2005; Florida, 2002; Taşan-Kok & Vranken, 2008). Empirical research on how economic growth is connected to urban diversity, however, is quite limited and provides evidence usually only at macro level with little attention to the local contexts and their significance for entrepreneurs. One of the aims of this project is to close this research gap with empirical evidence collected at neighbourhood level from 14 diverse cities of Europe.

In this project report, we focus on the economic performance of entrepreneurs in some deprived, dynamic and diverse neighbourhoods in the city of Antwerp and the conditions that support and sustain their economic performance and longer term development. We aim to demonstrate the relationships between urban diversity and the performance of entrepreneurs. More specifically, we want to document and explain the reasons why some neighbourhoods provide supportive conditions for individuals or groups to develop their creative forces and enhance their economic performance. This report is based on semi-structured interviews with 42 entrepreneurs in selected neighbourhoods of Antwerp, which were conducted between July and December 2015.

First, the report examines the individual characteristics of entrepreneurs who started their businesses in diversified neighbourhoods and the economic performance of their businesses. It might be expected that factors like the ethnic background of the entrepreneurs, their age, family background, gender, education and previous work experiences are important determinants in starting up and running their businesses. These factors mediate the influence of diversity on the neighbourhood and city level. Secondly, it explores the main motivations of entrepreneurs and assesses whether neighbourhood diversity is important for starting their businesses in the places where they are located now. Third, it evaluates the market conditions that are important for the economic performance as perceived by the entrepreneurs. Fourth, the report evaluates the role of policies regarding entrepreneurs and measures at different levels and the institutionalisation of such policies.

In doing so, we aim to answer the concrete research questions below, each of which will constitute the focus of one chapter in this report:

1. What are the main characteristics of the entrepreneurs and their business? What are the evolutionary paths and the fields of activity? What are the physical conditions and the ownership patterns of their offices/production sites/shops? (Chapter 2)
2. What were the main motivations of entrepreneurs for establishing a business? What is the importance of neighbourhood diversity for starting their business where it is located now? Why did they select their line of business and from whom have the entrepreneurs received support in different forms in starting their enterprises? (Chapter 3)
3. What are the success and fail factors important for the economic performance of enterprises? What is their current level of performance and how did it change? To what extent does the diversity of the neighbourhood play a role in economic performance? What are the long-term plans of entrepreneurs? Do they have any plans to change size, market and business strategies in order to reach higher levels of competitiveness? (Chapter 4)
4. Which policies, measures and organisations contribute to the performance of enterprises? What are the contributions of membership to various initiatives on the performance of enterprises? What do the entrepreneurs want from policy makers at different levels? (Chapter 5)

This introduction gives a brief overview of the main characteristics and types of entrepreneurship in the study area and the methodology followed in selecting the interviewees. First, we highlight some of the key contextual factors like clusters of firms operating in particular sectors in the case-study area. Secondly, we explain the selection procedure of our interviewees.

The city of Antwerp is an important economic centre in Belgium. It has the second largest seaport in Europe after Rotterdam. With five oil refineries the city's docklands host the second largest petrochemical industry cluster in the world after Houston. In addition, Antwerp's diamond district is at the core of the global diamond trade. As the economic heart of the Flemish region, Antwerp is a major source of employment providing 246,127 jobs in 2013¹. The Antwerp population itself counted 186,946 employees and 28,156 self-employed in 2015².

The number of firms located in Antwerp is currently estimated to be 94,257, of which 54% are in the service sector, about 14% in the secondary or industrial sector and another 10% in the quaternary or non-commercial sector³. Firms in the primary sector are almost absent (0.4%). Most of the firms in Antwerp are active in wholesale, retail and repair of motor vehicles (22.9%), intellectual, scientific and technical activities (9.6%), industry (8.7 %), hotels, restaurants and catering (6.1%) and construction (4.9%)⁴. Creative enterprises⁵ constitute 9.5% of the firms in Antwerp. While these are the general numbers for the city of Antwerp, we will focus in this report on the deprived, dynamic and diverse neighbourhoods Antwerpen-Noord, Borgerhout Intramuros and Deurne-Noord.

In our case-study area, there are 7,658 firms located in Antwerpen-Noord, 3,503 firms in Borgerhout Intramuros and 1,838 firms in Deurne-Noord⁶. When we compare these numbers with the 19,068 and 18,348 firms in respectively Antwerpen-Centrum and Antwerpen-Zuid, it becomes clear that our case-study area is situated outside the economic heart of the city. With regards to the economic sectors in which the firms in our case-study area are active, we can observe more or less the same distribution as that of the city of Antwerp in general. In the case-study area, most of the firms are active in the service sector (51.2%), followed by the secondary sector (15%) and the quaternary sector (9.7%)⁷. Similar to the findings for the city of Antwerp in general, most of the firms in the case-study area are active in wholesale, retail and car repair shops (23.8 %). In the case-study area, the proportion of firms active in the restaurants and catering sector (9.1%) is slightly higher than in the city of Antwerp in general. The proportion of firms in the secondary sector (8.7%) is the same in the case-study area as in the city of Antwerp in general. While we can observe that the proportion of intellectual, scientific and technical activities (6.6%) is lower in the case-study area than in the city of Antwerp in general, the proportion of construction firms (5.9%) is slightly higher in the case-study area. The mean proportion of creative enterprises in the case-study area (9.2%) is the same as the proportion in the city of Antwerp in general. Nevertheless, there are important differences between the neighbourhoods. While the proportion of creative enterprises is low in Antwerpen-Noord (8.4%) and the more residential Deurne-Noord (5.2%), the lively Borgerhout Intramuros hosts a remarkably high proportion of creative enterprises (13%).

¹ www.ondernemeninantwerpen.be/en/facts-and-figures

² Except if mentioned otherwise, the statistics in this section are derived from the Neighbourhood Monitor consulted in December 2015 (www.buurtmonitor.antwerpen.be)

³ Source: 'Deelrapport Economie 2015' on www.antwerpen.buurtmonitor.be (figure 1 and 2).

⁴ A large proportion of firms is labelled as 'unknown economic sectors' (21.5 %).

⁵ On the website of the Antwerp municipality, the creative sector refers to fashion, design, music, IT & new media, print media, advertising, architectural, audio-visual and cultural enterprises. Source: <http://www.ondernemeninantwerpen.be/investeren-antwerpen/sectoren/creatieve-economie>, December 2015.

⁶ Source: Stad Antwerpen, Districts- en loketwerking, VKBO, December 2015

⁷ A large proportion of firms in the case-study area is labelled as 'unknown economic sectors' (23.6 %).

Compared to the rest of Antwerp, our case-study area is socio-economically deprived. In 2012, the average income in the case-study area was € 14,408 per year, much lower than the € 19,089 per year in Antwerp in general. With an average income of € 13,403 per year, Antwerpen-Noord is the poorest neighbourhood in the city. While the unemployment pressure⁸ in the city of Antwerp in general is 11.3%, the unemployment pressure in the case-study area is as high as 16.7%. Antwerpen-Noord has the highest unemployment pressure (18.7%), followed by Borgerhout Intramuros (15.7%) and Deurne-Noord (13.3%).

Antwerp is a diverse city hosting 166 different nationalities in 2015. With 45.8 % people of foreign origin⁹ in 2015, the largest ethnic minorities in Antwerp originate from Morocco, with a share of 12% of the population, followed at some distance by the Dutch, Turks, Poles, former Yugoslavs and Russians. Since the guest worker agreements with Morocco and Turkey in 1964, Moroccans and Turks are among the largest and longest established ethnic minority groups in Antwerp. In the city of Antwerp in general, the unemployment pressure for people of foreign origin (15.9%) is more than twice that of natives (7.5%). For certain ethnic minorities like Northern Africans and Western Asians, amongst which Turks, the unemployment pressure is higher (18.1%) than for other minorities like Eastern Europeans (11.9%).

With regards to self-employment, about 12% of the economically active population in our case-study is self-employed, which is less than the 15% self-employed in the city of Antwerp in general. On the national level, 11.6% of the native Belgian economically active population is self-employed, while only 6% of first and second-generation migrants of non-EU origin are self-employed (Djait, 2015, p. 7). Although there are less entrepreneurs of non-EU origin on the national level, our case-study area has a much higher concentration of entrepreneurs of non-EU origin. In the case-study area, less than half of the entrepreneurs are of Belgian origin (45.9%), while 18% of the entrepreneurs are of Maghrebi and Middle Eastern origin, 13.4% of other non-EU origin, 11.3% of Eastern-European origin, 9.3% of North Western European origin and 2.3% of Southern European origin. In the city of Antwerp in general, 64.6% of the entrepreneurs are of Belgian origin, while 9.5% are of Maghrebi and Middle Eastern origin, 9% of other non-EU origin, 9% of North Western European origin, 6.2% of Eastern European origin and 1.7% of Southern European origin. Among the Turkish in Antwerp there is a higher number of self-employed (18.9%) than the Belgian average, whereas for Moroccans there is a lower level of self-employment (7.2%) than Belgian average¹⁰. In the city of Antwerp, 69% of the entrepreneurs are male, and 31% are female. This gender imbalance is even more pronounced in the case-study area where 73.7 % of the entrepreneurs are male and only 26.3% are female.

This report is based on semi-structured interviews with 42 entrepreneurs in the neighbourhoods of Antwerpen-Noord, Borgerhout Intramuros, Kiel and Deurne-Noord conducted between July and December 2015. In this paragraph, we explain how we selected our interviewees. In the first place, we focused on entrepreneurs who had their businesses in the most deprived and diverse neighbourhoods in Antwerp. Most of the interviews took place in the neighbourhoods Antwerpen-Noord (20 interviews) and Borgerhout Intramuros (20 interviews), as these neighbourhoods are among the poorest in Antwerp and have high numbers of entrepreneurs of diverse origins. Borgerhout and Antwerpen-Noord are also of special interest because of the presence of some important cultural and creative enterprises. Outside these neighbourhoods, we also conducted one interview with an entrepreneur who had moved his business from Antwerpen-Noord to Deurne-Noord and one

⁸ The ratio of number of unemployed job seekers and the total size of the population at 'employment age' (18-65 years old).

⁹ This percentage includes both first and second-generation immigrants. People of foreign origin (*'allochtonen'*) are defined as people with at least one parent whose first nationality is not Belgian.

¹⁰ Source: Lokale inburgering- en integratiemonitor 2015, Antwerpen.

consultant in Kiel who worked with entrepreneurs in the case-study area. We did not conduct more interviews in Deurne-Noord as this is mainly a residential area. Besides interviews with entrepreneurs, we interviewed two civil servants from the department Work & Economy of the City of Antwerp in order to have a general view on the economic development of the neighbourhoods. To gain access to the entrepreneurs, we visited shops in the neighbourhoods and asked if we could interview the owner of the business. Some entrepreneurs we have found by their publicity on the Internet. We focused in this research on ethnic, high-skilled and creative entrepreneurs, for reasons that are explained in the next chapter. The groups we missed are those involved in informal economic activities, home-based and part-time entrepreneurs. In the following section, we will discuss more in detail the characteristics of the interviewed entrepreneurs and their businesses.

2. The entrepreneurs and their businesses

2.1 Characteristics of the entrepreneurs

The aim of this section is to define the diverse types of entrepreneurs in the case-study area and to understand how they became entrepreneurs. We will highlight the main demographic characteristics of the entrepreneurs by taking into account their ethnic origin, gender, age and their education, former jobs and previous experiences before they became entrepreneurs. In our research, we can identify the following types of entrepreneurs.

Given the importance of ethnic diversity in our case-study area, we focused first and foremost on what can be called 'ethnic entrepreneurs'. While the term 'ethnic entrepreneurs' is used to refer to people sharing a common ethnic background or migration experience (Waldinger, Aldrich, & Ward, 1990), others argue that ethnic entrepreneurship should be defined by the levels of personal involvement of the entrepreneur in the ethnic community instead of the entrepreneur's reported ethnic grouping (Chaganti & Greene, 2002). Beyond the a priori categorisation of ethnic entrepreneurs, Rath (2010) argued that any claim that entrepreneurship is informed by ethnic features must be proven rather than taken for granted. Although we agree that ethnicity should not be seen as an essential feature of entrepreneurs, we will use the term 'ethnic entrepreneurs' for pragmatic reasons in order to refer not only to first generation immigrants but also to the second generation. In total, we interviewed 34 entrepreneurs of immigrant origin, of which 13 entrepreneurs were of Moroccan origin, 6 entrepreneurs of Turkish origin, 4 of Chinese/Tibetan origin, 4 of Nigerian origin, 2 of Polish origin and the rest from various countries like Pakistan, Iraq and Libya. Among the entrepreneurs of foreign origin, 18 were first generation immigrants while 16 were of the second generation. Almost all of the immigrants we interviewed lived already more than five years in Belgium. Except for one refugee who came from Iraq four years ago, none of the entrepreneurs in our sample were newcomers. Lens & Michielsen (2015b) confirmed in their research that between 68% and 74% of the non-European entrepreneurs in Antwerp already lived more than 10 years in Belgium. Among the various motives for migrating to Belgium, some entrepreneurs in our sample first came to study or to work in Belgium, others had fled their homeland and came as refugees, while another group had migrated for the purpose of a family reunion or marriage. These differences illustrate the diverse migration histories within the group of ethnic entrepreneurs.

While most ethnic entrepreneurs work in low-end sectors like retail, pubs and restaurants, we also looked at creative and high-skilled entrepreneurs who are believed to play an important role in the regeneration of deprived and diverse areas. Richard Florida (2004) found significant correlations between those cities that provided a more tolerant atmosphere towards gays, ethnic minorities and bohemians, and the amount of so-called 'creative class' professionals that moved to live there. According to Florida, attracting the high-skilled knowledge workers of the 'creative class' would be crucial for the economic development of post-industrial cities. For this reason, cities implemented

policies promoting themselves as tolerant places open to diversity in order to attract high-skilled and creative entrepreneurs who would stimulate economic growth. In our case-study area, we highlight creative enterprises like Design Centre De Winkelhaak in Antwerpen-Noord, cultural centre De Roma and music centre TRIX in Borgerhout. Apart from creative and cultural enterprises, we also focused on high-skilled entrepreneurs who are active in intellectual and liberal professions like lawyers and medical doctors. In Florida's view, those working in knowledge-based sectors like health care and the legal sector are also part of the 'creative class'. Rather than seeing health care professionals and lawyers as part of the 'creative class', however, we use the distinct category of intellectual and liberal professions as we prefer to underline the role of education in the social mobility of immigrants in deprived neighbourhoods.

From a gender perspective, it has been observed in different countries that there are more male than female entrepreneurs (Haus, Steinmetz, Isidor, & Kabst, 2013). Nevertheless, female entrepreneurship has attracted more attention from feminist and intersectional scholars over the past several years. Even if entrepreneurship might be similar for males and females in many respects, a focus on gender might reveal differences in motivations, performance and social networks. In our case-study area, we interviewed 17 female entrepreneurs, of which 13 had an ethnic minority background, most of them engaged in conventional sectors like retail, bars and restaurants. From an intersectional point of view, the case of female ethnic entrepreneurs can illustrate the interactions between gender and ethnic background (Baycan-Levent, Masurel, & Nijkamp, 2003). Besides ethnicity and gender, another demographic variable is the age of the entrepreneurs. The average age of the entrepreneurs we interviewed was 47, with the youngest entrepreneur being 24 and the oldest 64 years old. The age differences often also reflect differences in work experience.

With regard to the previous experiences of the entrepreneurs, we have observed the following trajectories and work experiences. The majority or 28 of our respondents indicated that they had worked previously as employees before becoming self-employed. Some of them started as part-time entrepreneurs and made the move to full-time entrepreneurship only when they could make a living out of their business. A group of 9 respondents became self-employed directly after their studies. These were mainly entrepreneurs working in sectors that require a specific professional education like health care professionals, hairdressers, bakers and butchers. Highly skilled immigrants often had work experience in the same sector in their homeland before they came to Belgium. Few respondents in our sample mentioned that they were unemployed before starting a business. Only one entrepreneur was on social welfare before he started a night-shop. In our sample, we can distinguish between those who run only one business and those with more than one business. With 39 respondents declaring that their current business is their first and only business, it is clear that the respondents who had more than one business were exceptional. Two entrepreneurs had a second business and only one had three businesses.

With regard to the duration of self-employment, the entrepreneurs in our sample were running their businesses on average for about 14 years. Between the entrepreneurs, we can distinguish different groups based on the duration of their self-employment. We interviewed 13 long-standing entrepreneurs who had been running their businesses between two and three decades. Further, we had 11 entrepreneurs in our sample who were running their businesses between 10 and 20 years. Another group of 11 respondents had their business between 5 and 10 years. Finally, 7 entrepreneurs in our sample started their business less than two years ago. While it could be expected that the long-standing entrepreneurs would be mainly native Belgians, we encountered 10 immigrant entrepreneurs who had their businesses for already 20 to 30 years. Among the immigrant entrepreneurs, we interviewed both long-standing entrepreneurs and more recent starters. The long-standing entrepreneurs are mainly of Moroccan and Turkish origin, while the starters come from various other countries. The long-standing Moroccan and Turkish entrepreneurs are situated around the Handelstraat in Antwerpen-Noord. The

more recent starters from various other countries like India and Pakistan can be found in the Offerandestraat in Antwerpen-Noord. On the Turnhoutsebaan in Borgerhout, there is a mix of older and more recent businesses. Most of the creative enterprises were established more recently than the longstanding ethnic businesses in the area.

2.2 Characteristics of the businesses, their evolutionary paths and fields of activity

While we discussed in the previous section the demographic characteristics of the entrepreneurs, we will now look more in detail at the characteristics of the businesses, their evolutionary paths and fields of activity. This section aims to find out what distinguishes enterprises from each other such as specific type of products or services as well as the numbers of employees. We try to find out how enterprises adapt themselves to changing conditions and why there is a change in the fields of their activities. We also look at the old and the newly emerging businesses in the case-study area. With regards to the sectors in which the entrepreneurs had their businesses, we interviewed 16 entrepreneurs in retail and wholesale, 15 entrepreneurs in the service sector, 8 in restaurants and beverage serving activities and 6 in the cultural and creative sector. While we distinguished different groups based on the characteristics of the entrepreneurs in the previous section, we will now look at different types of businesses from a sectorial perspective.

Retailers

Of all types of business, retail is the most popular among the ethnic entrepreneurs in our sample. Retailers and wholesalers make up a large part of the businesses in the case-study area. When we look more in detail at the specific type of products they sold, we can see that the majority of the retailers in our sample sold either daily convenience products like food and clothing, or unique speciality products. In our sample, we interviewed 5 clothing retailers, 5 food retailers, 2 construction materials retailers, 2 retailers specialised in baby and children's products, a furniture retailer, a retailer of Islamic cultural artefacts and a design retailer. We observe that retailers selling similar products often cluster in the same street or neighbourhood. In Antwerpen-Noord, for example, retailers of textile, clothing and footwear are concentrated in the Offerandestraat. These products are often at the low cost end of the market and sold by newcomers of diverse origins. Just a couple of streets further away, many food retailers are concentrated in the Handelstraat. The food retailers in the Handelstraat are mainly of Moroccan origin. The street is particularly known for its fish retailers. In Borgerhout, the large shopping street Turnhoutsebaan has a broader variety of speciality and convenience shops of food, clothing and other products.

Among the clothing retailers, there were shops that sold cheap clothes and textiles imported from low-income countries, but also high-end fashion shops selling Moroccan wedding and party dresses made by hand with high-quality materials. These fashion designers can be considered not just as retailers but also as creative entrepreneurs who produce unique products. This illustrates that businesses can often be categorised in more than one way. At the same time, these fashion designers of Moroccan origin can be considered as ethnic entrepreneurs producing and selling clothes based on their ethnocultural heritage. A Moroccan retailer of Islamic cultural artefacts like books and decorations also drew on his ethnocultural knowledge. For other retailers, their ethnic background or that of their customers did not influence the products they sold, as in the case of construction materials, furniture, baby and children's products. Some Turkish entrepreneurs who first sold carpets later also sold other products like furniture in order to expand their business.

With regards to the food retailers, we can distinguish between those processing and producing food and convenience stores. The first consists of butcheries and bakeries, the latter include supermarkets and late night shops. We observe that ethnic entrepreneurs offer several products targeted at specific ethnic groups like halal meat for Muslims, pastries, vegetables and fruits from migrants' countries of

origin. Not only ethnic entrepreneurs but also native Belgian entrepreneurs adapt their products to the changing demand in the neighbourhoods. The retailers in our sample often started with general food products for everyone and added special ethnic products later on. A Polish night-shop owner who had first been selling basic products explained how she added Polish products to her general stock when the amount of Polish immigrants increased:

"Following the enlargement of the European Union, there were many Polish people looking for work here. I got more Polish products then, which better sold in the night-shop because those working in the construction sector sometimes come very late from work and have no time to buy anything. They know that there are Polish products here, so they're happy to come here late at night to buy these products." (R33: female, 56, late night shop, Polish).

Restaurants and bars

In the second place, many ethnic entrepreneurs in our sample were active in restaurants and beverage serving activities. An interesting phenomenon in Antwerpen-Noord and Borgerhout is the combination of food retail shops with restaurants. Several fish retailers started to offer their customers the facility to not only buy fish but also to eat the selected fish products in an adjacent dining room. As this concept proved to be successful for one fish retailer in the Handelstraat, others followed this example and added nicely decorated dining rooms to their fish shops. Although most of these fish retailers are of Moroccan origin, the fish shops/restaurants are not serving ethnic dishes but the customers themselves can compose their own fish dishes. In the case-study area, there are lots of restaurants serving ethnic dishes like the many Chinese, Thai and Turkish restaurants. While some of them are just take-away snack bars, others have developed into fine dining restaurants. Apart from the restaurants, there are also many bars in the case-study area. Although bars are public meeting places for people, we can observe that bars in the case-study area often attract specific ethnic groups. While some old pubs have their regular Flemish customers, more recent bars and lounges predominantly cater towards specific ethnic groups like Moroccans, Nigerians, Portuguese, Chinese or Tibetans, etc. For Muslims, for example, teahouses emerged where no alcohol is served and shisha lounges where people can smoke from water pipes. At the same time, some Belgian entrepreneurs established new trendy pubs and coffee shops aimed at young urban professionals. All these different establishments add to the diversity of the neighbourhood.

Businesses in the service sector

In the third place, most of the high-skilled entrepreneurs in our sample worked in the service sector. We encountered businesses ranging from personal services like physical well-being activities, medical and dental practices to financial and judicial services, consultancy and insurances. These activities usually require specific skills and/or degrees. Besides highly educated entrepreneurs offering services based on formal knowledge and skills, some of the entrepreneurs we interviewed started a business based on culturally specific know-how from their countries of origin. We can mention a Nigerian hairdresser experienced in African haircuts and a Nigerian entrepreneur who created his own fitness school teaching a dance workout based on African music. Another example is the Moroccan entrepreneur who constructed a hammam with traditional bathing rituals and massages. In Antwerp's Chinatown, we can also find practitioners of traditional Chinese medicine, specialised in acupuncture, massages, dietary therapies, etc. While traditional Chinese medicine is seen as an alternative medicine approach in the West, the practitioners we interviewed were educated at Chinese universities. In the case-study area, we also interviewed medical doctors and dentists of Moroccan and Libyan origin. Although they were first generation immigrants, they had obtained their medical degree in Belgium, the Netherlands or France. Offering modern medical services to patients of diverse origins, they distinguished themselves from native Belgian doctors because they could help patients in their own language. Other entrepreneurs in the service sector were active in financial, judicial, insurance and consultancy activities. Run by second-generation immigrants who had obtained higher educational degrees in Belgium, these businesses offered the same services as native Belgian businesses.

Nevertheless, thanks to their ethnic connections and linguistic skills, these entrepreneurs were more accessible for co-ethnic clients.

Creative and cultural enterprises

While retailers, bars and restaurants make up the majority of the businesses in the case-study area, several creative and cultural enterprises have emerged in the case-study area. In 2001, the Design Centre De Winkelhaak was built as part of a public project to revitalise a run-down area in Antwerpen-Noord. The Design Centre offers about 30 offices where product designers, architects, graphic and multimedia designers can start their own creative enterprises. Nearby the Design Centre, other entrepreneurs established design shops selling works by young designers, vintage furniture and art objects. In Borgerhout, a civil society initiative led to the restoration of the large event hall De Roma by hundreds of volunteers. Since its reopening in 2003, the event hall has become a popular place not only for the performances of international musicians and film screenings but also for local events and debates. A smaller venue in Borgerhout is 't Werkhuys, offering working spaces for local groups and individuals to practice music, dance, theatre and other socio-cultural activities. Furthermore, Borgerhout also hosts the TRIX music centre, which is not only a concert venue for alternative music but also offers rehearsal rooms for local musicians. In sum, our case-study area hosts very diverse creative businesses ranging from individual designers to large cultural venues offering a stage to musicians and other performers.

With regard to the size of the firms, we can note that most firms in the case-study area are small businesses. On average, the businesses in our sample had around 3 employees. There were 11 businesses with no employees besides the entrepreneur. These were mainly small retail shops and pubs. In the case of 16 businesses, the entrepreneur received help from one employee, usually the wife or husband. 12 businesses had between 4 and 6 employees. These included larger retailers, wholesalers and some successful businesses in the service sector. Ethnic entrepreneurs employed not necessarily co-ethnic workers but also workers of different origins. The largest enterprises in our sample were the cultural venues De Roma and TRIX, with respectively 22 and 15 employees. Besides paid workers, these cultural and creative enterprises also relied heavily on volunteers. Not less than 400 volunteers were working in De Roma and 155 in TRIX. Most of these volunteers were Belgian middle-class people living in the neighbourhood. In all the businesses, the skill levels of the employees depended on the sector in which they were working. In the retail and wholesale sector they were rather lowly skilled while there were more highly skilled employees in the service sector. In sum, we can conclude that most of the firms in our sample were small businesses. The two large cultural enterprises were exceptions that we included because of their importance for the neighbourhood.

2.3 Information on the sites of the enterprises

After discussing the characteristics of the entrepreneurs and their businesses, this section aims to give information about the physical conditions and the ownership patterns of the shops, offices or production sites. With regards to the physical conditions of the urban environment in which the businesses are located, we can describe the geographical location of the shopping streets in the case-study area. The municipality of Antwerp measures the vacancy rates, the retail and commercial density of the shopping streets in the city every three years. Figures 1 and 2 show the shopping streets in Antwerpen-Noord and Borgerhout Intramuros where the proportion of commercial premises in the street was higher than 50% (Stad Antwerpen, 2014). Areas with more dispersed and fewer businesses are not included in these maps. The figures also show the types of businesses. The red dots are convenience stores. The blue dots refer to restaurants and bars. The green dots refer to personal equipment/clothing shops. The black dots are vacant buildings. The other colours refer to various other businesses offering leisure products, personal care, services, garden and home appliances, cars, motorcycles and bikes.



Figure 1: Businesses in Antwerpen-Noord
Source: Meting van de Antwerpse winkelstraten 2013

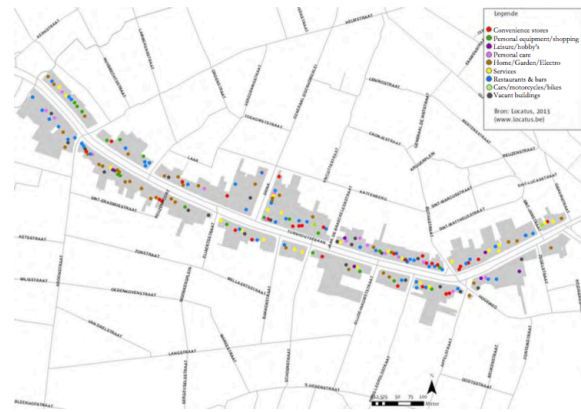


Figure 2: Businesses in Borgerhout Intramuros

While we distinguished in the previous section retailers, restaurants, bars, services and creative enterprises, we can now identify their specific locations. In Antwerpen-Noord, there is a tangled web of contiguous shopping streets starting from the southern streets near the Central Station moving up northwards to a large square in the upper-left corner of Figure 1. The blue dots at the bottom of Figure 1 indicate the many snack bars in the Gemeentestraat, the street with the highest commercial density (90.2%) of all streets in Antwerp in 2013. The streets dominated by green dots are the Offerandestraat and Dambruggestraat with a very high commercial density of 83.3%. Once the first pedestrian shopping streets in Antwerp with prestigious boutiques, these streets hosts nowadays many cheap clothing shops ran by immigrants. At the beginning of these streets, the municipality built the Design Centre De Winkelhaak that attracted some design shops in its vicinity. The streets with many red dots in the right corner of Figure 1 are the Handelstraat and Korte Zavelstraat, with a commercial density of 69.5%, mainly known for the many Moroccan food retailers, in particular fish shops, and teahouses. Other adjacent streets have a lower commercial density and higher vacancy rates. In the upper-left corner of Figure 1, the Sint-Jansplein is a large square surrounded by pubs and restaurants, among them many Portuguese pubs. A distinct street in Antwerpen-Noord is the Van Wesenbekerstraat, known as the little Chinatown of Antwerp, with many Asian restaurants, conveniences stores and the largest Asian supermarket in the country, accounting for a commercial density of 69%. At the entrance of this narrow street, a traditional Chinese arch has been constructed in 2011, accompanied by four Chinese lion sculptures. At the southern border of Antwerpen-Noord, there is a busy traffic lane nearby the Antwerp Central Station, called the Carnotstraat, with a high commercial density (79%). This street merges into the Turnhoutsebaan, the main shopping street in the district of Borgerhout.

Contrary to the tangled web of narrow streets in Antwerpen-Noord, the commercial heart of Borgerhout is one large and busy traffic lane that crosses the whole district. With a high commercial density of 75%, the Turnhoutsebaan hosts a broad array of retailers, service businesses, pubs and restaurants but has also a vacancy rate of 12%. Hosting 241 businesses in 2013, the Turnhoutsebaan is one of the largest commercial streets in the whole city. While the narrow streets in Antwerpen-Noord are difficult to reach by cars or public transport, the Turnhoutsebaan is a major passageway for cars, buses and trams. On the other hand, the busy traffic on the Turnhoutsebaan leads to road safety problems, especially for cyclists and pedestrians. Besides the many shops, major cultural enterprises like De Roma and TRIX music centre are situated near the Turnhoutsebaan. In some side streets of the Turnhoutsebaan, new trendy pubs and other businesses are emerging. The Turnhoutsebaan continues in Deurne-Noord, but its commercial density there diminishes to 50% and its vacancy rate rises up to 17.5%. Because of its low commercial density, we did not include a map of Deurne-Noord here. As we will see later, the different geographical distribution of the businesses in Antwerpen-Noord and Borgerhout coincides with differences in ethnic concentration and types of businesses in specific streets.

In the case-study area, there are very few chain stores. Almost all of the entrepreneurs in our sample had only one small business on one location. Only three entrepreneurs had started a second or a third business on another location but still in the same neighbourhood. Some entrepreneurs just expanded their first business. One fashion designer opened a showroom besides her shop and production site. A textile retailer expanded his business by acquiring an adjacent premise next to his shop. About half of the entrepreneurs in our sample, mainly starters and newcomers, were renting the premise where their business was located. The other half, mostly long-standing entrepreneurs, owned the building in which they had established their business. Most owners of the premises in Antwerpen-Noord and Borgerhout were Belgians and established immigrants, who rented spaces to newcomers. With regards to ownership, almost all of the businesses in our sample were private limited companies. Exceptions were cultural enterprises like De Roma, TRIX and 't Werkhuys which are founded as non-profit associations, while Design Centre De Winkelhaak functions as a commercial company.

2.4 Conclusions

In this chapter, we have discussed the characteristics of the entrepreneurs in our sample, their businesses and the sites of the enterprises. In our case-study area, we have found many ethnic entrepreneurs. Rather than taking the ethnic origin of entrepreneurs as the sole determining feature of their businesses, however, we have learnt that there are other dimensions characterising these entrepreneurs and their businesses. From a gender point of view, the case of female ethnic entrepreneurs, for example, challenges the idea that entrepreneurship is a male career choice. Beyond the conventional view that ethnic entrepreneurs predominantly work in low-end sectors like retail, pubs and restaurants, we also found a limited number of high-skilled entrepreneurs who were mainly active in the service sector. With regards to the previous experiences of the entrepreneurs, the majority of the entrepreneurs in our sample had worked previously as employees. We interviewed both long-standing entrepreneurs and more recent starters. In terms of sectors, we looked not only at entrepreneurs in traditional sectors like retail, restaurants and beverage serving activities but also at entrepreneurs in non-traditional service sectors. We also looked at the role of some cultural and creative enterprises that play a role in the socio-economic development of the case-study area. With regards to the sites of the businesses and the urban environment, we have seen that several businesses form ethnic enclaves in specific streets in Antwerpen-Noord, while the main shopping street in Borgerhout hosts a broader mix of ethnic and non-ethnic businesses. With regards to ownership, we observed that our case-study area is characterised by self-employed entrepreneurs with only one small business.

3. Motivations to start a business and the role of urban diversity

3.1 Introduction

Motivation is a key factor in starting and growing a business in deprived and diverse urban neighbourhoods. In this section we will focus on the questions why people become entrepreneurs, why they have chosen their current location and line of business. Related to these questions, we also look at the forms of capital, support and information that entrepreneurs have in order to run their business. While we first discuss personal motives to start a business, we will look later at more contextual factors influencing this career path.

Motives to become an entrepreneur have been grouped in positive 'push' and negative 'pull' factors in the entrepreneurship literature (Amit & Muller, 1995; Cooper & Dunkelberg, 1987; Gilad & Levine, 1986; Shapero & Sokol, 1982). 'Push' factors refer to the dissatisfaction of people with their previous positions that pushes them to start their own business. 'Pull' factors refer to the reasons why becoming an entrepreneur and its implications are attractive to people. The Global Entrepreneurship Monitor

(GEM) has named these two motivational types respectively ‘necessity’ and ‘opportunity’ entrepreneurship (Reynolds, Camp, Bygrave, Autio, & Hay, 2002). On the one hand, necessity entrepreneurs are those pushed by financial or other needs towards entrepreneurship as this is their best and sometimes only option available to make a living. On the other hand, opportunity entrepreneurs are those starting and growing a business to take advantage of a unique market opportunity.

It has been argued that migrants and ethnic minorities are pushed towards necessity entrepreneurship because of social exclusion, marginalisation and high unemployment rates (Kloosterman, van der Leun, & Rath, 1998; Taşan-Kok & Vranken, 2008). Due to language barriers, low educational levels and discrimination, migrants might not be able to find a job in the host country’s wage labour market or are stuck in low-paid jobs that block upward social mobility. For these reasons, they might prefer to become self-employed and thus create their own jobs. There are also other reasons why migrants and ethnic minorities become entrepreneurs. The motives to become an entrepreneur often appear to be a mix of ‘push’ and ‘pull’ factors. Masurel et al. (2002) found that the one of the main motivations to become an entrepreneur is to be one’s own boss rather than someone’s subordinate. More motives found in the research were in descending order of importance: the need for achievement, financial progress, unemployment, dissatisfaction with their current job, continuation of a family business, and discrimination. While first generation migrants are usually driven by negative push motives, Rusinovic (2006, p. 52) found more positive pull motives among the second generation such as finding new market opportunities and striving for independence. Alternative pull motives are found among creative entrepreneurs who are often motivated by a bohemian lifestyle, characterised by a devotion to art for art’s sake (Eikhof & Haunschild, 2006).

Besides the motivations to become an entrepreneur, we also look at the reasons why entrepreneurs chose the current location for their business. In many cities, ethnic businesses are spatially concentrated in neighbourhoods with high shares of co-ethnic residents (Kaplan, 1998; Kloosterman & van der Leun, 1999). This spatial clustering of co-ethnic residents and entrepreneurs can be a resource for the development of small ethnic businesses. In terms of demand and supply, ethnic entrepreneurs might benefit from the proximity to co-ethnic customers and from access to a supply of co-ethnic workers. Furthermore, the spatial clustering of ethnic businesses may also help to exchange information and other support among the entrepreneurs (Portes & Manning, 1986). In this sense, the spatial segregation of ethnic groups can actually have a positive effect on the economic performance of entrepreneurs. Nevertheless, it has been observed that more ambitious entrepreneurs in search of wider, non-ethnic markets often move out of the neighbourhood (Taşan-Kok & Vranken, 2008).

From another angle, it has been argued that the social and ethnic diversity in cities attracts a creative class of high-skilled workers (Florida, 2004). According to Florida & Gates (2003), “*a connection exists between a metropolitan area’s level of tolerance for a range of people, its ethnic and social diversity, and its success in attracting talented people and high-technology firms*” (p. 200). Based on the idea that the creative class stimulates economic growth, urban regeneration policies have focused on attracting creative entrepreneurs to deprived neighbourhoods. Although such creative class policies have been successful in making these neighbourhoods more attractive for higher-income residents, they are often more concerned with real estate revitalisation than with issues of social inclusion and emancipation (Ponzini & Rossi, 2010). The inflow of creative entrepreneurs can lead to gentrification, resulting in higher costs of housing and living and original residents being pushed out of the neighbourhood.

To understand in which sectors entrepreneurs in diverse neighbourhoods start a business, we have to take into account both the demand and the supply side of local urban economies (Waldinger et al., 1990). On the demand side, opportunity structures changed with the decline of manufacturing industries, the growth of the service economy and a diversification of taste fragmented markets. On the

supply side, entrepreneurs have varying degrees of financial, human, social and cultural capital. The interaction between the available opportunities and the capital of potential entrepreneurs gives rise to various kinds of businesses. The literature indicates that entrepreneurs of non-EU origin are mainly active in low-skilled and labour-intensive sectors like retail and catering industries. The low entry barriers might explain the prevalence of migrants and ethnic minorities in these sectors. In the service sector, the share of second-generation migrants is higher than that of first generation migrants (Lens & Michielsen, 2015b; Rusinovic, 2006). In the liberal and intellectual professions, migrants and ethnic minorities remain underrepresented.

Finally, we will also look at the various forms of capital that entrepreneurs need in order to start and to run a business. Waldinger et al. (1990) argued that opportunity structures (demand side) interact with group characteristics (supply side) to give rise to ethnic entrepreneurship. Two dimensions of group characteristics can be distinguished: predisposing factors and resource mobilisation (H. E. Aldrich & Waldinger, 1990). Predisposing factors refer to human capital like educational level, business experience and financial capital that the selected migrants bring to the host country. Migrants also possess specific cultural capital, for example hard-to-copy expertise based on first-hand knowledge from the country of origin. Also group size and residential concentration are predisposing factors that influence business development. Resource mobilisation occurs within the social structure and networks by which entrepreneurs raise money, recruit labour, exchange information and receive other kinds of support.

In the following sections, we will discuss the motivations of entrepreneurs for establishing a business, their choice of the location, their lines of business and the forms of capital they have at their disposal. We look in particular at the presence of labour, capital and experience as entrepreneurs in these neighbourhoods.

3.2 Motivations for establishing a business

Why do entrepreneurs start a business? As stated before, we can divide the various reasons to become an entrepreneur between ‘push’ and ‘pull’ factors. It should be noted that entrepreneurs often mention both push and pull factors. Our interviews confirm that first generation migrants are often driven to entrepreneurship by push factors like unemployment, dissatisfaction with their previous jobs, the language barrier, non-recognised diplomas and discrimination. Some entrepreneurs also mentioned health problems as one of the main reasons to start their own business. When it comes to pull factors, our interviews indicate motives like striving for independence, the need for achievement, finding new and underserved markets and the opportunity of taking over an existing business. Creative entrepreneurs are often motivated by intrinsic goals like innovation and creating new products and ideas. Besides push and pull factors, it should be noted that some entrepreneurs simply took over the family business of their parents. Others became entrepreneurs because of their professional background as butchers or bakers. Beyond the distinction between push and pull factors, we argue that there are other motivations that show the limits of this model, which we call here ‘mixed motives’.

Push factors

For more than a quarter of our respondents, starting their own business was a necessity. In particular, first generation immigrants mentioned push factors like unemployment and dissatisfaction with low-paid jobs as reasons to start their own business. A Polish woman with a university degree worked as an accountant in Poland, but when she came to Belgium in the 1980s, she could not find a job here because of the language barrier. Together with her husband, she decided to open a pub:

“It was difficult to find a job then, so I started a pub. If you have to pay the school and the rent for an apartment, from which money do you live? We had to earn money to feed our children.” (R32: female, 59, pub owner, Polish)

Some highly skilled immigrants cannot find a job in the host country because they don't have the required diplomas or their degrees are not recognised. A Pakistani cameraman, for example, started a small convenience store as he could not find a job fitting his skills. Some entrepreneurs explicitly mentioned discrimination in the formal labour market as a reason to start their own business:

"It's very hard to find something in Antwerp as a foreigner. If you don't have the right education or qualification, it becomes very hard for you to get a job. Even if you have the right education and qualifications, your Dutch is not good enough. So that comes in your way. And if you do know Dutch, you're still an African. And we know there's a big discrimination against Africans here." (R2: male, 53, personal services, Nigerian)

Other migrants did find jobs in Belgium but were dissatisfied with the working conditions of these often low-paid and precarious jobs. A female refugee from Tibet and her husband worked as dishwashers in various places before they decided to start their own Tibetan restaurant. A man who worked previously as a security guard at night decided to join the construction materials business of his brother-in-law as he was not satisfied with the working hours of his previous job:

"I was working at night before. After I got married it was hard to work at night. I never had a social life. I was planning to buy this store but I couldn't. So I started working here." (R42: male, 30, wholesale/retail, Belgian-Turkish)

Pull factors

Besides the negative push factors, our interviews confirm that entrepreneurs were also motivated by positive pull factors like striving for independence, perceiving new opportunities and the need for achievement. For a young second-generation Belgian-Moroccan entrepreneur, striving for independence was a major motivation to become an entrepreneur:

"My aim has always been not just to work for a boss. I always wanted more and more. Since I was 14-15 years old, I have been dreaming of starting my own business. When I was 18 and finished electro-mechanics, I went on to study something else in order to be able to open my own business." (R1: male, 36, insurance, Belgian-Moroccan)

Another example of an entrepreneur striving for independence was the Turkish entrepreneur who used to work as an economic consultant in the public sector. As he did not like to work for the government, he decided to start his own consultancy agency.

Perceiving new opportunities and underserved markets is another important motivation to start a business. With the growing presence of migrants and ethnic minorities in the city, the entrepreneurs who first perceived these groups as potential customers could fill a gap in the market. Many ethnic businesses emerged because entrepreneurs saw a market opportunity in the needs of ethnic groups. The above-mentioned auto-mechanic who turned his garage into a hammam, for example, saw a unique opportunity in creating a hammam for the Moroccan community in Antwerp, as there was not any such business in Antwerp at that time:

"We have done a bit of market research. We asked [our friends] what are people, the Moroccan community in particular, looking for? What do they want? Our initial intention was actually to make a wedding hall. But we did not get permission [...] And then we thought: 'Okay, let's make a hammam! We went to see where other hammams were located. Most were located in Brussels [...]. So we thought: 'Okay, this concept does not exist yet in Antwerp, let's do that.' [...] It would be a real hammam like the traditional hammam in Morocco. And we saw that it worked very well!" (R16: male, 61, personal services, Moroccan)

Another motivation is the need for achievement. Some entrepreneurs sought greater social recognition in their communities and saw their business as an opportunity to obtain this. A Nigerian entrepreneur who launched his own fitness school stated:

“I want to leave something behind that [my children] can be proud of. That I as a father have contributed something to the fitness world of the country that I stayed in.” (R2: male, 53, personal services, Nigerian)

Also driven by a need for achievement, a practitioner of Chinese medicine wanted to create with her business a more positive image of traditional Chinese medicine. She started her business at a time that the Belgian media reported negatively about non-Western medicine. With her practice, she wanted to show the benefits of traditional Chinese medicine in Belgium.

Mixed motives

Some motives do not easily fit the dichotomy between push and pull factors. While the above-mentioned examples refer to the launch of new businesses, there are several entrepreneurs who continued or expanded a family business or took over someone else’s business. A second-generation Belgian-Turkish entrepreneur, for example, told how his father obliged him to take over his furniture store. Another example of motives beyond the push and pull dichotomy are the female entrepreneurs who stated that entrepreneurship was an attractive option because it gave them the freedom to combine their job with family life. A Polish woman who started a night-shop chose this business because it allowed her to spend more time with her children:

“I had small children and, with a night-shop, I could spend more time with my children. I could bring them to school during the day and be with my children. That was good for my family. If I had a daytime job, I would never have time for my children. So I work at night. I’m taking the kids to school and I stay with the children when they come out of school. And then I start to work. So it was a good solution for me.” (R33: female, 56, late night shop, Belgian-Polish).

Finally, we have to say that many entrepreneurs mentioned both push and pull factors in their motivations to start a business. Even if starting a business might be a necessity to make a living, the entrepreneurs actively looked for new opportunities to make their business successful. Some entrepreneurs have been able to turn negative life events into new opportunities. Health problems, for example, have been mentioned as a push factor to become self-employed but the entrepreneurs turned this into new opportunities. There is the case of a Moroccan with a university degree in literature. As a manual labourer, he had an accident leading to a back surgery. After this, he decided to start his own bookstore. Another case is that of a Moroccan auto-mechanic who suffered from backache and then decided to turn his garage into a hammam. In these instances, the entrepreneurs were not just driven by economic motives like profitmaking, but also by personal motives like the wish to change their careers or the creative drive to innovate products and services.

3.3 The location and the importance of diversity

Besides the various motivations to become an entrepreneur, we asked our interviewees why they choose the current location of their business in a diverse neighbourhood. The businesses in the case-study area are concentrated in a limited number of shopping streets. In what follows, we will discuss why the entrepreneurs we interviewed located their businesses in these neighbourhoods and how they perceive the diversity in their neighbourhood.

As motivations for choosing the location of their business, the entrepreneurs mentioned the proximity to potential customers, proximity to other businesses and proximity to their homes. Our interviews confirm that high concentrations of ethnic residential groups attract ethnic entrepreneurs. The local concentrations of Moroccan, Turkish and Chinese businesses in the case-study area can be described as

‘ethnic enclave economies’ (Portes & Manning, 1986). In Borgerhout, nicknamed ‘Borgerrocco’, we found that many entrepreneurs chose to start a business because of the many people of Moroccan origin living there. A Belgian-Moroccan retailer was explicitly looking for a place with many Moroccans as she was selling Moroccan decorations and festive dresses mainly to this ethnic group. Besides retailers, a Moroccan medical doctor also established his practice in Borgerhout with the aim to receive Moroccan patients:

“I was looking for a place in Borgerhout where the maximum of Moroccans was concentrated. Not in Brasschaat for example, that makes no sense. [...] I found a house that was suitable to live in and to start my practice.” (R9: male, 59, Moroccan, medical services)

At the same time, native Belgian residents had left the neighbourhood, and, with them, the native Belgian entrepreneurs. As the market for the native population was declining, the previous Belgian shopkeepers felt that they had to leave this neighbourhood. A Belgian retailer of high-end clothing confirms that she lost most of her clients since Belgian people moved out of the neighbourhood:

“Many Belgians don’t live here anymore. [...] The only Belgians left here are my neighbour and I. The rest are all foreign people. It is true that foreign people go to their own shops. They are almost never buying things from a Belgian.” (R27: female, 59, clothing retail, Belgian)

By contrast, another Belgian retailer saw an opportunity in starting a shop in Borgerhout because as a market vendor he had experienced that his cheap textiles were popular among people of Moroccan origin. For this reason, he decided to open a permanent shop in Borgerhout where many Moroccan customers lived.

In line with what has been described as ‘ethnic enclave economies’, entrepreneurs of Moroccan origin concentrated in neighbourhoods with many residents of Moroccan origin like the Handelstraat. Since three decades, this street evolved into an enclave with almost exclusively Moroccan shops. As certain Moroccan entrepreneurs in the Handelstraat founded their shops decades ago, they have been able to consolidate their businesses. With some of them already being the third generation there, the Moroccan entrepreneurs of the Handelstraat have built up properties and capital, making them a new middle class in the neighbourhood.

While the Handelstraat consisted predominantly of Moroccan businesses, several Turkish entrepreneurs were located in the nearby streets. An entrepreneur of Turkish origin claimed that the two adjacent streets served different ethnic groups. While the Handelstraat was oriented towards the Moroccans, the Diepestraat would be more oriented towards Turkish people.

The concentration of many similar businesses in a small area leads to much competition. For this reason, an entrepreneur who previously had a business in Antwerpen-Noord decided to move to Deurne-Noord:

“It was a necessity to choose for this neighbourhood. Where I was before, there were 5 or 6 similar businesses, but here I am the only one. And this place was well-known, the owner was Flemish. We thought it was good as an address and as a location.” (R42: male, 30, construction materials, Belgian-Turkish)

Another ethnic precinct in Antwerpen-Noord is the Van Wesenbekerstraat, also known as Antwerp’s Chinatown. Several Asian entrepreneurs started their business in or nearby this short street because they feel part of this culture. This Asian enclave hosts not only Chinese, Tibetan and Thai restaurants but also the largest Chinese supermarket in Belgium, Asian groceries, a Kung Fu School and practitioners of Chinese medicine. Asian entrepreneurs might settle in Antwerp’s Chinatown because

they can receive support from their community to start a business there. Some starting entrepreneurs received a loan or rented a building from wealthy Asian property owners.

With regards to creative entrepreneurs, the owner of a design store argued that the diversity of the neighbourhood worked as an inspiration for their design products. The collection of the designer dealt with various influences from all over the world, for example different styles of traditional clothing. When it comes to their sales, however, he complained that the neighbourhood was too far away for most of their customers, which suggests that their target group does not live in the neighbourhood:

"[This shop] is completely out of the center for what we offer. There are many shops nearby but they offer something completely different. (...) But, of course, at the end of the month if you have not sold much, and that sometimes happens, then that is the reason. It's not because we are offering nothing attractive but it's just because you don't have customers passing by [...] because people find it too far." (R29: male, 36, design shop, Dutch-Antillean)

In the deprived neighbourhoods of Antwerpen-Noord and Borgerhout, most businesses offer cheap products. An entrepreneur of Turkish origin regrets that he located his business in the Handelstraat because his customers expect cheap prices:

"If I know what I know now in the first place, I wouldn't come to a Moroccan area, I would go to a neighbourhood for Flemish people. When you work for foreigners you work for a really limited profit. They want the cheapest prices and with that you don't make a profit. I want to sell more quality products but they are a little bit expensive so no one buys them here. If I worked for Flemish people I would make more profit, I would be at ease and I would expand my business faster." (R23: male, 45, furniture retail, Belgian-Turkish)

Most of the entrepreneurs we interviewed lived close to their business. Several of them moved to live closer or sometimes even in the same building as their shop in order to reduce the stress of commuting. This desire to live close to their business is widespread among the entrepreneurs regardless of their origin. By contrast, one of our respondents who lived close to his business just moved away from his business in order to protect his private life.

3.4 Selecting the line of business

In this section, we explore why entrepreneurs start their business in a specific sector and why they select a specific line of business. As we have seen, entrepreneurs in our case-study area are active in more or less the same sectors as entrepreneurs in the city of Antwerp in general. Entrepreneurs of non-EU origin, however, are overrepresented in low-skilled and labour-intensive sectors like retail and catering industries. In Antwerp, 57.9% of the entrepreneurs with a non-EU background and 43.3% of the entrepreneurs from another EU-background work in the retail sector, compared to only 35.6% of the Belgian entrepreneurs (Lens & Michielsen, 2015b, p. 30). In Antwerp, only 12.6% of the entrepreneurs with a non-EU background and 18.9% of those from another EU-background are active in the liberal and intellectual professions, compared to 22.5% of the Belgian entrepreneurs. In the service sector, the share of second-generation migrants is higher than that of first generation migrants. To understand in which sectors entrepreneurs of non-EU origin start a business, we have to take into account both the demand and the supply side of local urban economies (Waldinger et al., 1990). On the demand side, the diversification of the population has led to various niche markets that cater to the needs of diverse groups. On the supply side, the experience, the knowledge and the education of entrepreneurs plays an important role.

With regards to the opportunity structure, we observed that newcomers choose businesses with a low entry barrier. On the Turnhoutsebaan in Borgerhout, for example, there are several convenience stores,

night-shops and shisha bars. A Pakistani refugee who runs a convenience store selected this line of business because he had very few means to start with:

“I had experience as a salesman. I started slowly, with small things, very small things. One by one. Some drinks like Coca-Cola, Fanta. Things like that. Then I took the money and then I slowly paid the rent. With the margin of profit, I spent the money to buy more and more things.” (R11: male, 49, convenience store, Pakistani)

Other entrepreneurs took over an existing business. The owner of a shisha bar explained that he knew the bar as a customer and took it over when he had the opportunity because the bar was successful. Some entrepreneurs had family members that owned a business and took over the family business. A fish retailer in Antwerpen-Noord took over the business that his Moroccan father had founded twenty years ago. This way, he inherited not only the premise but also the customers that knew the business since many years.

Some entrepreneurs tried out several lines of business in order to find out what works best. A female entrepreneur explained why her Turkish family established a clothes store for women:

“We tried and saw what was working on the market. Women always do more shopping. Maybe that’s why it worked. We presented our products on the market and found our way.” (R24: female, 24, retail, Belgian-Turkish)

Following her entrepreneurial family, the young woman opened another store herself. First she also ran a clothes store for women, but then she changed it into a baby shop. As she experienced that the baby products were selling well, she continued with this line of business.

Other entrepreneurs did first some research to identify a gap in the market before they started their business. In Borgerhout, an entrepreneur opened a baby shop after some market research:

“I wanted to start a business but I didn't know which one. I went strolling in the street, doing a kind of market research to see what was already there. What do people need? And then I came with the idea of a children's shop. It's actually more of a baby shop. It is basically for people who want to buy gifts for new-born babies, and baby accessories. And such a shop was not yet here in the street!” (R1: male, 36, retail, Belgian-Moroccan)

Once an entrepreneur runs a successful business, it has been common that others copy this line of business. We have observed this ‘followers’ effect’ with the fish restaurants in the Handelstraat, but also with other lines of business. A female entrepreneur renting decoration and festive dresses claimed that there were very few decoration rental shops ten years ago, when she started. Nowadays, several entrepreneurs copied the idea and started their own decoration rental shops.

On the supply side, the prior experiences or the education of entrepreneurs often determined their line of business. Based on education and experience, it is for example not surprising that a fashion designer opened a fashion shop. After graduating and working as a pattern maker, stylist and fashion designer, she used this experience to start her own business. Another example is the Moroccan man who had studied literature and later opened a bookstore. Other entrepreneurs undertook new studies with the aim of starting a business in another sector. An entrepreneur who had studied electro-mechanics began to study bookkeeping and insurances in order to establish later his own insurance office.

Sometimes, hard-to-copy expertise based on first-hand knowledge from the country of origin provided a competitive advantage for entrepreneurs. A Dutch-Moroccan owner of a hammam explained how he grew up with the hammam and went there every Sunday. This experience he wanted to share with people in Antwerp. As running a hammam is a unique service to offer, the entrepreneur realised that this could be a commercial advantage:

“I thought it was a good business because a hammam does not have many competitors. I've also had a restaurant, there was a lot of competition then.” (R25: male, 32, wellness, Dutch-Moroccan)

A Nigerian who created his own fitness school with African workout techniques underlined how he found a way to introduce his own cultural heritage into the Western fitness industry:

“From the way I interact with people and how people respond, I came to realise that they need something new, something different, something African. I happen to be an African, so well there's only one thing I need to do, be yourself and do what you can do best. [...] I want to achieve that an African dance is not just a dance, it's a workout as well if you present it in a right way.” (R2: male, 53, personal services, Nigerian)

3.5 Information, support and capital formation

In order to build up a business, entrepreneurs need information, support and capital. In this section, we look at where and from whom the entrepreneurs obtain their knowledge, support and capital. In general, we can distinguish between formal and informal ways to obtain information, support and capital. Most entrepreneurs mentioned both formal and informal ways to obtain information, support and capital.

To obtain information, the interviewed entrepreneurs mentioned formal information channels like the Business Desk [*Bedrijvenloket*] of the Antwerp municipality, the union of self-employed entrepreneurs UNIZO, or accountants. Most of the entrepreneurs referred to their accountant as the person who informed them about their finances, laws and taxes. Furthermore, it is important to note that self-employed entrepreneurs in Belgium are required to obtain a certificate in business management. Despite this legal obligation, entrepreneurs obtain their knowledge from a variety of formal and informal sources. A second-generation Belgian-Moroccan entrepreneur working in the services sector explained:

“Most knowledge I have found by searching, finding and continuing to search. By asking questions and then continuing to look things up on the Internet, in books ... I bought books and I use the Internet. I talk with people, authorities, insurance companies, tax offices, etc. I also learned a lot from my brother who is an accountant.” (R1: male, 36, services, Belgian-Moroccan)

With regards to support, ethnic entrepreneurs often start businesses that drive on hard work by themselves and family members. Many entrepreneurs claimed that they established their business ‘all by themselves’. Further questions, however, revealed that they received support from their family, friends or others. Although the owner of a hammam developed the business himself, he received the help from friends for the construction works. A Nigerian entrepreneur underlined the support he received from his wife and friends:

“I get a lot of help from friends and from my wife as well. She supported me a lot. She was working, so she was bringing in some income as well for the family. She helped a lot with the children. Because if it wasn't for her taking care for the children I wouldn't have the chance to be doing what I'm doing. [...] Her family also helped.” (R2: male, 53, fitness, Nigerian)

Entrepreneurs not only received help from family and friends. A Belgian-Moroccan entrepreneur who took over a shisha bar received support from the previous owner:

“From the previous owner I received sufficient support. That was also the condition. I had an agreement with him that I would work with him until I could run the business by myself. So he was watching us the first month and explained us how to deal with it.” (R18: male, 44, bar, Belgian-Moroccan)

Cultural and creative businesses often received support from volunteers. The manager of the cultural event hall De Roma told how his organisation is driven by the work of more than 400 volunteers:

“Everyone works for free here. We don’t have cleaning ladies, we and the volunteers clean by ourselves. That’s not out of economic necessity but because the Roma developed this way. It is based on volunteers. I was also a volunteer.” (R19: male, 64, culture, Belgian)

With regards to the financial capital needed to start a business, entrepreneurs indicated they obtained this either in a formal way like a bank loan, through informal networks like family and friends or by using their own savings. Socio-cultural enterprises often receive formal subsidies from the municipality or other authorities.

Several ethnic entrepreneurs mentioned that they received financial support from their family. A Belgian-Moroccan retailer told that he started his business with the financial help of his father in addition to his own savings:

“I got a loan from my father in Germany [...]. My father has also helped me to start this project. [...] I had worked two years without interruption before I started this. It didn’t require a lot of money, even today.” (R21: male, 45, retail, Belgian-Moroccan)

Another Belgian-Moroccan entrepreneur argued that Muslim entrepreneurs do not want a loan from the bank because their religion prohibits to charge interest. For this reason, this entrepreneur always used his own capital to start his business. However, not all Muslim entrepreneurs followed this rule and did ask a loan from a bank. A Belgian-Moroccan shisha bar owner simply went to the bank for a loan. As the bank agreed, he could finance his business and now was paying back his loan. Also the Moroccan owner of a hammam had no problems to submit a business plan to the bank to get a loan, even if he also used some savings to start his business.

Not all entrepreneurs, however, receive a loan from the bank. Banks refuse to give loans to entrepreneurs who have insufficient guarantees that they can pay back the loan. In order to help those entrepreneurs who are denied a loan from the banks, the micro-finance agency Microstart opened a local branch in Antwerpen-Noord since 2014. Microstart offers loans between 500 and 15,000 € to entrepreneurs who want to start a business. Because the micro-finance agency has a higher interest rate than that of the banks, the manager argued that Microstart is the last resource for starting entrepreneurs. They only come when they cannot find any other way to finance their business.

Finally, social and cultural enterprises can obtain financial support from the municipality and regional government. To start an artistic design shop in Antwerpen-Noord, the owners initially received financial support from the municipality:

“We have got subsidies from the municipality of Antwerp to start up the concept: project subsidies, no structural funding. (...) For the rest, we did it ourselves, with many volunteers.” (R29: male, 36, Dutch-Antillean, design retail)

3.6 Conclusions

In this section, we have discussed the motivations to start a business and the role of urban diversity. We have distinguished between ‘push’ and ‘pull’ factors in the motivations to become an entrepreneur.

We observed that most entrepreneurs mentioned both push and pull factors or mixed motives to start a business. Even if starting a business might be a necessity to make a living, the entrepreneurs actively looked for new opportunities to make their business successful. As motivations for choosing the location of their business, the entrepreneurs mentioned the proximity to potential customers, proximity to other businesses and proximity to their homes. Ethnic entrepreneurs tend to start businesses where there are high concentrations of co-ethnic residents. With regard to the sectors in which entrepreneurs start their business, we observed that migrant entrepreneurs often choose a sector with a low entry barrier. Many entrepreneurs in the case-study area are active in low-skilled and labour-intensive sectors like retail and catering industries. In order to choose their line of business, the entrepreneurs relied on niche market opportunities and on their own experience, knowledge and education. In order to build up a business, entrepreneurs need information, support and capital. Most entrepreneurs mentioned both formal and informal ways to obtain such resources.

4. The economic performance of enterprises and the role of urban diversity

4.1 Introduction

In this chapter, we look at the factors that are important in the economic performance of enterprises in diverse and deprived neighbourhoods. In the literature, it has been argued that diversity can positively influence the economic development of cities (Bodaar & Rath, 2005; Eraydin et al., 2010; Quigley, 1998; Taşan-Kok & Vranken, 2008). This argument has been supported by those who claim that openness to immigration is crucial for economic growth (Zachary, 2003). Bellini et al. (2008), for instance, found a positive correlation between diversity and productivity, claiming that diversity expands the variety of goods, services and skills available for consumption, production and innovation. Several authors have for example highlighted how immigrant entrepreneurs can strengthen the local economy of deprived and diverse neighbourhoods (Kloosterman & van der Leun, 1999; Waldinger et al., 1990), while some claim that diversity helps to attract a ‘creative class’ of highly skilled and talented workers to the city (Florida, 2002, 2004). Others, however, have argued that higher levels of ethnic diversity reduces economic growth due to a decrease in trust and weaker social ties (Alesina & La Ferrara, 2005). While the above-mentioned arguments underline how diversity can contribute to the economic performance of cities as a whole, we will focus here on the economic performance of entrepreneurs in the neighbourhoods of Antwerpen-Noord and Borgerhout¹¹.

The economic performance of entrepreneurs plays an important role in the economic development of neighbourhoods. In order to understand the variation in economic performance of entrepreneurs, the concept of the opportunity structure is useful. The opportunity structure refers to the chances to make a living in a local economy, under particular circumstances of time and place. From an interactionist point of view, the formation of new businesses can be understood as ‘a function of opportunity structures and motivated entrepreneurs with access to resources’ (H. Aldrich & Zimmer, 1986). Within a given opportunity structure, there are both positive and negative structural factors that influence the performance of entrepreneurs. On the demand side, opportunity structures consist of market conditions and access to ownership. On the supply side, entrepreneurs need various forms of capital to be able to seize perceived opportunities. Entrepreneurs not only need financial but also human, social and cultural capital to start and to run a business. Apatzsch (2003) points to the limitations of a focus on which forms of capital entrepreneurs have, as what needs to be explained is the opening up of opportunities by entrepreneurs themselves, an understudied aspect in entrepreneurship research. In

¹¹ Nathan stressed that the relation between diversity and economic performance can be measured at the individual, firm, or urban level (Nathan, 2011). In this section of the paper, we focus on the individual and firm level.

what follows, we will look at how entrepreneurs themselves open up opportunities, how they see their economic performance and which factors play a role in the performance of their enterprises.

4.2 Economic performance

The aim of this chapter is to describe how entrepreneurs see the economic performance of their enterprises. Many immigrant entrepreneurs start from a disadvantaged position compared to native entrepreneurs. This can be due to an insufficient knowledge of the local language and legislation, lower levels of education and/or a lack of financial capital. Mampaey & Zanoni (2013) found that immigrants tend to avoid sectors that require large capital investments. By consequence, they rather start businesses in sectors with low barriers-to-entry like retail, restaurants and beverage serving activities (Kloosterman et al., 1998). These are often highly saturated and labour-intensive sectors with high levels of competition and small profit margins. By consequence, many immigrant entrepreneurs struggle to survive. While immigrant businesses display a spatial concentration and trade in a rather homogeneous set of goods and services in their survival phase, more successful immigrant entrepreneurs often move to other locations in the competition phase targeting broader markets (Taşan-Kok & Vranken, 2008). Due to a better knowledge of the local language and higher levels of education, second-generation immigrants are better equipped to enter more profitable sectors of the economy (Rusinovic, 2006).

In previous research, Lens & Michielsen, (2015b) investigated to what extent immigrant entrepreneurs in Antwerp perceived themselves as successful. They found that second-generation entrepreneurs of Maghrebi origin saw themselves as the most successful, while entrepreneurs of other non-EU origin, mainly Asians, considered themselves the least successful. Immigrant entrepreneurs in the intellectual and liberal professions described themselves as more successful than those in the retail sector, while those in construction and industry saw themselves as less successful. In relation to their motivations, the entrepreneurs pushed by necessity into entrepreneurship considered themselves as less successful than those for whom push factors were not important. Finally, the authors found that entrepreneurs using formal financial support saw themselves as more successful than those who relied on informal financial support. Quite remarkably, Lens & Michielsen found no significant correlations between self-reported success and the entrepreneurs' education and knowledge of the Dutch (local) language.

With regards to the economic performance of the enterprises in our case-study area, we asked our respondents how their profit and turnover had developed and whether they were satisfied with this. As our respondents were very reluctant to reveal financial details, we relied on their answers on how they perceived their economic performance and which factors they deemed important in the performance of their firms. Among the entrepreneurs we interviewed, we can distinguish between those who are just managing to survive and others who made profits that some invested in the expansion of their business. The entrepreneurs mentioned that their most difficult period was when at the start-up of their business. Some also noted that their turnover had decreased since the onset of the economic crisis in 2008, even if the Belgian economy did suffer less from this than other countries.

The entrepreneurs who just managed to survive were mainly small retailers, restaurant and pub owners. When asked about the economic performance of his business, a Pakistani convenience shop owner in Borgerhout described it like this:

"It is only to survive. Surviving means that you pay the bills, eat the bread and you save little bit at the end of the year to buy the books for your son. It's more profitable now, but you also have to pay [taxes] for self-employment. But there is no other job. I'm almost fifty now, and nobody wants me anymore." (R11: male, 49, Pakistani, retail)

Not only immigrants but also native Belgian retailers struggled to keep their head above water. A Belgian clothing retailer in Antwerpen-Noord told about her financial difficulties in the last years. She

did not make a profit but could pay her bills thanks to her husband who had a stable employment elsewhere.

When asked about the reasons for the negative performance of their businesses, the entrepreneurs mentioned various reasons. A Belgian retailer blamed the bad reputation of the neighbourhood due to crime, drugs and nuisance as a reason why customers from further away did not come to his shop anymore. Other entrepreneurs lost customers because of competition from the informal market. A clothing maker of Moroccan origin complained about the unfair competition from undeclared home-based workers:

“In the beginning we had lots of customers but now they go to those undeclared workers at home. We have less customers because there it is cheaper. But we have to pay the rent, taxes, etc.” (R3: female, 28, Belgian-Moroccan, retail)

Amongst those who consider their business as profitable, high skilled and creative entrepreneurs are strongly represented. An entrepreneur of Moroccan origin started with few means an advertising agency. Yet, with its profit, he opened a retail shop and later an insurance company. Rather than saving his money, he explained how he kept investing in new activities:

“You start with publicity, the growth increases, increases and increases. You stop for a while to invest one part. First, the profit is very low, but then again it increases, you stop and look around, then you invest again, so it increases.” (R1: male, 36, Belgian-Moroccan, retail/services)

Other respondents emphasised the importance of social networks and mouth-to-mouth publicity as factors that contributed to the success of small businesses. A Chinese health practitioner attributed the success of her business to mouth-to-mouth publicity through friendship networks. Also a Nigerian entrepreneur explained how an extended network of friends helped him to develop his fitness school:

“I had some groups of friends, I mean clients that were following my lessons [...] I had a few clients that followed me everywhere. [...] I told them I wanted to start something. They said okay, if you start it, we will join you. [...] They brought in people, friends and friends and friends. That's how we developed the idea.” (R2: male, 53, fitness, Nigerian)

Finally, among the most successful businesses in the case-study area were the creative and cultural enterprises. Our respondents referred to the hard work of volunteers as one of the main reasons for the success of the cultural enterprises. With a turnover of around € 4 million in 2015, the director of De Roma explained how running this large cultural venue was based on keeping motivated more than 400 volunteers:

“It has to do with a very clear and strict policy regarding the volunteers. It is not without commitment. Although there is no remuneration, they get a lot in return by the way they are received and treated [...]. A volunteer is not a cheap labour force. A volunteer is an essential part of the organization. [...] Because of that, all people feel that it is their [business], and we encourage that.” (R19: male, 64, cultural enterprise, Belgian)

Overall, we cannot make firm statements about the economic performance of the businesses in our case-study area given the lack of financial data. We noticed that to a great extent, the economic performance of businesses depends on the sectors and the markets in which they are active. A significant part of the entrepreneurs in the case-study area are struggling to survive, which implies that they can hardly make investments in the development of the neighbourhood. In the following section, we will look more in detail at the customers and suppliers of the businesses in our case-study area.

4.3 Market: customers and suppliers

In this section, we look at the main markets, the customers and the suppliers of the businesses in our case-study area in order to evaluate the role of diversity in their economic performance. We aim to investigate whether entrepreneurs capitalise on their ethnic origin, skills and/or local or transnational networks. We want to find out whether entrepreneurs benefit from being in close proximity to their customers, or whether they rather serve other places in the city or even beyond. In this sense, we look not only at the demographic characteristics and the diversity of the customers, but also at the geographical location of customers and suppliers. We found that entrepreneurs who take into account the diversity of the neighbourhood were more successful.

In the interviews, native Belgian entrepreneurs in the neighbourhood stated that the increased ethnic diversity had affected their economic performance. A Belgian clothing retailer who started her business in the 1980s said that her sales had decreased significantly since the 2000s because her Belgian customers had left the neighbourhood:

“The fact that I lost my customers is because [the Belgians] don’t feel at home here anymore. That should not have happened. Now there are only foreigners here, but there used to be Belgians and foreigners. But [the Belgians] incited each other to leave and now I’m the victim.” (R27: female, 59, clothing retail, Belgian)

While this Belgian entrepreneur remained oriented towards a declining market of Belgian customers, another native Belgian entrepreneur saw an opportunity in the emerging market of immigrant customers. As he experienced that his textiles were popular among immigrants, he opened a textile shop in the diverse neighbourhood of Borgerhout. He saw the diversity of the neighbourhood as an advantage because it enabled him to sell to more than one group of customers:

“We target both Belgian people and immigrants. Of course, there are shops that don’t want to do that or that don’t find this necessary [...] We came here for that purpose. We are fortunate that this exists. Even if we don’t sell to Belgians anymore, we fancied to come here because we knew [...] we could make a living with this.” (R5: male, 64, retail, Belgian)

With regards to ethnic entrepreneurs, Chaganti & Green (2002) argued that ethnic entrepreneurship should be defined by the levels of personal involvement of the entrepreneur in their own co-ethnic community. In our case-study area, some entrepreneurs mainly targeted co-ethnic customers by offering products that cater to the needs and tastes of their ethnic community. A fashion designer of Moroccan origin told us she sold Moroccan dresses, called kaftans, almost exclusively to women of Moroccan origin for festivities within their community. Likewise, the Moroccan founder of a hammam started his business in the first place in response to the needs of the Moroccans in Antwerp. He was aware, however, that this community was a limited market and a risk for the economic performance of the hammam:

“This is really a very Moroccan concept. So we were thinking: Are we going to attract enough customers? Will we still make a profit? [...] We held on to our principle of separating men and women [...] In fact, it was a very big risk at the time because our community was not very large.” (R16: male, 61, wellness, Moroccan)

Over the years, more Belgian and other customers found their way to the hammam. According to our respondent, by now only half of their customers were Moroccans while the rest were Belgians and people of other origins. This tendency could also be observed in other businesses where ethnic entrepreneurs tried to open up their niche business to a broader market beyond the ethnic community. Immigrant entrepreneurs, however, do not only offer ethnic products or services but can also provide

non-ethnic products or services. A Moroccan fish retailer, for example told how his father's business first sold fish to mainly co-ethnic customers but later attracted a broader diversity of customers:

"My father built up primarily a Moroccan customer base, people who could speak their own language among themselves. Afterwards the clientele came to include other people. If people came who didn't speak Arabic, then you have to adapt of course. So my father gradually learned some Dutch, some French, some Portuguese and Italian, because there were a lot of Portuguese and Italian customers." (54, male, Belgian-Moroccan, retail)

We also observed how the customers of some Moroccan fish restaurants in the case-study area were clearly not only Moroccans but reflected the super-diversity of the neighbourhood. This suggests that ethnic entrepreneurs do not necessarily target their own co-ethnic group but can also serve the diverse population in the neighbourhood. A Turkish furniture retailer with a super-diverse clientele, however, complained that his customers bargained too much to have the cheapest price. He desired to reach more Belgian customers who are able to pay a better price for his products. In order to sell at higher prices, some ethnic entrepreneurs marketed ethnic products or services primarily to the native Belgian market. An example of an ethnic entrepreneur who targeted mainly Belgian customers is the Nigerian who established a fitness school based on African music, which attracted mainly Belgian women:

"My target market consists of Belgians and predominantly women. [...] You see a lot of Europeans, a lot of Belgians listening to African music. I said: 'Okay I can bring that to the gym. They don't have to wait until the summer festivals to go and listen to African music. You can do it in the sports centre every week and bring the music they heard at the festival to work out on it.'" (R2: male, 53, fitness, Nigerian)

Likewise, the cultural and creative enterprises in the case-study area primarily served the native Belgian market. Our respondents claimed that this is mainly due to their programming and the fact that cultural productions are not affordable for everyone. In order to make the cultural venue more accessible for different socio-economic groups, De Roma introduced a reduction for lower-income people:

"Let's say 80% of our programming is oriented towards the white middle class. It is practically impossible to dedicate half of the programming to others because there is not enough supply and demand. Many people who migrated here or many people from the Moroccan community are not in an excellent financial situation. So we have the system of the 2 €-pass for people who live below the poverty line. They can come to a lot of performances for just two euros." (R19: male, 64, cultural enterprise, Belgian)

With regards to the location of customers and suppliers, we can note that most ethnic entrepreneurs and small Belgian businesses had their customers in the neighbourhood, while the cultural and creative enterprises attracted audiences not only from the city of Antwerp but even from the rest of the country. The small businesses in the case-study area not only had most of their customers in the neighbourhood but also their suppliers were usually located in the neighbourhood or nearby. Only some entrepreneurs could afford to travel to other countries to buy materials. Even if some Moroccan entrepreneurs mentioned that they bought products while taking holidays in their homeland, most immigrant entrepreneurs had their suppliers in Belgium. Contrary to the expectations about transnational connections, it were native Belgian entrepreneurs who travelled to other countries to buy their supply. A Belgian textile retailer travelled several times a year to Asia to collect his international stock. Since his textiles come from countries like China, Indonesia, Vietnam and Korea, he promoted his products as *'Textiles from all around the world'*.

With regards to markets and customers, we found various strategies by which entrepreneurs in the case-study area take into account the diversity of the neighbourhood. Some native Belgian entrepreneurs remained primarily oriented towards the native Belgian market. Likewise, some ethnic entrepreneurs targeted mainly their own co-ethnic community. Alternatively, there were both Belgian

and immigrant entrepreneurs who served a more diverse market. The entrepreneurs who took into account the diversity of the neighbourhood seemed to be more successful than those who remained oriented towards their own community. Nevertheless, the cultural and creative enterprises and some ethnic entrepreneurs who served mainly Belgian customers benefited from the higher purchasing power of the native Belgian customers. While having sufficient customers is important for businesses, the relations among entrepreneurs also have a significant influence on the economic performance of businesses of both native Belgian and immigrant entrepreneurs. In the following section, we will look more in detail at the relations between entrepreneurs in terms of competition and cooperation in the neighbourhood.

4.4 Relations among entrepreneurs in the same neighbourhood: competition or cooperation

When it comes to the relations between the entrepreneurs in a diverse neighbourhood, we can observe not only competition but also cooperation. Even if entrepreneurs mentioned that they only had few or superficial contacts with other entrepreneurs, the concentration of businesses in the same shopping streets has an important influence on their economic performance. Besides the competition between individual entrepreneurs offering the same products or services, we also observed tensions between various groups of entrepreneurs in the same neighbourhood. With regards to cooperation, there is not only interdependence between individual entrepreneurs but also cooperation at the level of the local business associations, which we will discuss in the chapter on institutional support.

As we have seen before, ethnic entrepreneurs tend to locate in places where they have most co-ethnic customers. In addition, ethnic entrepreneurs often start businesses in low-barrier sectors like retail, bars and restaurants. By consequence, we can observe in the case-study area a concentration of ethnic businesses in the same sector. In Antwerpen-Noord, for example, the Handelstraat is a street with many Moroccan fish retailers and fish restaurants. Although there is competition, the clustering of fish businesses can also be an advantage. A fish retailer told us:

“The greatest advantage is that the Handelstraat is known for fish. You have so many shops and so much competition. [...] But it is also true that you don’t go to a shop if there’s nothing else in the neighbourhood. Same with the fish shops: you go to the Handelstraat because there are several fish shops. [...] As a customer, you have the most choice here, so people can choose what they want.” (R41: male, 54, fish retail, Belgian-Moroccan)

Among the ethnic entrepreneurs in the Handelstraat, our respondents noted a strong social control with regards to maintaining the same prices, respecting the closing days, the space the entrepreneurs occupy on the streets, etc. If an entrepreneur does not respect these rules, the others will denounce this with a complaint. In other streets in the case-study area, where there is a more diverse mix of entrepreneurs, our respondents mentioned less social control and more competition. A clothing maker of Moroccan origin at the Turnhoutsebaan, for example, complained about unfair competition from others in this neighbourhood:

“Instead of asking the same price everywhere, they do it as cheaply as possible to attract customers. This way, you cannot make profit. So you don’t earn much with this.” (R3: female, 28, retail, Belgian-Moroccan)

When it comes to relations between native and immigrant entrepreneurs, the highly skilled immigrants in the health care sector mentioned that they had few contacts with Belgian professionals. The practitioners of Chinese medicine, a Moroccan and a Libyan medical doctor felt that there was not enough cooperation between them and Belgian health care professionals. A Libyan physician stated:

“The Belgian physicians seldom refer to us. There is really a large gap between the Flemish and the immigrants, and it is increasing. That is frustrating. There are hardly any connections between these two worlds.” (R10: male, 56, Libyan, medical services)

With the arrival of new immigrants in the neighbourhood of the Offerandestraat, cheap clothing shops emerged where there used to be fancy boutiques. This has led to tensions between different groups of entrepreneurs. While the native Belgian entrepreneurs deplored the coming of the cheaper shops of Turkish immigrants, nowadays the Turkish clothing retailers are now also facing competition with new immigrants who are selling even cheaper products. According to a civil servant from the Work & Economy Department of the municipality, the Turkish entrepreneurs experience that what is actually going on is the same as what happened to the old French boutiques. At that time, the Turkish migrants came and offered cheap jeans. But now the Turkish entrepreneurs experience the same with the Indian and Afghan entrepreneurs who are selling trousers for € 5, while they sold them for € 20.

Furthermore, with the rising importance of e-commerce, entrepreneurs are increasingly confronted with competition from online businesses. A Belgian entrepreneur complained about online shops that sold products for cheaper prices than his:

“The competitors are on the Internet: it's everywhere. So it's not just the local competition we have to fight. It's even international. There are even companies from Italy offering Italian products in Belgium at dumping prices.” (R4: male, 53, retail, Belgian)

Besides the competitive pricing between individual entrepreneurs in the same sectors, the respondents also mentioned more collective tensions between different groups of entrepreneurs in the neighbourhood. These tensions evolve around the image of the neighbourhood. On the one hand, the case-study area hosts many pubs, teahouses and shisha bars, mainly frequented by Moroccan men. On the other hand, there are clothing retailers and high-end shops that want to attract women and customers from outside the neighbourhood. According to a civil servant from the municipality, the two camps are very clear. On the one hand, there are the pubs where allegedly the drug dealers are, and, on the other hand, there are the longstanding retailers who have built up nice and clean shops.

The dingy pubs with their male customers are a thorn in the eyes of the retailers who want to uplift the status of the shopping street in the neighbourhood. A Belgian retailer claimed that these pubs lower the image of the neighbourhood as customers would no longer feel safe to come:

“In the mid '90s, many associations came to open a bar here in the street: the ‘image-lowering businesses’¹² where people are standing outside on the street, making that other people no longer feel safe to pass by.” (R4: male, 53, retail, Belgian)

Not only Belgian but also immigrant retailers were not happy with the bars in the street. A female clothing retailer of Moroccan origin wished that there would be less bars in the street in order to attract more (female) customers:

“If they would open more bars here in the street, that would not be good for the retailers here, because then we will attract the wrong people.” (R7: female, 37, retail, Belgian-Moroccan)

¹² The term ‘image-lowering businesses’ is a term that appears in official policy documents. We discuss this in the chapter on institutional support and government policies.

Moreover, as many of these bars are registered as non-profit associations (*club vzw's*), they barely pay taxes, which leads to complaints about unfair competition from other entrepreneurs who do pay taxes. On the other hand, the owners of the bars defended their presence in the neighbourhood and emphasised their role in the social cohesion of the neighbourhood:

“We get along very well. We help and support each other when needed. We even share our customers. Customers who come here want to try something different. We keep circulating. Every bar has its core group of customers, but you have those ‘flying’ customers who sometimes smoke shisha here and another time elsewhere.” (R18: male, 44, bar, Belgian-Moroccan)

Established entrepreneurs complained not only about the bars but also about the waves of new but short-lived businesses that were actually just copying other businesses. A Turkish retailer of construction materials lamented the lack of originality among the new businesses:

“There isn’t a lot variety. People are making a copy of the others. People don’t try to work in new or different sectors. Someone opens a kebab shop and the other comes just next to that one, and opens a kebab shop as well. Someone comes and opens a barbershop, so that there are almost 10 barbershops in this street. This is copying. These are cheap enterprises that usually go bankrupt. But I saw a lot people who come and go.” (R22: male, 54, retail, Turkish)

In sum, the relations between the entrepreneurs in the case-study area are characterised not only by economic competition between individual businesses in the same sector but also by tensions between different classes of entrepreneurs about which businesses are good for the image of the neighbourhood. Apart from the distance between native Belgian and immigrant entrepreneurs, the major opposition in the case-study area is between the retailers who want to uplift the public image of the neighbourhood and the bars that are seen as sources of nuisance and crime and unfair competition.

4.5 Long-term plans and expectations of entrepreneurs

The economic performance of the businesses influences directly or indirectly the long-term plans and expectations of the entrepreneurs. In this section, we will discuss the long-term plans of the entrepreneurs that we interviewed. We asked if they planned to continue with their business, and, if so, whether they planned to go beyond local markets, to change their business strategies, or to recruit more employees in order to reach higher levels of economic performance.

The entrepreneurs who were struggling to survive with their business were not sure whether they would be able to continue with their business. The long-term plans of entrepreneurs also depended on their age. The older entrepreneurs planned to retire and to sell their business. Some immigrant entrepreneurs dreamed of returning to their country of origin. A Turkish retailer of furniture was not satisfied with his economic performance and his life in Belgium:

“My long-term plans are closing this place, taking a long holiday and going back to Turkey. If I work, I would work in Turkey.” (R23: male, 45, retail, Belgian-Turkish)

Although some entrepreneurs wanted to pass on their business to a successor, an older Belgian entrepreneur claimed that nowadays this is no longer evident in the rapidly changing neighbourhood:

“In the past, it was common to pass on a business from one person to another, but people don’t do that anymore. Nowadays, people sell everything. The store will be emptied and the building will get sold or the store will be put for rent. But really taking over a business is no longer happening here.” (R27: female, 59, clothing retail, Belgian)

High-skilled entrepreneurs claimed that it would be difficult to pass on their business to someone else because of their personal knowledge and contacts. A business consultant of Turkish origin considered himself as irreplaceable:

“If we would be a factory, we could give the business to someone else and go, but this business won’t work without me.” (R37: male, 48, services, Turkish)

Some entrepreneurs realised that they would need to recruit more employees in order to continue or to expand their business. Recruiting more employees, however, often proved to be too expensive for the entrepreneurs:

“It would be nice to have more employees, but this is not possible as there is no money available. We are now constructing an extension. If we finish it, we will have an exposition space.” (R19: female, 64, cultural enterprise, Belgian)

Most of the long-term plans of the entrepreneurs were limited in scope. Given the small space of their businesses, some entrepreneurs considered expanding the space of their business:

“If my neighbour sells his house, then I can expand. If I receive more demands for treatments, then I could employ an extra person, but as long as this is not necessary, I keep it like this.” (R25: male, 32, wellness, Dutch-Moroccan)

Most plans were more modest ideas like adding new services or products to the existing supply of the business. In the hammam, for example, the daughter of the owner considered adding a beauty salon, so that people who come out of the hammam can have a hair treatment or a plucking. Also in the local Oxfam’s World Shop, the shopkeepers were planning to do more than selling fair trade products and planned to turn the shop into a small coffeehouse:

“The shop in Antwerp will be renovated and will become a place where people can not only buy the products but also sit and drink a coffee.” (R13: female, 59, retail, Belgian)

In the same vein, fish retailers in the Handelstraat planned to add a dining room to their retail shop in order to serve fish dishes there:

“We want to build a space to fry fish and a nice lounge with chairs and tables. There will be a grill plate and fires. But that’s a big investment.” (R41: male, 54, food retail, Belgian-Moroccan)

Only a few entrepreneurs mentioned the idea to open another business on a different location. They mainly mentioned locations outside the case-study area, like the centre of Antwerp or in other Belgian cities like Brussels, Mechelen or Sint-Niklaas looking for new markets. A Turkish clothing retailer in Antwerpen-Noord dreamed about opening a shop in the main shopping street in the centre of Antwerp:

“Our dream is to open a shop at the Meir [the main shopping street in Antwerp] but the rents are really high there.” (R24: female, 24, retail, Belgian-Turkish)

An entrepreneur who had already three businesses considered closing his previous businesses in publicity and retail in order to focus on his new business in the insurance sector. If this would be successful, he could start thinking about opening more branches of his insurance company outside the case-study area in search for the mainstream Belgian market.

Most of the long-term plans of the entrepreneurs remained provisional and depended on their economic performance. In this sense, the insecure expectations of the entrepreneurs can be seen as an

indicator of their actual economic performance. Those who were struggling to survive deemed it likely that they would have to stop their business in the near future. The more successful entrepreneurs had nevertheless modest ambitions like recruiting more employees, offering new services or products, renovating or expanding their businesses. Opening another business outside the case-study area did not seem a feasible option in the near future for most of our respondents but remained a dream for some entrepreneurs.

4.6 Conclusions

In this chapter, we discussed the factors that are important in the economic performance of businesses in diverse and deprived neighbourhoods. In our case-study area, we identified entrepreneurs who were struggling to survive and more successful entrepreneurs. Among those who were struggling to survive, there were not only immigrants but also native Belgian entrepreneurs. With regards to the sectors of the businesses, it were mainly small retailers, pub and restaurant owners that complained about financial hardships. The high-skilled entrepreneurs in the service sector and the creative businesses were more positive about their economic performance. The bad reputation of the neighbourhood and competition from the informal economy were mentioned as reasons for poor economic performances. Factors that contributed to the success of some businesses were mouth-to-mouth publicity, social networks and the support of volunteers in the case of cultural and creative enterprises.

With regards to the markets, we can confirm that entrepreneurs who took into account the diversity of the neighbourhood were more successful. On the one hand, the Belgian retailer who targeted both immigrants and native customers sold more than the Belgian retailer who remained oriented towards a declining market of Belgian customers in the neighbourhood. On the other hand, ethnic entrepreneurs started their businesses first in response to the needs of their ethnic community. In order to improve their economic performance, however, they opened up their niche business to a broader market of diverse customers. Some ethnic entrepreneurs even targeted primarily native Belgian customers. Even if they are located in a neighbourhood with high rates of ethnic diversity, the cultural enterprises in the case-study area mainly served the native Belgian market.

Regarding the relations between the entrepreneurs, we observed competition between individual entrepreneurs as well as tensions between different groups of entrepreneurs. In the case-study area, we found spatial concentrations of ethnic businesses in the same sector, which led not only to competition but also to a strong social control with regard to pricing and opening hours. In the streets where there was a more diverse mix of entrepreneurs, our respondents mentioned less social control and more competition. High-skilled immigrant entrepreneurs felt that there was a lack of cooperation with native Belgians in their sector. Beyond ethnic boundaries, the major opposition in the case-study area was between clothing retailers of both immigrant and Belgian origins who wanted to uplift the neighbourhood and the pubs that were seen as sources of nuisance and crime. Finally, the economic performance of the businesses influenced directly or indirectly the long-term plans and expectations of the entrepreneurs. The insecure future of entrepreneurs who struggled to survive indicates the instable and often short-lived presence of small retailers, pubs and restaurants in the neighbourhood.

In the end, we can affirm that diversity expands the variety of goods, services and skills available for consumption in the case-study area. While the economic performances of the entrepreneurs in the case-study area were not always positive, the entrepreneurs who took into account the diversity of the neighbourhood beyond their own group were said to be more successful. However, there are also important limitations to our study. Based on our interviews, we cannot confirm nor reject the argument that diversity would positively influence the urban economic development as we did not have access to objective financial data about the economic performance of the businesses in the neighbourhoods. In what follows, we will look more in detail at the institutional support and government policies in our case-study area. Besides the market conditions of customers and

competition, government policies and institutional support also play an important role in the economic performance of the entrepreneurs in the case-study area.

5. Institutional support and government policies

5.1 Introduction

This chapter will discuss the institutional opportunity structure that the local and central governments provide to entrepreneurs in the form of legislation, pecuniary and non-pecuniary measures, incentives and assistance. We will also explore the importance of business associations and other non-governmental initiatives for the economic performance of entrepreneurs.

In the entrepreneurship literature, the economic performance of entrepreneurs has mainly been explained in terms of personal resources like human capital, social networks and, in the case of ethnic entrepreneurs, in terms of their specific ethnocultural knowledge, family ties and co-ethnic bonds. In order to overcome a too narrow focus on the personal resources of entrepreneurs, the concept of 'mixed embeddedness' has been proposed (Kloosterman & Rath, 2001; Kloosterman, van der Leun, & Rath, 1999). The mixed embeddedness approach aims at linking personal and group factors with the economic and institutional context of the host society. While the educational background and financial resources of entrepreneurs funnel them to specific markets, the wider institutional context, laws and taxes determine the opportunities and obstacles for businesses in general. Even in liberal market economies, entrepreneurs are not only embedded in macro-economic structures but also in local contexts of institutions, regulations, political rights, civil society and business associations. Regulations constrain and enable market exchanges. Not only state laws but also non-state actors like associations and unions play a role in the regulatory processes of markets.

When it comes to the promotion of diversity in entrepreneurship, Rath & Swagerman (2015) observed that most government policies and programmes tend to prioritise general measures over group-specific measures. In an inventory of group-specific measures and support schemes in 32 European countries (Van Niekerk, Rath, & et al., 2008), it was found that most policy measures contribute to service delivery to entrepreneurs. The majority of these services were aimed at strengthening the human capital of entrepreneurs by providing information, advice and training. A smaller number of measures intended to improve social networking and mentoring. Services providing access to finance were the least common. Only occasionally, measures provided material assistance.

In line with the backlash against multiculturalism and group-targeted policies, the question was raised whether ethnic entrepreneurs benefit most from group-specific measures or from 'colour-blind' measures. According to Rath & Swagerman (2015), the most vulnerable and most difficult groups to reach might be best served by group-specific measures like tailor-made services, preferably in immigrant languages, with intercultural mediators and outreach officers, while colour-blind general measures facilitate access of these entrepreneurs to mainstream networks and institutions. Another question is whether policy-makers should address the entrepreneurs themselves or the opportunity structures. While policy measures like providing information and trainings are aimed at remediating the deficiencies of entrepreneurs, an alternative would be to remove structural barriers for these entrepreneurs, for example by recognising foreign degrees, offering trainings in multiple languages and reducing taxes.

Following Richard Florida's (2004) influential thesis that sees the 'creative class' as crucial for the economic development of post-industrial cities, urban policy-makers have aimed to attract high-skilled and creative entrepreneurs to their cities in order to stimulate economic growth. While creative enterprises have been used to revitalise deprived neighbourhoods, the presence of these creative

businesses has often led to gentrification eventually displacing the original inhabitants of these neighbourhoods (Peck, 2005). In the end, gentrification and rising housing prices can even erode the diversity that was supposed to attract the creative class.

In what follows, we will look at the approach and the types of support provided by the central and local governments regarding the case-study area in Antwerp.

5.2 Views on the effectiveness of business support provided by local and central governments

Government policies and institutional support concerning entrepreneurs in Antwerp exist on different levels. On the national level, the Belgian Federal Public Service ‘Economy, SMEs, Self-Employed and Energy’ is responsible for the development and the international competitiveness of the Belgian economy, ensuring fair economic relations, the proper functioning of markets and protecting the rights of consumers. Notwithstanding its broad mandate, this federal ministry supports businesses mainly through tax reductions. An important legislation for entrepreneurs is the Belgian ‘establishment law’ [*Vestigingswet*]. This legislation requires those who want to become self-employed to prove their knowledge of business management. For certain professions, the law also requires entrepreneurs to prove that they have sufficient professional skills (e.g. bakers, hairdressers). The requirement that the business management exam has to be taken in the local Dutch language in Flanders was seen as a hindrance for immigrant entrepreneurs by one of our respondents:

"If we look for example at business management, the new policy measure is that if you live in Flanders, you have to do the exam in Dutch. (...) To impose such measures in a global world is absurd. (...) Give [the immigrants] a chance and let them do the exam in more than one language." (R28: female, 32, financial services, Belgian)

On the regional Flemish level, the Entrepreneurship Agency [*Agentschap Ondernemen*] stimulates the development of entrepreneurship in Flanders. An important financial support mechanism for entrepreneurs is the Participation Fund, a credit organisation that offers subordinated loans to the self-employed, independent professionals, SMEs, start-ups and job seekers who want to start their own business. Important from the perspective of our research focus is the establishment in 2004 of Flanders District of Creativity, an organisation that aims to stimulate the creative economy and innovation in Flanders. Apart from the above-mentioned governmental institutions, there are influential non-governmental organisations like the Union of Self-Employed Entrepreneurs (UNIZO) and Flanders’ Chamber of Commerce and Industry (VOKA). While VOKA is a network of large enterprises, UNIZO is the union of the small and medium sized businesses.

On the local level, the Business Information Desk [*Bedrijvenloket*] is the main municipal contact for new and established entrepreneurs in the city of Antwerp, giving information about the required permits to run a business in the city, suitable business premises, renovation grants, local markets and fairs, etc. Until 2005, there existed a municipal consultancy for immigrant entrepreneurs [*Adviesbureau Allochtoon Ondernemen*], but nowadays immigrant entrepreneurs have to go to the Business Information Desk like all entrepreneurs.

With regards to immigrant entrepreneurs, there have been some temporary initiatives in the last decade. Most of these initiatives were on the Flemish level, often coordinated by UNIZO in collaboration with local public services, and focused on the training and guidance of immigrant entrepreneurs (Lens & Michielsen, 2015a). A first initiative, ‘Consultation for Immigrant Entrepreneurship Flanders and Brussels’ [*Overleg allochtoon ondernemen Vlaanderen en Brussel*] was launched in 1998 and offered classes in business management to immigrant entrepreneurs. From 2001 to 2003, UNIZO coordinated a project ‘Entrepreneurship for ethnocultural minorities’ [*Ondernemerschap voor etnisch-culturele minderheden*] consisting of counselling for immigrants who aspired to become

entrepreneurs. To achieve the certificate of business management, there were also guided entrepreneurship trainings for immigrants. From 2004 to 2006, UNIZO coordinated ‘Welcome immigrant entrepreneurs’ [*Allochtone ondernemers welkom*], another guidance programme offering information and advice to immigrant entrepreneurs. In 2010, the Integration Centre de8 in Antwerp and Syntra conducted a research on the needs of ethnic entrepreneurs in the framework of a project called Stimulating Ethnic Entrepreneurship [*Etnisch Ondernemerschap Stimuleren*], followed by information sessions and network events in 2012. From 2011 to 2014, a project called ‘Immigrant Self-Employed Entrepreneurs’ [*Allochtone Zelfstandige Ondernemers*] organised by the Flemish Network for the Promotion of Entrepreneurship [*Vlaams Ondernemerschapsbevorderend Netwerk*] also focused on informing, advising and coaching immigrant entrepreneurs.

Until today, UNIZO and other organisations continue offering information sessions, trainings and other projects directed towards immigrant entrepreneurs. With the aid of the Flemish Entrepreneurship Agency, the cooperation Starterslabo recently developed a department called ‘Ethno Entrepreneurship’ that focuses on the training and coaching of ethnic entrepreneurs. With regard to financial support for entrepreneurs, ‘Microstart’, a cooperative partnership affiliated to a private bank, opened a branch in Antwerpen-Noord in 2014. Microstart offers microcredits or loans between € 500 and € 15,000 to entrepreneurs who lack the credentials to receive a loan in the regular bank system. Apart from offering financial support, Microstart also organises individual and collective trainings and counselling to help these entrepreneurs to run their business. Although Microstart offers its services to everyone, many of its clients are immigrant entrepreneurs of diverse origins. In sum, we can note that most initiatives for ethnic or disadvantaged entrepreneurs have been implemented by private or non-governmental organisations, whether or not with support from the Flemish government. As far as we know, the municipality has not launched any group-specific initiatives for immigrant entrepreneurs after abolishing the municipal consultancy for immigrant entrepreneurs in 2005.

Besides group-specific initiatives for immigrant entrepreneurs, we can mention the area-based policies of the Antwerp municipality regarding the most common sectors in our case-study area like restaurants, catering and retail businesses. With regard to restaurants and catering services, the Antwerp municipality published in 2008 a policy plan [*Horecabeleids- en actieplan*] in response to the many bankruptcies in this sector. Besides a structural dialogue with the sector, the policy plan proposed to strengthen the sector with an analysis of supply and demand, the promotion of Antwerp as a touristic hotspot and shopping city, and more support for starting entrepreneurs. In addition, the municipality planned to take into account the needs of the entrepreneurs with regard to employment, events and mobility. The policy plan delineated 11 key areas in the city with the highest density of restaurants and catering activities. While most of the key areas were in the historic city centre, the policy plan also highlighted three places in Antwerpen-Noord (Centraal Station, Sint-Jansplein, Lange Lobroek) but none in Borgerhout and Deurne. The policy plan considered the multicultural offer in Antwerpen-Noord as an opportunity, but it also mentioned problems like people feeling unsafe and a lack of cleanliness there.

For the retail sector, the municipality published a policy plan in 2013 [*Beleidsnota Detailhandel 2013*]. This policy plan focused on the reinforcement of key commercial areas in the city, the supply and the quality of shops, mobility and accessibility, the promotion of Antwerp as a shopping city and networking with relevant partners. In the first place, the policy plan delineated 19 key commercial areas not only in the historical centre of Antwerp but also in more deprived neighbourhoods like Antwerpen-Noord, Borgerhout and Deurne. For each of these commercial areas, there is a municipal manager who offers guidance and support to the local entrepreneurs. In order to strengthen these commercial areas, the policy plan aimed to attract more quality shops and to encourage the use of vacant buildings through renovation subsidies and temporary ‘pop-up shops’.

Entrepreneurs in the case-study area, however, do not always feel supported by the local government, quite to the contrary. For example, at the end of 2010 the city council issued a ban on outdoor alcohol consumption in specific streets and an early closing time for some pubs and teahouses

in the area in order to reduce nuisance like public drunkenness, noise, vandalism, etc. Especially ethnic pub and restaurant owners felt unjustly targeted by these measures and protested against it under the banner 'Broodroof'¹³. Another example is the introduction in 2015 of a controversial tax on 'image-lowering businesses'. The municipality already had a list of what it calls 'image-lowering businesses' referring to late night shops, video rental shops, call shops, sex shops, gambling sites and shisha bars. These businesses were considered to cause nuisance and to lower the image of the neighbourhood. Since 2015, 'image-lowering businesses' had to pay a start-up tax of € 6,000 and an additional tax of € 1,500 per year to continue their business. The introduction of these taxes was met with protests not only by the targeted entrepreneurs but also from civil society and opposition political parties. As many of the targeted entrepreneurs were immigrants, the tax has been called a form of 'latent racism' even by some of the ruling parties (De Standaard, 2014). One of the entrepreneurs we interviewed also stated this:

"I believe it's pure racism. It's scandalous and really sad. We work so hard as late night shopkeepers and we still get punished for that hard work." (R33: female, 56, late night shop, Polish)

Not only the entrepreneurs of 'image-lowering' businesses were opposed to the tax. Also other entrepreneurs argued that this policy measure would not improve the image of the city but would mainly affect entrepreneurs who were already struggling to survive. Some understood that the tax was directed against illegal practices like drugs dealing. Nevertheless, a tax on 'image-lowering businesses' was not considered the best approach to deal with this problem:

"Shisha bars are often linked to drugs. If it is linked to drugs, then do something with the drug laws, but do not tax all the image-lowering businesses. That will not solve the problem." (R28: female, 32, financial services, Belgian)

With regards to the creative enterprises, the municipality has mainly focused on creative hotspots in the city centre, more specifically in the trendy Zuid area. With the establishment of Design Centre De Winkelhaak in Antwerpen-Noord, the municipality aimed to revitalise the deprived neighbourhood around the Offerandestraat. Since its construction in 2001, the large and modernist Design Centre contrasts with the small low-end shops and pubs in the street. While the building hosts many offices with creative entrepreneurs, the surrounding area remains dominated by small and low-end retailers. A civil servant from the municipality stated:

"There has always been the hope that the creative businesses would come to the Offerandestraat because the Design Centre is built there, but they don't really find their way to this place. As a matter of fact, there are not really vacant buildings there. Every vacancy is immediately filled by call shops and other shops."

Contrary to the Design Centre that has few connections with the diversity in the surrounding area, the cultural event hall De Roma in Borgerhout participates in many local events and managed to be a cultural centre for the diverse population in the neighbourhood. Participating in the local street festival BorgerRio and offering a stage for diverse neighbourhood activities, including cultural events by and for immigrants, De Roma is a popular cultural enterprise that shows how a creative enterprise can connect with the diverse population of the neighbourhood.

Most entrepreneurs we interviewed in the case-study area felt that they did not receive much support from the local and central government. Besides the Business Information Desk, the entrepreneurs barely had contacts with the public services. In the relations between individual entrepreneurs and the

¹³ 'Broodroof' is a Dutch word that means 'stealing the bread out of someone's mouth'

municipality, the local business organisations played an important intermediary role that we will discuss in the following section.

5.3 Wider awareness of organisations, programmes, initiatives to support entrepreneurs

Business organisations play an important role in the implementation of urban initiatives and programmes to support entrepreneurs. We asked our respondents whether they were aware of existing business organisations and initiatives. Most entrepreneurs know UNIZO, the Union of Self-Employed Entrepreneurs but only few of our respondents are members. For many entrepreneurs, the UNIZO membership fee of € 195 per year is too expensive. Those who are members of UNIZO mainly used the organisation to gain information. Almost all of the entrepreneurs we interviewed know the local business organisations in their neighbourhood.

In the case-study area, several local business associations unite the entrepreneurs in the respective shopping streets in Borgerhout and Antwerpen-Noord. In Borgerhout, the local business organisation BoHo 2140 aims to be a platform for the entrepreneurs at the Turnhoutsebaan and its surroundings. Until 2013, this business organisation was called 'Voorstad' but some entrepreneurs of immigrant origin criticised its board for being a group of exclusively native Belgian entrepreneurs. For this reason, the Belgian-Moroccan owner of a shisha bar launched in 2013 an alternative business organisation called 'Turnhoutsebaan for everyone' [*Turnhoutsebaan voor iedereen*]. While this new organisation set up a celebration of the Islamic Sacrifice Feast, the old business organisation Voorstad changed its name to BoHo 2140, appointed a new president and included an entrepreneur of Moroccan origin in its board. In the following year, BoHo 2140 organised their own Sacrifice Feast to reach the Muslim population in Borgerhout. Although the alternative business organisation 'Turnhoutsebaan for everyone' was soon dissolved, its call to take into account the diversity of the neighbourhood seems to have urged the longstanding business organisation of Borgerhout to include other ethnic groups in its activities and members. Nevertheless, during our interviews we could notice that there were still tensions between some entrepreneurs and the business organisation BoHo 2140 about the membership fees and the democratic functioning of the business organisation. One of the major activities of the business organisation BoHo 2140 is the annual street festival BorgerRio that attracted in the past around 35,000 visitors in one day. Among the residents in the neighbourhood, the street festival is positively perceived as an event that brings diverse groups of people together (Albeda, Oosterlynck, Verschraegen, Saeys, & Dierckx, 2015). Entrepreneurs who want to expose their goods on the street during the festival, however, have to pay a membership fee to the local business organisation. While the board of the business organisation takes the decisions, other members only pay fees to be able to participate in the annual street festival. Those who do not pay the membership fee, by consequence, cannot participate in the street festival. Besides the BorgerRio street festival, the business organisation also organises other annual events like the Giants Parade [*Reuzenstoet*], Christmas fair [*Kerst in BoHo*], Day of the Customer [*Dag van de Klant*], etc. Despite the complaints about the fees and its democratic functioning, most of our respondents applauded the many efforts of the business organisation to improve the image of the neighbourhood and to attract more customers.

While there is a large and longstanding business organisation in Borgerhout, this is not the case in Antwerpen-Noord where there are only relatively small business organisations. Five years ago, the entrepreneurs of the Handelstraat-Korte Zavelstraat founded their business organisation in response to problems in the neighbourhood like illegal drugs traffic, violence, lack of parking space, etc. For the entrepreneurs in these streets, the business organisation functioned as an intermediary to communicate with the municipality. Most of the members of the business organisation were retailers of Moroccan origin. Quite remarkably, few owners of shisha bars and teahouses in the street were members of the

business organisation. Like in Borgerhout, there were also tensions in Antwerpen-Noord between the retailers who wanted to improve the image of the neighbourhood and the bars in the street that allegedly caused nuisance. These tensions, however, were not ethnic but between different classes of entrepreneurs. Besides dealing with the problems in the neighbourhood, the local business organisation implemented an annual street fair called 'Tour de Nord' in the neighbourhood. Between 2010 and 2014, this street fair was subsidised by the municipality and European funds. At its height, the street fair managed to attract around 20,000 visitors from all over the city to this deprived neighbourhood. After the subsidies were cut, however, the street fair diluted as the business organisation felt that they did not receive enough support from the municipality to continue organising it.

Also in the Chinatown of Antwerpen-Noord, there is a local business organisation that undertakes activities like the Chinese New Year celebrations. The organisation also managed to construct a Chinese architectural arch to indicate and to promote the Chinese shopping street in Antwerp. In other streets of Antwerpen-Noord, local business organisations are emerging. Although there has not been a business organisation in the Offerandestraat for several years, currently a native Belgian entrepreneur is trying to unite both native and immigrant entrepreneurs to form a new business association.

The local business organisations play an important mediating role between the municipality and the entrepreneurs. Only local business organisations can administratively apply for support and subsidies from the municipality to organise activities and to embellish the streets. As individual entrepreneurs have to unite themselves in order to apply for public support, a strong local business organisation is crucial for the economic development of neighbourhoods.

5.4 Policy priorities for entrepreneurs

This section provides information on the views of entrepreneurs on what they believe should be policy priorities. Regardless of their origins, most entrepreneurs wanted more support and interventions from the municipality with respect to the image and liveability of the neighbourhood, drugs, the informal economy, waste, traffic and parking spaces.

A recurring theme in the interviews was the demand of entrepreneurs to improve the image and the liveability of their neighbourhoods. Entrepreneurs who were targeting higher-income customers, like fashion retailers and those in the service sector, argued that the numbers of pubs in their neighbourhood should be restricted because the male-dominated pubs would cause nuisance and scare away female customers in particular. Some entrepreneurs argued that there should be more diverse businesses in the street instead of similar businesses offering the same products. Rather than a tax on 'image-lowering' businesses, however, the entrepreneurs claimed that it would be better if the municipality provided more support and advice to starting entrepreneurs to help them selecting a line of business and location:

"A neighbourhood like this needs professional support, either a coordinator or a manager, someone who could say: 'There are already 4 or 5 fish shops here, you'd better not settle here, there's more potential over there.' (...) They could organise meetings where people can get information about where the opportunities and business spaces are." (R4: male, 53, retail, Belgian)

In addition, almost all entrepreneurs were in favour of more actions against the illegal drugs trade in the area. Although the entrepreneurs believed that the municipality's 'war on drugs' has reduced the nuisance caused by the illegal drugs trade in the area, the presence of drugs dealers and addicts in the neighbourhood remained a thorn in the eyes of the entrepreneurs. Some entrepreneurs claimed that the municipality should also control more the tax evaders that were undermining their businesses through

unfair competition. Another suggestion was that the municipality should improve the waste management on the streets.

Finally, most entrepreneurs mentioned problems with mobility and accessibility as a priority to be dealt with by policy-makers. Entrepreneurs in Antwerpen-Noord as well as in Borgerhout complained about the lack of parking spaces for their customers. The entrepreneurs at the Turnhoutsebaan denounced the heavy traffic that would make the road unsafe for vulnerable road users, and argued that measures should be taken to make the area look more like a shopping street.

5.5 Conclusions

In this section, we discussed the institutional support and policies towards entrepreneurs in diverse and deprived neighbourhoods. With regard to diversity, public policies and programmes prioritised general measures over group-specific measures. For immigrant entrepreneurs, however, non-governmental organisations like UNIZO have set up some temporary initiatives focused on the training and guidance of immigrant entrepreneurs. With regard to the different sectors in the case-study area, we could observe tensions between entrepreneurs targeting higher-income customers versus the owners of low-end businesses and pubs that were blamed to cause nuisance and to lower the image of the neighbourhood. Through a heavy tax on ‘image-lowering’ businesses, the Antwerp municipality intervened in this discussion declaring certain types of businesses as undesired. As the municipal policies remained mainly punitive measures, many entrepreneurs felt that they did not receive enough support from the local government. In order to apply for support from the municipality, however, local business organisations played an important intermediary role between individual entrepreneurs and the municipality and seemed to be the driving forces in the economic development of the neighbourhoods.

6. Conclusion

6.1 Summary of the key findings

To summarise, we aimed to investigate how urban diversity influences entrepreneurship in deprived neighbourhoods. While the literature suggests that urban diversity would stimulate economic growth, our findings show a more ambiguous picture. Contrary to the idea that cities open to diversity attract new entrepreneurs from elsewhere, most entrepreneurs in our case-study area were already living in or nearby the neighbourhood and had often worked as employees before they started their businesses. In this sense, the entrepreneurs in the case-study area reflected the demographic diversity of the neighbourhoods. While we have found many ethnic entrepreneurs, we also took into account other types of entrepreneurs like female entrepreneurs, high-skilled entrepreneurs and creative entrepreneurs. Apart from many examples confirming that ethnic entrepreneurs predominantly work in low-end sectors like retail, pubs and restaurants, we also found some high-skilled entrepreneurs of immigrant origin active in the health care, juridical and financial services. Rather than an inflow of high-skilled entrepreneurs from elsewhere, however, these were mainly second-generation immigrants that had achieved higher levels of education. With regard to the sites of the businesses and the urban environment, we could observe that major immigrant communities like the Moroccans, the Turks and the Chinese formed enclaves of ethnic businesses in well-delineated streets. This was mainly the case in Antwerpen-Noord, while Borgerhout hosts a broader mix of ethnic and non-ethnic businesses. In recent years, some cultural and creative enterprises emerged in the case-study area, but they often targeted native Belgian customers from outside the neighbourhood.

After discussing the characteristics of the entrepreneurs and their businesses, we looked at the motivations why entrepreneurs started a business and the role of urban diversity in establishing a business. While we distinguished between ‘push’ and ‘pull’ factors in the motivations to become an entrepreneur, we could also observe that many entrepreneurs had mixed motives to start a business. Even when starting a business was a necessity to make a living, the entrepreneurs actively looked for

new opportunities to make their business successful. As motivations for choosing the location of their business, the entrepreneurs mentioned the proximity to potential customers, their homes and other businesses. We found some support for the theory of 'ethnic enclave economies' (Portes & Manning, 1986) as ethnic entrepreneurs tended to start businesses in areas with high concentrations of co-ethnic residents. As immigrant entrepreneurs often chose sectors with a low entry barrier, many of them were active in low-skilled and labour-intensive sectors like retail and catering industries. In order to choose their line of business, the entrepreneurs relied on niche market opportunities as well as on their own experience, knowledge and education. In order to build up a business, most entrepreneurs mentioned both formal and informal ways to obtain resources like information, social support and financial capital.

In the chapter on economic performance, we discussed the main question how urban diversity influences the economic performance of the businesses in deprived neighbourhoods. Contrary to overly optimistic accounts that see diversity as a source of economic growth, we found many entrepreneurs who were struggling to survive in our case-study area. Among those who were struggling to survive, there were not only immigrants but also native Belgian entrepreneurs. In terms of sectors, most complaints about financial hardships came from small retailers, pub and restaurant owners. The insecurity about their future reflected the instable and often short-lived presence of small retailers, pubs and restaurants in the neighbourhood. The high-skilled entrepreneurs in the service sector and the creative sector were more positive about their economic performance and future. As reasons for their poor economic performance, entrepreneurs blamed the bad reputation of the neighbourhood and competition from the informal economy. In order to become successful, the entrepreneurs mentioned factors like mouth-to-mouth publicity, social networks and the support of volunteers in the case of cultural and creative enterprises. Nevertheless, we found a positive effect of diversity on the economic performance of some businesses. Entrepreneurs who targeted more diverse customers saw this as a strategy to improve their economic performance. Belgian entrepreneurs who targeted not only native Belgian customers but also immigrants sold more than those who remained oriented towards a declining market of Belgian customers in the neighbourhood. Similarly, ethnic entrepreneurs who started their businesses in response to the needs of their ethnic community improved their economic performance by opening up their niche business to a broader market with more diverse customers. Some entrepreneurs, however, did not take into account the diversity of the neighbourhood. Even if they were located in an area with high rates of ethnic diversity, the cultural enterprises in the case-study area mainly served the more affluent native Belgian market. We also found support for the existence of some ethnic enclave economies with entrepreneurs, employees and customers of the same ethnic origin. In some streets, the spatial concentrations of businesses ran by people of the same ethnic origin led to a strong social control with regard to pricing and opening hours. In the streets where there was a more diverse mix of entrepreneurs, our respondents mentioned less social control and more competition. High-skilled entrepreneurs of immigrant origin felt that there was a lack of cooperation with native Belgians in their sector. The most important tensions, however, were between different classes of businesses like high-end retailers who blamed pub owners for causing nuisance.

In the final chapter, we discussed the institutional support and government policies towards entrepreneurs. In order to improve the economic performance of the businesses, most government policies and programmes prioritised general measures over group-specific measures, except for some temporary initiatives that focused on the training and guidance of immigrant entrepreneurs. Many entrepreneurs, however, felt that they did not receive enough support from the local and central governments. Some even believed that the Antwerp municipality introduced measures against them, e.g. a controversial tax to discourage 'image-lowering businesses', specific types of businesses that were said to cause nuisance and to lower the image of the neighbourhood. Through punitive measures, the municipality intervened in the conflict between different classes of entrepreneurs defining which businesses are not welcome in the city. While individual entrepreneurs felt insufficiently supported by the authorities, the local business organisations played an important intermediary role between the entrepreneurs and the municipality. By organising events to make the neighbourhood more attractive, local business organisations aimed at improving the economic development of the neighbourhood.

Against prevailing prejudices about their neighbourhoods, the local business organisations increasingly promoted the diversity of the area as a positive asset through street fairs and festivals in the hope to attract more customers and new businesses. In this sense, we can conclude that diversity needs institutional support to be turned into a positive asset for the economic development of deprived neighbourhoods.

6.2 Policy recommendations

Based on our findings, we can ask which kinds of policy recommendations may be helpful to stimulate entrepreneurship in deprived and diverse urban areas. In the first place, our findings indicate that many entrepreneurs in the case-study area were not aware of existing governmental support programmes and initiatives. Therefore, we would recommend that public institutions communicate more about the support programmes and initiatives they provide, particularly in neighbourhoods where many entrepreneurs are struggling to survive. The recent opening and popularity of a private initiative like the micro-finance agency Microstart in Antwerpen-Noord indicates that there is a demand for financial support and guidance among entrepreneurs who cannot get a loan from the bank. Furthermore, there should not only be support and guidance for starting entrepreneurs but also for more experienced entrepreneurs who are suffering economic hardship. Rather than remediating the deficiencies of entrepreneurs, however, more emphasis should be put on removing structural barriers for entrepreneurs and creating better economic opportunities, for example by investing more in the material infrastructure of neighbourhoods. In our research, we found out that self-employment was not always the best option for some who started a business because they could not find a job in the regular labour market. For this reason, we would recommend that more efforts should be made to help people, in particular those with a migration background, to find a job into the regular labour market.

Many entrepreneurs complained about the negative image of their neighbourhoods that are associated with poverty, crime and social problems. Besides repressive measures against crime, drugs, waste and other nuisance, we recommend to invest also in a more positive image of the neighbourhoods in order to attract more customers. Initiatives like the street festivals *BorgerRio* and *Tour de Nord* proved to be successful in attracting people from all over the city to the neighbourhoods and creating a better image of the area. In order to sustain such initiatives, the local business organisations need more structural support from the local governments. While policy-makers expect cultural and creative enterprises to stimulate the regeneration of deprived neighbourhoods, we would recommend that the cultural and creative enterprises take more into account the diversity of the neighbourhood in order to serve also the local population.

Furthermore, our findings further indicate that the entrepreneurs in the case-study area should not be considered as homogeneous groups. Even among the entrepreneurs with a similar ethnic background, there are different interests between retailers and pub owners. We would recommend organising a dialogue between these groups in order to find practical solutions to reduce nuisance and tensions. With regard to the taxes on 'image-lowering' businesses, the precarious situation of many entrepreneurs in these low-end businesses will most likely lead to more bankruptcies and vacant buildings in the neighbourhoods. Instead of this negative policy measure, we believe that the image of the neighbourhoods would benefit more from positive measures like support for the embellishment of existing businesses and attracting quality businesses to these neighbourhoods.

Finally, we would recommend more support for local business organisations and cultural enterprises in diverse and deprived neighbourhoods to enable them to organise activities that stimulate the economic development as well as the social cohesion of these neighbourhoods. The municipality should not only focus on the businesses in the city centre but also on those in more peripheral neighbourhoods. The local government could not only provide more financial and logistical support to local business organisations and cultural enterprises in these neighbourhoods but also involve them more in the political decision-making about the neighbourhoods and their entrepreneurs.

Appendix – List of the interviewed entrepreneurs

	Age	Sex	Type of enterprise	Ethnicity
R1	36	M	Insurance	Belgian-Moroccan
R2	53	M	Personal services	Nigerian
R3	28	F	Clothing retail	Belgian-Moroccan
R4	53	M	Speciality retail	Belgian
R5	64	M	Clothing retail	Belgian
R6	43	F	Clothing retail	Belgian-Moroccan
R7	37	F	Clothing retail	Belgian-Moroccan
R8	43	F	Lawyer	Belgian-Moroccan
R9	59	M	Medical services	Belgian-Moroccan
R10	56	M	Medical doctor	Belgian-Libyan
R11	49	M	Non-specialised retail	Pakistani
R12	48	M	Beverage serving	Iraqi
R13	59	F	Retail	Belgian
R14	61	F	Dentist	Belgian-Moroccan
R15	4?	F	Hair dresser	Belgian-Nigerian
R16	61	M	Wellness	Belgian-Moroccan
R17	64	M	Culture	Belgian
R18	44	M	Beverage serving	Belgian-Moroccan
R19	64	F	Socio-cultural	Belgian
R20	36	M	Cultural	Belgian
R21	45	M	Bookshop	Belgian-Moroccan
R22	54	M	Construction	Turkish
R23	45	M	Furniture retail	Belgian-Turkish
R24	24	F	Clothing retail	Belgian-Turkish
R25	32	M	Wellness	Dutch-Moroccan
R26	44	M	Food retail	Belgian-Moroccan
R27	59	F	Clothing retail	Belgian
R28	32	F	Financial services	Belgian
R29	36	M	Clothing retail	Dutch-Antillean
R30	52	F	Restaurant	Dutch
R31	38	M	Food processing	Turkish
R32	59	F	Beverage serving	Polish
R33	56	F	Night Shop	Polish
R34	35	M	Beverage serving	Tibetan
R35	4?	M	Beverage serving	Nigerian
R36	42	F	Design retail	Belgian
R37	48	M	Consultancy services	Belgian-Turkish
R38	36	F	Restaurant	Tibetan
R39	50	F	Medical services	Belgian-Chinese
R40	53	M	Medical services	Chinese
R41	54	M	Food retail	Belgian-Moroccan
R42	30	M	Construction retail	Belgian-Turkish

References

- Albeda, Y., S. Oosterlynck, G. Verschraegen, A. Saeys & D. Dierckx (2015). Fieldwork Inhabitants, Antwerp (Belgium). 51. Antwerp: Centre on Inequality, Poverty, Social Exclusion and the City, University of Antwerp.
- Aldrich, H. & C. Zimmer (1986). Entrepreneurship through social networks. In *The Art and Science of Entrepreneurship*, eds. D. L. Sexton & R. W. Smilor, 3-23. New York: Ballinger.
- Aldrich, H. E. & R. Waldinger (1990). Ethnicity and Entrepreneurship. *Annual Review of Sociology*, 16, 111-135.
- Alesina, A. & E. La Ferrara (2005). Ethnic diversity and economic performance. *Journal of Economic Literature*, 43, pp. 762-800. *Journal of Economic Literature*, 43, 762-800.
- Amit, R. & E. Muller (1995). "Push" and "Pull" Entrepreneurship. *Journal of Small Business & Entrepreneurship*, 12, 64-80.
- Apitzsch, U. (2003). Policies and their Paradoxes: Gaining Autonomy in Self-Employment Processes. *International Review of Sociology*, 13, 163-82.
- Baycan-Levent, T., E. Masurel & P. Nijkamp (2003). Diversity in Entrepreneurship: Ethnic and Female Roles in Urban Economic Life. *International Journal of Social Economics*, 30, 1131-61.
- Bodaar, A. & J. Rath (2005). Cities, Diversity and Public Space. *Metropolis World Bulletin*, 5, 3-5.
- Chaganti, R. & P. G. Greene (2002). Who Are Ethnic Entrepreneurs? A Study of Entrepreneurs' Ethnic Involvement and Business Characteristics. *Journal of Small Business Management*, 40, 126-143.
- Cooper, A. C. & W. C. Dunkelberg (1987). Entrepreneurial Research: Old Questions, New Answers, and Methodological Issues. *American Journal of Small Business*, 11, 11-23.
- De Standaard (2014) Antwerpse Jong VLD: 'Taks op 'imagoverlagende winkels' is verdoken racisme'. *De Standaard* 3 December.
- Djait, F. (2015). Herkomstmonitor 2015: arbeidsmarktpositie van personen met een buitenlandse herkomst op basis van administratieve gegevens. Brussel: Vlaamse overheid - Departement Werk & Sociale Economie.
- Eikhof, D. R. & A. Haunschild (2006). Lifestyle Meets Market: Bohemian Entrepreneurs in Creative Industries. *Creativity and Innovation Management*, 15, 234-241.
- Eraydin, A., T. Taşan-Kok & J. Vranken (2010). Diversity Matters: Immigrant Entrepreneurship and Contribution of Different Forms of Social Integration in Economic Performance of Cities. *European Planning Studies*, 18, 521-543.
- Fainstein, S. S. (2005). Cities and Diversity: Should We Want It? Can We Plan For It? *Urban Affairs Review*, 41, 3-19.
- Florida, R. (2002). *The Rise of the Creative Class: And How It's Transforming Work, Leisure, Community and Everyday Life*. New York: Basic Books.
- . 2004. *Cities and the Creative Class*. London: Routledge.
- Florida, R. & G. Gates (2003). Technology and Tolerance: the Importance of Diversity to High-technology Growth. In *The City as an Entertainment Machine*, ed. T. N. Clark, 199-220. Oxford: Elsevier.
- Gilad, B. & P. Levine (1986). A Behavioral Model of Entrepreneurial Supply. *Journal of Small Business Management*, 24, 45-51.
- Haus, I., H. Steinmetz, R. Isidor & R. Kabst (2013). Gender Effects on Entrepreneurial Intention: a Meta-analytical Structural Equation Model. *International Journal of Gender and Entrepreneurship*, 5, 130 - 156.
- Kaplan, D. H. (1998). The Spatial Structure of Urban Ethnic Economies. *Urban Geography*, 19, 489-501.

- Kloosterman, R. & J. Rath (2001) Immigrant Entrepreneurs in Advanced Economies: Mixed Embeddedness Further Explored. *Journal of Ethnic and Migration Studies*, 27, 189-202.
- Kloosterman, R. & J. van der Leun (1999). Just for starters: commercial gentrification by immigrant entrepreneurs in Amsterdam and Rotterdam neighbourhoods. *Housing Studies*, 14, 659-677.
- Kloosterman, R., J. van der Leun & J. Rath (1998). Across the Border: Immigrants' Economic Opportunities, Social Capital and Informal Business Activities. *Journal of Ethnic and Migration Studies*, 24, 249-268.
- (1999). Mixed Embeddedness: (In)formal Economic Activities and Immigrant Businesses in the Netherlands. *International Journal of Urban and Regional Research*, 23, 252-266.
- Lens, D. & J. Michielsens (2015a). Migrantenondernemers in Antwerpen: een verkennende kwantitatieve analyse. In *Rapport. Steunpunt Inburgering en Integratie*. Antwerpen: CeMIS.
- . 2015b. 'Superdivers' ondernemerschap. Een kwantitatieve studie van zelfstandigen met een niet-EU-herkomst in Antwerpen. In *Rapport. Steunpunt Inburgering en Integratie*. Antwerpen: CeMIS.
- Mampaey, J. & P. Zanoni (2013). Ondernemerschap van Bulgaarse, Poolse en Roemeense immigranten in Vlaanderen. Antwerpen: Steunpunt Inburgering en Integratie.
- Masurel, E., P. Nijkamp, M. Tastan & G. Vindigni (2002). Motivations and Performance Conditions For Migrant Entrepreneurship. *Growth & Change*, 33, 238-260.
- Nathan, M. (2011). The Economics of Super-diversity: Findings from British Cities, 2001-2006. In *Discussion Paper 68*. London: SERC.
- Peck, J. (2005). Struggling with the Creative Class. *International Journal of Urban and Regional Research*, 29, 740-770.
- Ponzini, D. & U. Rossi (2010). Becoming a Creative City: The Entrepreneurial Mayor, Network Politics and the Promise of an Urban Renaissance. *Urban Studies*, 47, 1037-1057.
- Portes, A. & R. Manning (1986). The Immigrant Enclave: Theory and Empirical Examples. In *Competitive Ethnic Relations*, eds. S. Olzak & J. Nagel, 47-68. Orlando, FL: Academic Press.
- Quigley, J. M. (1998). Urban Diversity and Economic Growth. *The Journal of Economic Perspectives*, 12, 127-138.
- Rath, J. 2010. Ethnic Entrepreneurship: Concept Paper. Dublin: Eurofund.
- Rath, J. & A. Swagerman (2015). Promoting Ethnic Entrepreneurship in European Cities: Sometimes Ambitious, Mostly Absent, Rarely Addressing Structural Features. *International Migration*, 54, 152-166.
- Reynolds, P. D., S. M. Camp, W. D. Bygrave, E. Autio & M. Hay (2002). Global Entrepreneurship Monitor 2001 Executive Report. Babson Park/London: Babson College and London Business School.
- Rusinovic, K. (2006). *Dynamic Entrepreneurship. First and Second-generation Immigrant Entrepreneurs in Dutch Cities*. Amsterdam: Amsterdam University Press.
- Shapiro, A. & L. Sokol (1982). The Social Dimensions of Entrepreneurship. In *The Encyclopedia of Entrepreneurship*, eds. C. Kent, D. Sexton & K. H. Vesper. Englewood Cliffs, NJ: Prentice-Hall.
- Stad Antwerpen (2014). Meting van de Antwerpse winkelstraten 2013. Antwerpen: Werk en Economie.
- Taşan-Kok, T. & J. Vranken (2008). From Survival to Competition? The Socio-Spatial Evolution of Turkish Immigrant Entrepreneurs in Antwerp. In *Cities between Competitiveness and Cohesion*, eds. P. Ache, H. T. Andersen, T. Maloutas, M. Raco & T. Taşan-Kok, 151-168. Berlin: Springer.
- Van Niekerk, M., J. Rath & et al. (2008). Entrepreneurial Diversity in a Unified Europe. Ethnic Minority Entrepreneurship/Migrant Entrepreneurship. Brussels: European Commission, DG Enterprise and Industry.

- Waldinger, R., H. Aldrich & R. Ward (1990). *Ethnic Entrepreneurs : Immigrant Business in Industrial Societies*. London: Sage.
- Zachary, G. P. (2003). *The Diversity Advantage: Multicultural Identity in the New World Economy*. Boulder, CO: Westview.