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**Explaining the low rate of migrant self-employment in the Republic of
Ireland and Northern Ireland**

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Abstract

The aim of the thesis is to explain the low rate of self-employment among migrants in the Republic of Ireland and Northern Ireland. Despite efforts at a variety of scales to encourage self-employment and entrepreneurship among migrants, they are less likely to become self-employed in the ROI and NI than non-migrants in these places and migrant populations in other OECD countries. In order to explain the causes of this trend, I gathered data through interviews with 43 migrants in the Republic of Ireland and Northern Ireland, who were either currently, formerly or in the process of becoming self-employed when I interviewed them. The purpose of these interviews was to identify the challenges participants experienced in becoming and staying self-employed. I draw on these interviews to argue that migrants tend to experience the same challenges which characterise the business landscape on the island of Ireland. However, the lack of resources at their disposal tended to compound their experiences of these challenges. To explain this I have adopted a Bourdieuan analytical framework, focusing on the role of the social and economic capitals at the disposal of migrants in generating the above trend. I demonstrated this through an analysis of the two most prominent challenges discussed by participants: weak consumer demand for their goods and services and the struggle to access business finance. Both of these challenges are common in the post-recession ROI and NI, but they were often exacerbated for migrant participants through their lack of social and economic capitals, respectively. A focus on migrant experiences also enabled me to analyse their agency in relation to the constraints which they faced. This involved examining their motivations for becoming self-employed and the practices which they developed through particular spaces in order to develop the capitals which they lacked.

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Acronyms

CoO	Country of origin
CoR	Country of residence
CRO	Companies Registration Office
DCLG	Department for Communities and Local Government (United Kingdom)
DJEI	Department of Jobs, Enterprise and Innovation (Republic of Ireland)
EC	European Commission
EEA	European Economic Area
GAA	Gaelic Athletic Association
HPSU	High Potential Start-up
IFSC	International Financial Services Centre
LEA	Local Enterprise Agencies (Northern Ireland)
LEO	Local Enterprise Offices (Republic of Ireland)
MBA	Master of Business Administration
MFI	Microfinance Ireland
NI	Northern Ireland
OECD	Organisation for Economic Co-operation and Development
RoI	Republic of Ireland
SME	Small and Medium-sized Enterprises

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Introduction

1.1. Establishing the research aims and objectives

Increasing the levels of self-employment is a key element of economic recovery strategies being forwarded by political and economic actors as a way of tackling high rates of unemployment (see Organisation for Economic Co-operation and Development, 2013; Centre for Strategy & Evaluation Services, 2015). Even before the financial crash in 2008, the encouragement of small and medium-sized enterprises was seen as a key element of macro-economic stability (Commission of the European Communities, 1994; 1996; Smallbone *et al.*, 2000). These trends have not passed the Republic of Ireland (RoI) or Northern Ireland (NI) by, with a strong policy emphasis on generating self-employment in order to create jobs (Kenny and Scriver, 2012; Department of Jobs, Enterprise and Innovation [DJEI], 2015).

The expansion of self-employment and entrepreneurship involved a movement away from idealised conceptualisations of the 'entrepreneur', for example persons who drive economic cycles through their innovations (Schumpeter, 1934 [1911]). Such standards could be hard to attain and discourage, rather than encourage, self-employment and entrepreneurship. While these trends are differentiated in space and time, within the EU the movement has largely been towards framing entrepreneurship and self-employment as something which anyone can aspire to (see Kenny and Scriver, 2012 on the Republic of Ireland). Early evidence of this is provided in the integrated programmes of the European Commission (EC) throughout the 1990s, geared at increasing self-employment. In a 1994 publication, the EC suggest that the exclusion of some groups contradicts this broader goal, and further publications provide increasing attention to the issue (Commission of the European Communities, 1994; 1996). This led into the third integrated programme, following which explicit focus was given to strategies for encouraging entrepreneurship among young people, women, ethnic minorities and co-entrepreneurs (Smallbone *et al.*, 2000). Following this, explicit attention has been paid to the role migrants can play in forming businesses (Organisation for Economic Co-operation and Development, 2010; European Commission, 2013).

This research will study self-employment among migrants in the ROI and NI. Migrants have been the focus of increasing attention in policy circles (Forfás, 2007; Fitzsimons and O’Gorman, 2012; Levie and Hart, 2012; Department for Communities and Local Government, 2013; Organisation for Economic Co-operation and Development [OECD] 2013; Department of Jobs, Enterprise and Innovation, 2015). In a significant number of OECD member states, the rate of migrant self-employment is higher than that among non-migrant groups (see table 1.1). The ROI and NI are unusual in this sense for two reasons. First, as evidenced in table 1.1, both perform poorly compared with others in the OECD with regard to the proportion of their migrant populations which are self-employed. The ROI are twentieth on the table with 10.3 percent of the foreign-born population self-employed, while NI perform marginally better, situated at seventeenth with 10.5 percent of this group self-employed. Second, this trend cannot be attributed to a weak overall entrepreneurial culture, as both places perform significantly better in terms of the proportion of their native-born populations which are self-employed. This is particularly the case in the ROI, which is among the best performing OECD countries in relation to non-migrant self-employment. NI also performs well below the UK average in terms of migrant self-employment, but is positioned just above the UK average for non-migrants.

<i>OECD ranking</i>	<i>country</i>	<i>% self-emp. Foreign-born</i>	<i>country</i>	<i>% self-emp. Native-born</i>
1	Poland	29.91	Greece	32.81
2	Czech Republic	24.18	Italy	24.55
3	Slovak Republic	22.44	Portugal	22.49
4	Hungary	17.58	Poland	18.83
5	Italy	15.19	RoI	17.70
6	United Kingdom	14.79	Spain	17.04
7	Belgium	14.36	Czech Republic	16.81
8	Portugal	13.72	Slovak Republic	15.69
9	Finland	13.07	Switzerland	14.81
10	Netherlands	12.78	Netherlands	13.95
11	France	12.09	Northern Ireland	13.87
12	Spain	11.18	United Kingdom	13.77
13	Sweden	11.04	Belgium	13.23
14	United States	10.91	Finland	12.85
15	Denmark	10.72	Iceland	12.71
16	Greece	10.71	Israel	12.04
17	Northern Ireland	10.50	Slovenia	12.03
18	Germany	10.48	Austria	11.84
19	Slovenia	10.34	Hungary	11.75
20	RoI	10.30	Germany	10.98
21	Israel	9.95	France	10.56
22	Austria	9.70	Sweden	10.38
23	Switzerland	9.31	United States	9.59
24	Luxembourg	7.35	Denmark	8.52
25	Estonia	7.05	Luxembourg	8.47
26	Norway	6.52	Estonia	8.21
27	Iceland	6.45	Norway	7.59

Table 1.1: Proportion of the foreign- and native-born population self-employed by country 2009-2011.

Source: Compiled from data provided by OECD (2013), with data for NI from the Northern Ireland Neighbourhood Information Service (NINIS, 2013)

The aim of this research is therefore to explain the causes of the low rate of migrant self-employment in the RoI and NI. To do this, I draw upon a critical realist approach which emphasises the identification and analysis of the generative mechanisms which cause empirical trends (Bhaskar and Lawson, 1998; Bhaskar, 1998), such as the low rate of migrant self-employment. Whereas positivist approaches tend to identify relationships between variables and then *infer* causality, critical realist approaches suggest in-depth analysis of qualitative data from a smaller number of cases in order to try and gauge those factors more accurately (see Maxwell, 2004). A qualitative analysis of experience is therefore sometimes preferable to quantitative approaches in order to explain phenomena.

I will therefore focus on migrants' *experiences* of self-employment, which can provide insight into the generative mechanisms causing the low rate of migrant self-employment (Miller and Tsang, 2011). In order to develop these insights, it is important to highlight the aspects of these challenges which are specific to migrants, thereby differentiating them from non-migrants. Another benefit of adopting an analytical focus on experience is that it draws attention to the practices of actors, and their agency. They are not helpless victims of generative mechanisms, but experience them differentially. It therefore helps avoid structuralist shortcomings, by highlighting the tactics that migrants adopt in engaging with these structural issues (de Certeau, 1984; Cresswell, 1996). The research questions framing this study are therefore as follows:

- What is the role of the business environments in the RoI and NI in constraining migrant self-employment?
- What were the challenges experienced by participants in becoming and staying self-employed?
- What were the motivations for the participants in becoming self-employed?
- What were the tactics adopted by participants to deal with the challenges they experienced?

There are two main findings emerging from the research. First, reflecting the earlier point about migration and difference, migrants face issues which are familiar to the broader self-employed population. Two significant problems arising in the data were low levels of consumer demand for the product or service and lack of access to credit. Moreover, migrants' experiences of various challenges (see table 5.4) were often mediated by other

factors, many of which were also relevant to non-migrants. Second, and despite the above point, certain factors emerged which seemed to exacerbate these issues for the migrants in the study. In describing the struggle with low consumer demand, the participants often highlighted their lack of networks. Along with the credit crunch, the participants' ability to provide collateral or a credit history was associated with problems obtaining a loan. These issues are discussed in greater detail in chapters 6 and 7. In the next section I provide more detail on the context for the study.

1.2 Contextualising the research

Small business formation is a key facet of economic policy in many states (Bridge and O'Neill, 2013). The extent and nature of this focus on small- and medium-sized enterprise (SME) creation differs across time and space, although economic development tends to be the desired outcome of increased SME activity. For example, in parts of the Global North it is seen as a response to the decline of fordism and the volatility of the economic system (Kloosterman, 2003), and the emphasis in the Global South can be on micro enterprises to redress gender and geographic imbalances (Singh *et al.*, 2001; Kantor, 2002). These are only crude illustrations, highlighting the growing significance of SMEs within many economies following a decline in the early to mid-twentieth century (Bridge and O'Neill, 2013). This section will focus on the Global North. The aim will be to contextualise this resurgence, as well as the emerging interest in 'minority' enterprises, in order to throw the low rate of migrant self-employment in the RoI and NI into sharp relief.

The (re)emergence of SMEs needs to be positioned at the intersection of three key trends: the emergence of neoliberalism, post-fordism, and increases in migration. Neoliberalisation is the process whereby responsibility for the provision of services, formerly coming under the purview of states, is devolved to other actors (Peck, 2001; Harvey, 2005; Peck and Tickell, 2007). Harvey's (2005) understanding of why neoliberalism emerged provides insights regarding self-employment and small business trends. He argues that neoliberalism was a response on the part of elites to their own declining share of wealth in the post-World War II decades (see Peck and Tickell, 2007 for an account of this process in the United Kingdom [UK]). This involved reimagining the purpose of the state as a facilitator of wealth creation, as opposed to a vehicle for redistribution or service provision.

This impacted the nature of employment in significant ways (Fraser *et al.*, 2013). In many places the importance of states as a provider of jobs declined, for example through cuts to public sectors. The right to welfare for the unemployed also became more contested (see Peck, 2001). In order to fill the vacuums generated by these changes, many people were encouraged to create their own work through self-employment. The tendency towards crisis in capitalism has only served to further enhance the importance of small business formation. While there has been debate about the impact of economic contractions on business formation, there is evidence to suggest that recessions encourage start-ups as a response to job losses (Fairlie, 2013) and lower wages in paid employment (Kangasharju and Pekkala, 2002). Start-ups are therefore a key element of the economic growth strategies of many states in the Global North (Bridge and O'Neill, 2013).

Another related factor in the growth in significance of SMEs was the transition from fordist to post-fordist forms of industrial organisation. Like the emergence of neoliberalism, this process was geographically uneven and contested. The diversification of consumer tastes, with its concomitant impact on the volatility of demand for goods and services, tended to expose fordist production principles as cumbersome and inflexible. This led to the decline of fordism and emergence of a system characterised by more flexible and geographically stratified manufacturing strategies (see Kloosterman, 2003; Bridge and O'Neill, 2013). This created further demand for small businesses which could complement large companies as flexible outsourcing outlets. The expansion of information and communication technologies, along with their reduction in price and growing accessibility accelerated this process (Kloosterman, 2003).

In Europe, a keen interest in the potential of migrants for self-employment also emerged in the neoliberal era. Parts of the continent were witnessing considerable in-migration (Kloosterman, 2003), relating to several factors such as the inflow from former colonies, as in France and the UK, and the creation of guest worker programmes, as in Germany. This led to social and geographical forms of exclusion, as migrants tended to group together and be among the most disenfranchised groups in host societies (Delft *et al.*, 2000; Kloosterman, 2003). Given that migrant self-employment was associated with ethnic-facing businesses which tended to hire co-ethnic immigrants, it was assumed that encouraging entrepreneurship among these groups would target this inequality directly, by creating employment for the business owners and others in their communities.

This also involved opportunism on the part of some receiving states, who saw the new inhabitants as creating potential for developing economic relations with their countries of origin (Delft *et al.*, 2000). Migrant experiences are also recognised as diverse, and they are sometimes endowed with significant economic and human capital (Kloosterman and Rath, 2010). This has led to the emergence of programmes and visas which are geared at attracting wealthier migrants to create businesses and jobs (see Tseng, 2000; Collins, 2003; Ley, 2010). More broadly, the European Commission (EC) produced directives in 1996 and 2000 (Commission of the European Communities, 1996; Smallbone *et al.*, 2000), highlighting the potential for minorities to contribute to increasing the number of SMEs in member states, as well as providing advice for encouraging migrant self-employment in particular.

As highlighted in the last section, the RoI, UK and NI have been impacted by these trends. Nevertheless, migrant self-employment has remained low in the RoI and NI. In chapter 4 more information will be provided on the business environments in these places, with an explicit focus on the degree to which they can help explain the low rate of migrant self-employment. In the next section, however, I turn my attention to elaborating on the choice of the RoI and NI as research locations and the definitions of 'migrant' and 'self-employed'.

1.3 Key definitions

While designing the project, I was keen to avoid methodological nationalism, or uncritically accepting the borders of the RoI as natural boundaries for the research. There have also been arguments against anaemic geographies (Christophers, 2012), which undermine their own findings by assuming that phenomena are neatly contained within the borders of nation-states. It therefore made sense for me to start with the process of interest, the low rate of migrant self-employment, which was evident in both NI and the RoI (see table 1.1). Given that this rate is very similar across the island, 10.3 percent in the RoI and 10.5 in NI, I did not contain the research to the borders of the RoI, but conducted an all-island study of migrant self-employment.

The island of Ireland is also an interesting location for the study. The low rate of migrant self-employment is framed by high rates of self-employment among native-born citizens (table 1.1), particularly in the RoI, which is among the best performers in the OECD

with regard to non-migrant self-employment. This is of particular interest for two reasons. Firstly, since it became apparent that an economic storm was looming in 2007, successive Irish governments in the RoI have actively encouraged self-employment amongst the populace in order to offset large increases in unemployment (Kenny and Scriver, 2012). In relation to the North, the Department of Community and Local Government (DCLG, 2013) in the UK has also pressed for more entrepreneurship to aid recovery from the crisis. Secondly, migrant self-employment is explicitly encouraged by the European Union (Centre for Enterprise and Economic Development Research, 2000), and in Ireland and the UK migrants are recognised as being particularly conducive to entrepreneurship (Forfás, 2007; DCLG, 2013). This makes the low proportions of migrant self-employment in the RoI and NI more surprising.

Following the Central Statistics Office [CSO] (2012b), a migrant is defined as anyone who has lived abroad for at least a year. The trend highlighted in table 1.1 is based on foreign-born migrants. I adopted the CSO definition above because it includes foreign-born, but also return migrants (see below). As high levels of in-migration are a relatively new phenomenon in Ireland 'migrant', rather than 'ethnic', entrepreneurs will also refer to most of the research participants. 'Ethnic' is more relevant when referring to migrant populations which are longer established in host countries (Volery, 2007). There are three important implications of this definition for the research. First, return Irish and Northern Irish migrants are included in the sample. One reason for this is the high volumes of return migration to the RoI and NI. CSO (2012b) highlights that approximately 15,000 Irish migrants returned each year between 2006 and 2010. The 2011 census for NI estimates that 105,650 people who were born in NI resided elsewhere before returning (Northern Ireland Statistics and Research Agency, 2014).

The policy interest in migrant self-employment and entrepreneurship is also connected to the perceived positive relationship between migration and entrepreneurial tendencies (Forfás, 2007; Hormiga and Bolívar-Cruz, 2014). This is based on the assumption that migrants are innate risk-takers, something which is also viewed as a characteristic of the self-employed. Forfás (2007, p.73), for example, claim that:

It is generally considered that immigrants tend to be more entrepreneurial compared to those who are living in the country of

their birth, because of their personal traits of self-determination and risk taking, which have been evidenced by their taking the decision to leave the country of their birth in the first place.

Given that return migrants have a double migration history in that they both leave and return, they are arguably just as relevant as foreign-born migrants.

However, it is also worth noting that this assumption of the relationship between migration, self-employment and risk is itself problematic, in that risk and entrepreneurialism are conceptualised as fixed and innate traits of people who are migrants. To the contrary, identities are complex and only emerge as they are performed (Butler, 1990; Rose, 1997). The emphasis in this research will therefore be on the impact of the participants' mobility and migration on their experiences of self-employment, as opposed to perceived fixed characteristics which as migrants they are assumed to exhibit.

The second implication of the research definition of migrant is that those from ethnic groups similar to the Irish will be included in the sample. Cooney and Flynn (2008) exclude migrants from Western Europe, North America, New Zealand and Australia in their analysis of migrant entrepreneurship in the RoI. This assumes again that it is fixed traits, this time associated with place, which will influence the experience of migration and self-employment. Cooney and Flynn (2008) argue that migrants from the above regions will have characteristics similar to those of the Irish-born population, and therefore their experiences of entrepreneurship will not differ significantly. On the other hand, migrants from places deemed not to share characteristics with the RoI will supposedly exhibit different characteristics to the Irish-born, and therefore their experiences will be worthy of examination. However, there is evidence to the contrary. Gilmartin and Migge (2011) highlight how migrants from countries like the United States (US) can face structural difficulties while living in Ireland which are similar to those faced by other migrants, such as the devaluation of human capital. They also demonstrate the language barriers faced by Western Europeans who do not speak English, further undermining the assumption that migrants from regions such as these will necessarily have similar experiences to the Irish-born self-employed. The experiences of self-employed migrants from a variety of locations are therefore worth exploring.

The third implication of this definition for the research is that no one migrant group is the focus of the study. To focus on one group would contradict the aim to explain the low rate of self-employment among the migrant population more broadly. A comparison of experiences of self-employment among migrants from a small number of nationalities, while potentially interesting, was therefore not ideal for this research. Moreover, as I will demonstrate in section 2.4, identifying and recruiting participants who were both migrants and self-employed was difficult enough. This is mainly because the Companies Registration Office (RoI) and Companies House (UK) do not provide details on the nationality or country of birth of listed business owners. To have focused on two or three nationalities may therefore have made these challenges insurmountable.

There have been numerous definitions of the entrepreneur. Richard Cantillon, an Irish migrant banker and entrepreneur in France in the 1700s, defined it as the person who leveraged opportunities between urban areas such as villages, towns and cities (Cantillon, 2010 [1755]). Jean-Baptiste Say viewed entrepreneurship as the combination of the factors of production (Say, 1971). A popular view is that derived from the early work of Schumpeter (1934): the entrepreneur as the key agent of economic development through their innovations. In order to be an entrepreneur, for Schumpeter, it is therefore necessary to innovate, as opposed to simply owning a business. Moreover, because innovation is only one aspect of business ownership, a self-employed person or business owner is only an entrepreneur when they are innovating. It is therefore possible, in this view, to be an entrepreneur at one stage in life, but not in the others.

I therefore prefer the term 'self-employed' as it is broad enough to encompass a wider variety of activities (Bosma *et al.*, 2012), although at points I use the terms self-employed, entrepreneur and business owner interchangeably. The definition of self-employed which I adopt here refers to anyone who is registered as such with Revenue in the RoI or Revenue and Customs in the UK, or who owns a limited company. This includes all those who are registered as sole traders, in partnerships or limited companies, or are employed on their own account. This definition positions the study within the non-elitist body of research on self-employment and entrepreneurship. This literature has critiqued the emphasis on particular types of people (see Ogbor, 2000) and activities (Blake and Hanson, 2005; Hanson, 2009; Wang, 2012) as 'entrepreneurial'. The wider definition I have adopted is preferable as it is more compatible with the contemporary, broad understandings framed

by the economic prerogatives of increasing employment and macroeconomic stability. Moreover, it is also consistent with the OECD data framing the research aim, while the Global Entrepreneurship Monitor [GEM] (Bosma *et al.*, 2012) also use a definition of entrepreneurship similar to that of self-employed which I use here.

Mishra and Zachary (2014) have noted a tendency towards sampling bias in the entrepreneurship research, highlighting that the common choice of current entrepreneurs in research samples implies that findings will be biased towards those which are successful. This is problematic because it can overlook the challenging aspects of starting and running a business. The research orientation was also towards the challenges faced by migrant entrepreneurs in the RoI and NI, and former entrepreneurs were an ideal perspective. I therefore included prospective, current and former entrepreneurs in the sample. This offered the perspectives of those migrants currently running businesses in the RoI and NI, but also of those who, for different reasons, decided to cease their self-employment or are in the process of becoming self-employed.

1.4 Structure of the thesis

The focus of chapter 2 is to outline the methodology guiding the study. This will involve going into further detail on the philosophical underpinnings of critical realist theory, and how it feeds into the focus I have adopted on experiences, my positionality as a researcher and the analytical framework I adopt to understand the data. Following this I will outline the challenging process of identifying and recruiting participants, as well as provide details on the group of self-employed migrants which participated. The method I adopted was semi-structured, in-depth interviews, and I will provide further details on this. Finally for chapter 2 I will discuss the process of data transcription and analysis, as well as the ethics guiding the research process more broadly.

Chapter 3 positions the thesis within the broader bodies of scholarship on migration and self-employment. Beginning with work on self-employment, I evaluate the conceptual apparatuses of three broad areas of research for understanding the low rate of migrant self-employment: mixed and biographical embeddedness, as well as research on determinants of self-employment. This research is, however, encumbered by a number of issues, such as the inattention paid to the processes which differentiate migrant experiences of self-

employment from those of non-migrants. To address this I then turn to the literature on migration, and specifically the research which focuses on migrant capitals, as this offers a way to begin thinking about how migrants might be positioned differentially in the country of residence (CoR).

While this focus on migrant capitals will help frame the answers proposed to the research aim, it is important first to examine the potential impact of the business environments in the RoI and NI on the low rate of migrant self-employment. In chapter 4 the focus is therefore on outlining self-employment and migration policy in the RoI and NI. This chapter is also important as it highlights the broader challenges associated with being self-employed in these places. In this way it supports later findings' chapters, where I analyse the processes which compound these challenges for migrants. I begin chapter 4 with an examination of the process of becoming self-employed in the RoI and NI. This is a relatively efficient process, suggesting that it is not constraining migrant self-employment, although an analysis of migration policy does complicate this finding somewhat. I then outline the main state supports for business, before engaging with the impact of the recession on self-employment more broadly in the RoI and NI, with a focus on demand and access to credit as these emerged as key challenges among the participants.

The purpose of chapter 5 is to outline the main trends from the data, in order to frame the remainder of the thesis. I highlight how the process of starting up itself does not explain the low rate of migrant self-employment, as starting-up was largely an efficient experience for most of the study participants. Following this I discuss migrant experiences and perceptions of business supports. While many felt that the resources provided by supports were irrelevant to them, a significant number of the participants also had positive experiences of accessing support. Finally for chapter 5, I will go through the main challenges experienced by participants. While these were prominent, this will help justify the focus in chapters 6 and 7 on consumer demand and access to finance respectively, as these were the most common issues.

The aim of chapter 6 is to highlight the role of social capital in mediating migrant experiences of weak consumer demand, differentiating them from non-migrants and helping to explain the low rate of migrant self-employment. Following the chapter introduction, I focus on the array of factors which influenced participants' experiences of low consumer

demand. By far the most prominent of these was the lack of social capital, and I then proceed to draw on conceptualisations of this resource to explain how this may be an issue for migrants. This was borne out among many of the participants, and I examine their struggles to become embedded within networks, with the concomitant implications for their ability to develop social capital, before turning to the influence this had on their experiences of consumer demand.

Similar to social capital and consumer demand, the economic capitals of participants influenced their access to business finance. In chapter 7 I draw on the literature on migrant financial exclusion to explain this process. A number of resources are highlighted which are thought to hinder migrant access to external sources of finance, such as the need for a credit history. Given that the resources referenced impact migrants' ability to generate money, I term the resources economic capital (Bourdieu, 1986; see also chapter 2). I then explain the economic capitals which are required to access business finance among actors more broadly in the RoI and NI, before analysing the implications of these requirements for migrants in the study.

Despite the structural constraints which they faced, the self-employed migrants in the study were also characterised by agency. Kontos (2003) argued that, given a lack of other capitals, migrants tend to draw on experiential capitals to start businesses, and she focused on the motivational resources which they develop over the course of their lives. In chapter 8 I therefore focus on the motivations of the participants in starting and running their businesses. I focus in particular on an aspect of business motivation which has received little attention: the will to improve space and place. To do this I draw on the concepts of wounded places and the place based ethics of care, which help understand participants' motivation to care for others through caring for their everyday spaces and places.

Migrants' agency is, nonetheless, not confined to the experiential capitals which they develop over the course of their lives, but also includes their practices. In chapter 9 I analyse the tactics which participants adopted to try and subvert the structural constraints which are discussed in chapters 6 and 7. I therefore analyse the spaces in and through which participants embedded themselves socially, economically and culturally in the RoI and NI, facilitating their development of the capitals which they required. The focus in this chapter is on three types of space in particular: safe, engagement and transnational.

Chapter 10 will conclude the thesis, focusing primarily on summing up the findings of the research. These were developed in order to achieve its main aim: explaining the low rate of migrant self-employment in the RoI and NI. I will then outline the contributions of the research to the literatures on self-employment and migration, as well as discussing some methodological contributions. I conclude with a discussion of the implications of a joint study of migration and self-employment for how we approach both interdisciplinary fields.

This introduction summed up the research background, aims and questions, as well as the structure of the thesis. Before moving into the findings, it is important to discuss the assumptions underlying my approach to the research problems outlined above. In the next chapter I will do this, providing more detail on the critical realist framework adopted, how it reconciles various elements of the epistemology, and the ramifications it has for my own positionality in carrying out the research. I will also provide details on the sample, data and methods used as part of the study.

Methodology

2.1 Introduction

Following the outline of the thesis provided in the last chapter, it is now necessary to explain some of the assumptions underlying the approaches I have taken to the research problem. The first aim of this chapter is therefore to explain how a study of the *experiences* of self-employment among 43 migrants can help develop our understanding of the causes behind the low rate of migrant self-employment across the RoI and NI. This involved applying a micro methodology, based around semi-structured interviews with 43 migrants, to understand the broader trend of low self-employment among migrants on the island of Ireland. To explain this I draw upon critical realism (Archer *et al.*, 1998; Bhaskar, 1998; Harré and Madden, 1998; Maxwell, 2004; Bakewell *et al.*, 2012) and Bourdieu's concept of capital (1984; 1986; 1990; Bourdieu and Wacquant, 1992). Critical realist approaches focus on the hidden generative processes which drive surface trends, such as the low rate of migrant self-employment. In-depth, qualitative methods are proposed for this as they tend to be more suited for deriving insights on these processes (Maxwell, 2004). The in-depth data can then be positioned among broader trends derived from secondary sources of data (Yeung, 1997; 2003; see section 2.2).

Beyond critical realism, there is a need to then understand the processes identified by the participants. In this case, the concept of capital is effective (Bourdieu, 1984; 1986; Bourdieu and Wacquant, 1992). Bourdieu understood actors as being located differentially and asymmetrically on landscapes of power which he termed fields. Capital is defined as the resources which are valuable by virtue of their exchangeability for better positioning within one's field. The value of capital is therefore understood through its exchangeability for other forms of capital which directly influence this positioning, based on contextual factors within the field. The low rate of self-employment suggests that migrants are often positioned negatively in the broader business fields in the RoI and NI. To explain this negative positioning I focus on the social and economic capitals of participants (see section 2.3).

Following this, the second aim of the chapter is to outline the precise methods and tools that I used to gather, organise and analyse the data. The focus of section 2.4 will be on

the research sample and the process of gathering the data. First I will provide an overview of the main characteristics of the sample and the research participants (this information is summarised in table 2.1). Following this, I will explain the choice of semi-structured interviews as a data-gathering tool, as well as providing an overview of the interview format (see section 2.5). Meetings with participants involved gathering data on their biographies and paths to self-employment (focusing on their experiences of education, employment, migration), and the challenges they faced in becoming and staying self-employed. In section 2.5, I explain the reasoning behind this formatting, as well as the decision to record the interviews and take notes.

The final section of this chapter will be focused on the process of organising, coding and analysing the qualitative data gathered from the participants, as well as outlining the measures I have taken to ensure that the study met the ethical standards of the university (see section 2.6). The transcription of the audio recordings involved the use of dictation software to make the process more efficient, and I then used software to assist the analysis of the transcripts. Research at Maynooth University is also subject to a rigorous ethical review by an interdisciplinary board, to ensure the welfare of researchers and participants. This informed the procedures I used to protect myself and the participants, such as those used to gather and store the data. I outline these processes in finer detail in section 2.6.2.

2.2 Framing and positioning the research theoretically

2.2.1 A critical realist approach

In this sub-section I draw upon critical realism to explain how a qualitative study on the experiences of self-employed migrants can inform a broader understanding of the low rate of migrant self-employment in the ROI and NI. Critical realism is based on the philosophy of transcendental realism (Bhaskar and Lawson, 1998), which is one of three identified by Bhaskar (1998), also including empirical realism (ER) and transcendental idealism (TI). For Bhaskar (1998), these can be differentiated based on their conceptualisation of what science does. To explain this, he draws upon the concepts of transitive and intransitive objects of knowledge. Transitive objects of knowledge refer to the previous concepts and technologies upon which current scientific knowledge is developed. These are, in effect, the bodies of knowledge concerning the universe that have been developed in a non-linear fashion.

Transitive objects of knowledge thus refer to that which is known as a result of a scientific enterprise. Intransitive objects of knowledge are those processes, which we may or may not yet know of, which occur in the universe independently of human existence or interference. These are processes and mechanisms which, whether we are aware of them or not, continue regardless. For Bhaskar, a good science is founded upon an awareness of these two principles.

Empirical realism apparently satisfies neither principle. It tries to assign causality by identifying regularities among cases which transcend any given context. The knowledge it produces is therefore impartial and independent of the contexts in which it emerges, including the scientific context which shapes the production of knowledge. It thereby fails to understand the transitive objects of knowledge which frame such findings. It also reduces what we can know of the universe to that which is empirically observable, thereby also failing to satisfy the second principle. Bhaskar claims that science founded upon transcendental idealism tends to recognise its basis in previous bodies of knowledge, and therefore satisfies the first principle. Approaches based on transcendental idealism can, however, also reject the notion of causality altogether, thereby reducing the knowledge it produces to what can be observed and failing to satisfy the second principle. It is important to recognise that the trends noted by Bhaskar are broad and cover a lot of work in the natural and human sciences, and there is probably a great deal more nuance than he has time to articulate between and within these philosophical approaches.

Nonetheless, it does appear to present a conundrum for this research. First, by looking to explain the low rate of self-employment among migrants in the RoI and NI, which is a search for causality, it appears as though I am aligning it with an approach based in empirical realism. This would seem to demand an analysis of the relationship of variables across a large sample of the population. I opted instead for an analysis of the *experiences* of self-employed migrants, and this focus on personal experience may seem inconsistent with a search for causality. This creates the appearance of a contradiction between the aim of the research on the one hand, and its research questions and methodology on the other.

This tension is resolved by drawing on a critical realist approach, which is grounded in the alternative philosophy of science favoured by Bhaskar, transcendental realism. Beneath the empirical trends of interest to empirical realism, transcendental realism

highlights generative mechanisms which are not directly observable and can operate independently of scientific awareness. This is based on a separation between the real, the actual and the empirical (Miller and Tsang, 2011). The empirical is that which we perceive, and Bhaskar suggests that ER and TI approaches reduce the real and the actual to this element, committing an epistemological fallacy. For Bhaskar the real and the actual are important domains which are non-reducible to the empirical. The real is the totality of generative mechanisms which exist or may come into existence, and the actual refers to those mechanisms which have actually come into being, although they can be unperceived. Highlighting the existence of generative mechanisms beyond the domain of the empirical, Bhaskar then calls for sciences which attempt to identify and analyse these mechanisms in an attempt to understand the causality behind surface empirical trends.

Given that causation cannot be reduced to regularities evidenced in empirical observations, the relevance of this for the social sciences is that critical realism seems to favour qualitative over quantitative approaches for the study of social phenomena (Maxwell, 2004; Bakewell, 2010). The emphasis of quantitative approaches is often on identifying relationships between variables, for example through the use of regressions, and then *inferring* causality from these relationships and their significance. Critical realist approaches posit that in-depth qualitative studies are more useful based on the assumption that they can directly identify hidden generative mechanisms, as opposed to inferring them (Maxwell, 2004). This does not mean that there is no room for quantitative methods within a critical realist approach. Bakewell (2010) emphasises qualitative studies, but also highlights the possibility for conducting quantitative surveys (see also Miller and Tsang, 2011). In some cases a study of empirical relationships is relevant, and a focus on empirically observable, surface relationships is not in itself necessarily problematic (Forsyth *et al.*, 2013). The rule of thumb in deciding if quantitative methods are appropriate within a critical realist study is deciding whether they are used to identify empirical relationships or generative mechanisms (Bakewell, 2010).

Yeung (2003) argued that emerging focuses in economic geography, which understand economic action through its social and cultural contexts, required an expanded methodology, and in an earlier paper he claimed critical realism can partially address this (Yeung, 1997). Of interest in this research is the emergent social structures which generate the trend of low migrant self-employment in the ROI and NI, and following Yeung (2003) I

propose to analyse these through a focus on the *experiences* of migrants. Nevertheless, efforts must also be made to avoid over-relativising the research, thereby committing the same mistake as approaches based in transcendental idealism. These approaches tend to be conscious of the positionality of knowledge and the people which produce it, but fail to identify generative mechanisms (Bhaskar, 1998). Calling for a focus on critical realism in the study of migration, Bakewell (2010; see also Bakewell *et al.*, 2012) suggests that research which draws solely on the perspectives of its participants can slip into individualism, and fail to understand the broader generative mechanisms which are causing trends. To help avoid this, I draw on Yeung (1997; 2003) who claims that triangulation approaches are effective, positioning qualitative data within broader trends. This is evident in chapter 4 in particular, where I draw on data from secondary sources to provide an outline of the business environments in the RoI and NI, to see how these frame and relate to the participants' experiences, which are the focus of the remainder of the thesis.

Critical realism rejects understandings of the world which reduce it to the phenomena which are empirically observable, arguing instead that generative mechanisms can drive these phenomena. These approaches therefore attempt to identify and understand generative mechanisms, and have been applied in the social sciences to analyse social trends. Drawing on critical realism, I therefore focus in this thesis on the experiences of migrants in the RoI and NI, and the insights these offer on the low rate of migrant self-employment, framing these experiences within broader migration and self-employment trends in these places. While Bhaskar (1998) was critical of transcendental idealism approaches for reducing the world to observable phenomena, he lauds them for thinking critically about the contexts in which scientific knowledges are produced. My attention will therefore turn next to the implications of the critical realist approach adopted here for the positionality of the knowledge produced as part of this research.

2.2.2 Positionality: situating the research, researched and researcher

The purpose of this section is to highlight the overlaps between a critical realist approach and a science which is aware of the situated and grounded nature of the knowledge it produces (Haraway, 1988; Rose, 1997). Haraway (1988) argues against claims to objectivity which are totalising. This is not a statement of support for relativism, which she believes is another form of totalisation. She claims instead that objective knowledge claims need to be

grounded. At first glance this may contradict the point I made in the last sub-section relating to intransitive objects of knowledge, or those mechanisms which exist and act independently of scientific awareness or intervention (Bhaskar, 1998). The apparent contradiction arises as the position advocated by Haraway suggests that all knowledge is grounded in the particular social context in which it is generated, and therefore is hardly independent of the scientist's work.

Nonetheless, while Bhaskar claims that mechanisms exist independent of scientific awareness and interference, he also accepts that as soon as they are discovered and knowledge claims are made relating to them, the knowledge produced will be grounded and vulnerable. His concept of the transitive objects of knowledge suggests as much. Bhaskar is well aware that what we believe we know about the universe currently may well turn out to be inaccurate or false, and yet this is not a condemnation of such understandings. Knowledge which, over time, loses the ground from underneath its feet may indeed be necessary for the development of those knowledges which dismantle it. In this way, Bhaskar undermines the hierarchies and closure of knowledge which Haraway is also against. He goes so far as to claim that science can never reach a complete understanding of an element of the universe, and even if it did, it would not be aware of its achievement.

It is clear therefore that a critical realist approach can be used as part of a situated, scientific process to create partial and grounded knowledge. The rest of this section will therefore think through some of the implications of my own positionality for the research and findings. A note of caution is required first. Haraway (1988) and Rose (1997) warn against assuming that researchers' identities or contexts are completely knowable. This is a reasonable point, as completely transparent reflexivity implies that researchers can objectively survey the sites in which they are enmeshed. The researcher, researched and the research itself partially emerge through the performance involved in conducting the study (see Butler, 1990). The ability to estimate the impact of one's identity on the participants and the research process is therefore also limited (Rose, 1997). Bearing these complexities in mind, I tentatively sketch some relevant aspects of my positionality, and the impacts these potentially had on the research.

A crucial aspect of the research process is whether the participants feel that the researcher is an insider or an outsider. To be an insider is to share the "characteristic, role,

or experience under study with the participants” (Dwyer and Buckle, 2009, p.55). This may lead to easier access to the relevant data, perhaps through established connections or a greater willingness on the part of the researched to participate due to perceived common ground. However, Dwyer and Buckle (2009) argue that this proximity can create a tendency for the researcher to interpret the data using their own experiences as an explanatory framework. Being an outsider to the “commonality shared by the participants” may avoid this problem (Dwyer and Buckle, 2009: 55). It can also be useful in order to gather data on sensitive topics, when participants would rather not share information with someone who may be situated near to the relevant issue (Mullings, 1999). As I am neither a migrant nor self-employed, as previously defined (section 1.3), I appear to fall under the category of outsider.

However, this binary is problematic in that it assumes fixed, pre-configured identities (Mullings, 1999). It is much more likely that researchers are, to varying degrees, simultaneously insiders and outsiders (Mullings, 1999). According to Dwyer and Buckle (2009, p.60):

Holding membership in a group does not denote complete sameness within that group. Likewise, not being a member of a group does not denote complete difference

It is therefore important for scholars to reflect on how they may be insiders and outsiders, and the implications that these positions may have. My perceived differences with self-employed migrants have had a greater impact on the research, as I initially struggled to identify and recruit participants. Given that no official record of the migration status of business owners is kept, I initially depended on networks to identify self-employed migrants. Nonetheless, not being a migrant or self-employed, these networks were almost non-existent at the beginning. I was personally acquainted with one of the participants, but I did not recruit anyone through his network. The participants were also migrants of different nationalities, and this may have led to language barriers, although this was largely not the case. There was somewhat of a language barrier for two of the interviews (see Mohammed and Adam), but we still managed to communicate, even if it did partially frustrate the process.

In addition to being partly outside the spaces of migrant entrepreneurship, I was also an insider. As opposed to creating distance between me and the participants, being an academic researcher seemed to create a sense that collaboration could be of some mutual benefit. A number of the participants were interested in the findings of the research, and I offered to make these available following its conclusion. By gathering data and offering to make the research available to interested parties, I increased my credentials as a partial insider. I will consider this dissemination of the findings in more detail next by looking at the production of knowledge through research, and who it should be for.

Research has the potential to be partially constitutive of the sites in, and for, which it is undertaken (Rose, 1997). It is therefore important that the potential of this research for my participants, and self-employed migrants more generally, is not overlooked. It has been highlighted that participants can feel disenfranchised, and even angered, by the research process when the findings do not reflect their hopes and concerns (Kitchin, 2000; Nagar and Ali, 2003). To address this, Nagar and Ali (2003) and Domosh (2003) urge geographers to engage in collaborative research with participants in order to ensure that the outcomes are mutually beneficial. I therefore took steps to ensure that the participants' voices were clearer in the findings.

The questionnaire which guided the interviews is provided in appendix 1, but this was used to support the discussion, as opposed to neatly structuring it. Its design meant that there was ample room for the participants to address issues which concerned them. The first few minutes of the interview were dedicated to fixed questions, in order to gather demographic data. Following this there was more freedom for the participants to talk about their background, migration and self-employment. For example, I asked participants to define and discuss the main challenges that they perceived as self-employed migrants, sometimes referring to the questionnaire in order to help them elaborate where necessary. Another issue was that I needed to make sure that the findings were accessible to self-employed migrants. I therefore emailed participants the findings related to major themes arising in the research. In order for the findings to be relevant for the participants, I tended to focus on the tactics used in order to bypass common challenges.

The call for knowledge claims to be grounded also informed the data analysis procedures of the study. As I highlighted earlier, my focus is on migrant participants'

experiences of challenges in becoming and staying self-employed, in order to derive insights into the generative mechanisms which produce these challenges (Miller and Tsang, 2011). Like Haraway (1988) and Rose (1997), de Certeau (1984) was also wary of grand theories which abstracted findings from specific contexts to lend the theories an appearance of universality. De Certeau therefore advocated a focus on the everyday practices of actors, and developed his understanding of tactics as the practices which occasionally subverted the constraints actors faced. The analysis is therefore also grounded in the agency of the participants, with a focus on their motivations (Kontos, 2003) and tactics (de Certeau, 1984). Next I outline the analytical framework used to understand migrants' experiences of structural constraints and their agency.

2.3 Analysing the data: capital and mobility

2.3.1 Bourdieu, field and capital

Pierre Bourdieu made similar claims to those by Bhaskar and Haraway, rejecting the dualism between subjective experience and objective reality, while highlighting the necessity of both for an understanding of the social world (Bourdieu and Wacquant, 1992). While he valued subjective experiences, he flatly rejected the notion that reality could be reduced to an individual's perception of it. Moreover, he also disapproved of structuralist accounts and deterministic conceptualisations of action. For Bourdieu, an objective reality exists beyond the individual or group, but each actor engages with this reality in a profoundly subjective way. It is also notable that, similar to the emphasis in critical realist approaches on analysing hidden generative structures, Bourdieu argued for a science which draws upon subjective experience to understand objective reality. This suggests that the analysis of subjectivity needs to be a way of approaching and understanding objective reality. To relate this to self-employment, Dicken and Malmberg (2001, p.350) phrased it thus while discussing the firm:

...when approaching the firm-territory nexus, an important first step is to realise that firms have to be understood as parts of broader industrial systems... However, the primary agent within industrial systems is the firm, "the crucible within which both macro- and micro-forces meet and are played out" (Taylor 1984, 8). Although we cannot understand how firms behave without a clear understanding of their

structural position, neither can we fully understand the workings of industrial systems without an understanding of firms

Bourdieu also provided a means to understand migrant participants' experiences of challenges, through the concepts of field and capital. A field is an open and dynamic space of objective relations between actors, in which they are positioned asymmetrically in relation to one another (Bourdieu and Wacquant, 1992). This openness implies that the parameters of a given field, i.e. who or what activities are included, are subject to change. Bourdieu also stressed that the abstract theoretical concept of field should only be understood in relation to specific empirical contexts. I therefore apply the concept of field to understand the broad business landscapes on which migrants become self-employed in the ROI and NI. To examine the low rate of migrant self-employment in the ROI and NI, three steps are then necessary. First, it is important to understand the business landscape upon which the self-employed migrants are active. Second, it is important to identify the challenges associated with being self-employed on this landscape. Third, while challenges are assumed to exist on the landscape independently of individual social actors, they are nonetheless experienced differentially. The key is therefore to understand the processes which lead to unequal experiences of the same challenge. Bourdieu's concept of field therefore provides a useful way of understanding self-employment on the island of Ireland more generally, but it is the concept of capital which helps explain migrants' experiences of self-employment (Bourdieu, 1986). Before providing more detail on capital, it is important to explain one omission from Bourdieu's work.

Field and capital were intended by Bourdieu to be understood in relation to the additional analytical lens of habitus (Bourdieu, 1984; 1990; Bourdieu and Wacquant, 1992). Habitus is the ordering of the social world by actors, influenced by their internalisation of social space and their positioning within it, which filters through into their habits and practices (Bourdieu, 1984). As a concept, it helps understand how, under certain conditions and without being aware of it, actors can acquiesce with elements of the field which are not in their interests (Bourdieu and Wacquant, 1992). De Certeau (1984) was critical of habitus, arguing that it was a distraction from a focus on the actions of the less powerful, which de Certeau (1984) believed to be the appropriate basis for a radical social science. He went as far as to claim that the development of this concept was an attempt by Bourdieu at consolidating his own scientific legitimacy within the sociological community. In terms of this

research, the concept of habitus is not useful to understand migrants' differential experiences of self-employment. Habitus for Bourdieu frames one's dispositions, choices and practices. Instead, I focus on the conditions which lead migrants to have fewer capitals. While there is a focus on practices later in the thesis (see chapter 9), this is on practices as tactics which undermine the systemic constraints faced by migrants (de Certeau, 1984), as opposed to those practices which reproduce cultural life (Bourdieu, 1984).

Bourdieu did not assume that access to a field and participation within it are neutral processes (Bourdieu, 1986; Bourdieu and Wacquant, 1992). Rather, through the introduction of the concept of capital, he explained the power dynamics involved in gaining access to the field, or becoming preferentially positioned therein. For Bourdieu, capitals are therefore the resources which enable or constrain actors in gaining and maintaining a preferential position within field. He identified three forms of capital: economic, cultural and social (Bourdieu, 1986), emphasising their exchangeability. Actors could therefore trade the capitals in their possession, for others which might improve their positioning relative to others within the given field. In outlining capitals other than the economic, Bourdieu argued against understandings of social life which reduced it to a set of economic transactions (see also Smith and Stenning, 2006). He does, however, seem to emphasise the economic, in that both social and cultural capital are defined in relation to their exchangeability for economic capital (Cederberg, 2012).

Bourdieu (1986, p.243) defines economic capital as those resources which can immediately be converted into money; social and cultural capital, on the other hand, are understood as being convertible to economic capital "in certain conditions". Bourdieu defined social capital as those resources which can be drawn from networks of relationships with other actors. Social capital is therefore comprised of other real and potential capitals, possessed by those within the network which the actor may draw upon (Bourdieu, 1986). Bourdieu adds that geographic, social or economic proximity between actors is important for social capital to be derived. He also recognised that neither social capital nor the networks from which it is drawn are fixed, with the implication being that there is a need for networks to be reproduced by actors in order for them to be effective (Bourdieu, 1986, p.249).

Drawing on more recent work to develop Bourdieu's understanding of social capital and networks, they are conceptualised here in the following ways. Networks are constituted through a set of interpersonal practices by different actors (Jones, 2008; Jones and Murphy, 2010). Given that these practices are always grounded in particular spatio-temporal contexts, so are networks and the social capitals which can be derived from them. The nature and composition of networks will therefore vary, as will the social capitals required in different situations (see section 2.3.2). Networks and social capital will also impact place, and the relationship between these is therefore co-constitutive (Müller, 2015). Departing from uncritical accounts of social capital (Coleman, 1988; Putnam, 2007), it is understood here as reproducing inequalities (Bourdieu, 1984), and the exclusionary potential of networks is also recognised (Portes and Landolt, 2000, 2014; Yeung, 2005).

Cultural capital can come in three forms: embodied, objectified and institutionalised. Embodied cultural capital is understood as a set of "long-lasting dispositions of the mind and body", which could involve dressing or speaking in certain ways (Bourdieu, 1986, p.243). Objectified cultural capital is the ownership of products perceived to have cultural value, for example paintings. The institutionalised form is a variation of the objectified, being invested with power independently of the "person of their bearer", for example an academic degree (Bourdieu, 1986, p.248). While Bourdieu (1986) leaves human capital undefined, I understand it as the experiential resources developed by actors through time spent working or learning in a given field. It is differentiated here from institutionalised cultural capital by virtue of its less tangible nature, although both forms of capital can overlap.

Self-employment in the RoI and NI may therefore be conceptualised as a social field, and migrants who are self-employed are part of this broader field. The self-employed actors comprising it are also not a homogeneous group, but positioned differentially to one another depending on their access to various capitals. While the parameters of the field of self-employment in the RoI and NI may be porous, given that registering as self-employed is relatively convenient (see chapters 4 and 5), the field itself is comprised of objective and asymmetrical power relations. The involvement of migrants within these has two implications, which are important given that they help forward an understanding of the low rate of migrant self-employment. First, despite being positioned differentially within the field itself, migrants will often face similar challenges to the rest of the self-employed

population. This is due in part to their participation in a field which is characterised by broad structural issues, including stagnant consumer demand and a lack of credit.

Second, the self-employed migrants also seemed to lack resources, in particular those relating to social and economic capital (see chapters 6 and 7). As I will demonstrate later in the thesis, this led to challenges such as weak consumer demand and stymied access to external sources of finance. Issues like these are arguably problematic for many self-employed people following the recession, but can be more pronounced for migrants. The issue then becomes identifying the influence of migration on an actor's capitals, in order to identify the root of the low rate of migrant self-employment. Moreover, Bourdieu's conceptualisations of field and capital have their advantages, such as the clear political element introduced through the focus on the resources which differentiate between actors. There is also a sense, particularly in Bourdieu and Wacquant (1992), that capitals have different relative values depending on the field(s) within which one is operating. The consequence of this difference is that economic capital may be more important in one field, whereas social or cultural capital may be more highly valued in another.

It is also crucial to bear in mind that not only the relative value of a capital changes between social fields, but also its nature. This means that any given capital can alternate in form between contexts. As Lamont and Lareau (1988) argue, the definition of cultural capital in France, where Bourdieu developed it, does not necessarily apply in the US. They suggest that while Bourdieu's (1986) conceptualisation of this capital has elitist overtones, with reference to forms of high culture, in the US it may be more appropriate to think about knowledge of, and resources drawn from, popular and mass culture. Erel (2010) also argues against 'rucksack' approaches, whereby cultural capital is simply transferred from a migrant's country of origin (CoO) to their country of residence (CoR). According to Erel (2010), such transferrals can become complicated, even in cases where the migrant is settling into a co-national or co-ethnic community. This suggests that capitals more broadly are potentially immobile, as well as mobile. To this issue I turn next.

2.3.2 Embedding people, embedding capitals

To understand why capitals cannot always be transferred between places, it is important to examine their development and embeddedness in, and through, particular places. The

geographic literature on firms is useful for this purpose, as it helps understand how business owners, their businesses and the resources they deploy are embedded socially, spatially and in networks in particular territories (Dicken and Malmberg, 2001; Maskell, 2001; Taylor and Asheim, 2001). They are socially embedded in that the institutions and governance structures where the firms are based will influence their behaviours, while network embeddedness refers to the relationships which they develop with a host of other actors, including suppliers, customers and competitors. They are spatially embedded in that their location confers certain types and quantities of resources upon firms. Maskell (2001, p.339) goes so far as to claim that being located in a given territory can provide firms, otherwise lacking resources, with what they need to in order to “survive and thrive”.

These place-based resources can be diverse. Some research has drawn attention to the access to tacit, experiential knowledge which, by virtue of being less cognitive, is also less mobile (Dicken and Malmberg, 2001; Gertler, 2003). Dicken and Malmberg (2001) therefore claim that the less codified knowledge is, the more difficult this spatial transfer becomes. Being proximate to potential collaborators and competitors can therefore create knowledge spillovers between firms. Firm concentration in particular places can also lead to the development of clusters and learning regions (Malmberg and Maskell, 2002; Bathelt *et al.*, 2004; Asheim and Coenen, 2005; Maskell and Malmberg, 2007; Beebe *et al.*, 2013; Fornahl *et al.*, 2015), which can be characterised by the existence of strong social capital, facilitating knowledge spillovers. Human capital is also thought to concentrate geographically (Fu and Gabriel, 2012), and this can attract firms to places where they are more likely to find suitable labour (Florida, 2002). The term “sticky”, applied by Dicken and Malmberg (2001, p.356) to describe technologies which are not spatially mobile, could therefore be applied to resources which, like firms, are thereby understood as spatially embedded.

There is, however, a key issue with the above work. The implicit understanding of the spatial embeddedness of resources echoes conceptualisations of social capital by Coleman (1988) and Putnam (2007), in that place is treated like a container, with an absolute amount of resources that anyone in a given area can draw upon (Naughton, 2014). This is problematic because there is a lack of attention to inequality in the access to the resources supposedly shared in places like clusters. While the resources which locations can offer to firms may be able to help them “survive and thrive” (Maskell, 2001, p.339), these

are not shared equally among all firms and therefore resemble the capitals discussed by Bourdieu (1986; Bourdieu and Wacquant, 1992), as they differentiate between actors which have or do not have them. It is important to stress that not only are actors and capitals socially and spatially embedded, but that this embeddedness also implies asymmetrical power relations which differentiate between individuals and groups within fields (Pollard, 2003; see also Yeung, 2005; Lee *et al.*, 2009; MacKinnon *et al.*, 2009; Pike and Pollard, 2010; MacKinnon, 2012).

The development of capitals depends on the nature of an actor's embeddedness in given spaces and places. As I explained earlier, to develop particular social capitals an actor needs to be embedded within the appropriate networks. Embodied cultural capital is about the development of awareness of the unspoken rules associated with different places, such as being sensitive to what should (and should not) be said, done, thought, worn and so forth (Cresswell, 1996). In terms of an actor's institutionalised cultural capital, embeddedness is also important with differential recognition across space (Bauder, 2005; Waters, 2006; 2009; Gilmartin and Migge, 2011). The resources which can be converted into money, economic capital, also require the place embeddedness of actors – who might be relatively constrained in their access to credit if they do not have a history of financial transactions in a given place.

This understanding of capitals has implications for migrants, as if they are not embedded in the correct ways in the CoR, they may lack the capitals which they require to start or run a business. Sometimes this can be a matter of time, so that migrants become increasingly embedded the longer that they are in the CoR. However, there is a need for caution as this suggests that becoming embedded is a linear process and that the constraints which migrants can face will simply resolve themselves with time (Massey, 1999; 2005). These constraints are located in the broader embeddedness of migrants in place. While I referred earlier to the field of self-employment and migrants' experiences therein, the capitals which they can deploy to influence their positioning within this field are therefore influenced by their broader embeddedness in the RoI and NI. The relationships which migrants draw upon to derive social capital transcend strictly 'business' connections, and become conflated with their broader networks of family, friends, colleagues and acquaintances (see chapter 6). Where and how migrants live and work also impacts their access to economic capital while operating their businesses (see chapter 7).

It is also important to note that embeddedness, whether social, cultural, economic or otherwise, is an open and emergent process. One is never completely embedded, but rather this is an ongoing negotiation undertaken by actors with their relevant spaces and places (see Wright, 2015). As Bourdieu (1986, p.249) highlighted in the case of networks and social capital:

The existence of a network of connections is not a natural given... constituted once and for all by an initial act of institution... It is the product of an endless effort at institution, of which institution rites - often wrongly described as rites of passage - mark the essential moments and which is necessary in order to produce and reproduce lasting, useful relationships that can secure material or symbolic profits

One of the implications of this is that actors can become progressively disembedded, and perhaps less able to draw on the capitals which were previously at their disposal. Actors are also never completely disembedded, and this leaves room for agency and the ability to become increasingly embedded in different ways in order to develop the necessary capitals, whether or not actors are successful in these endeavours. This agency will be the focus of chapters 8 and 9. For now, my attention will turn to the methods I applied to identify and recruit self-employed migrants.

2.4 Data and sampling

Researchers on migrant and diaspora entrepreneurship, myself included, gathered together for a conference in the University of Oxford in July 2015. A key research issue emerging from many of the papers was the challenge in identifying and recruiting migrant entrepreneurs, a problem which is also attested to in the literature (Rugkåsa and Canvin, 2011; Wigfall *et al.*, 2013). This was my experience in identifying and recruiting a relevant sample, and in this section I outline the strategies I utilised, as well as some of the struggles and successes. Businesses and limited companies are listed with the Company Registration Office (CRO) in the ROI, and Companies House in the UK for NI. Many online companies organise this information, offering some of it for free and then charging the user to view additional documents such as those pertaining to business finances. Solocheck.ie is one example of such a service provider. The problem lies in that, to the best of my knowledge, there is no

accessible database of businesses which provide information on the migration history of owners or directors. A further issue was recruiting return migrants. Whereas foreign born entrepreneurs may leave traces on the landscape, such as co-ethnically facing storefront businesses, I was not aware of any such traces for return migrants.

Cylex.ie and cylex-uk.co.uk initially provided a reasonable solution. Cylex provides a free service, whereby businesses can register and then be listed online, and covers the whole island. Moreover, it allowed for a search by county. I had originally planned to survey businesses, and then use the responses to identify different forms of migrant business for interview. My idea was to email hundreds of businesses from each county, asking them to take a survey, which would gather initial data. Assuming that a reasonable proportion of the respondents were migrants, this would allow for a comparison of migrant and non-migrant businesses and provide me with a list of migrant business owners that I could attempt to interview. The respondents were, however, given the chance to opt-out of interview participation at the end of the survey. I used kwiksurveys.com to launch the survey, which was developed through a revision of the survey used by Cooney *et al.* (2011) in their research on Muslim entrepreneurs¹. I piloted the survey on friends before launching a pilot survey of businesses in my hometown. It was this pilot that uncovered a number of issues. Drawing on a list of businesses from my hometown on Cylex.ie, I phoned each business, briefly explaining the research and asking if they would like to participate. Those that were interested gave me their email address. There were a very limited number of overall respondents, and none of these were migrants as defined by the research. The few who responded to the survey often left questions blank or did not complete it, and no one attended a focus group to discuss how the research could be improved. I therefore decided to focus my attention on recruitment for the interviews, which were the main component of the research (see section 2.5.1).

The next strategy to identify participants was focused more specifically on migrants, and foreign-born migrants in particular. This involved entering combinations of relevant terms and countries into Google to look for migrant business organisations or trading groups in the ROI and NI. For example, 'French chamber of commerce Ireland', and then 'French business organisation Ireland', and so forth. I did this for every country by continent and developed a list of relevant organisations. This was supplemented by a list of embassies and

¹ Survey template kindly provided by Thomas Cooney.

diplomatic missions to Ireland courtesy of the Department of Foreign Affairs and Trade [DFA] (Available in DFA, 2016), as well as a list of migrant organisations from a research project conducted by the Trinity Immigration Initiative (2012). I emailed these organisations and enquired as to whether they could forward my details to co-national owned businesses that might be interested in the research. Again, this provided me with very few leads. However, there was a breakthrough which resulted in an interview with Noah (see table 2.1). He then notified me of a relevant diaspora conference in Dublin the following week. I attended this and recruited two more participants through co-attendees. Nonetheless, this avenue was also very slow.

Woodward *et al.* (2010) note the inherent messiness of research. Because the processes we analyse are usually dynamic, the methods we should employ to study them are sometimes, like sites, emergent (see also Marston *et al.*, 2005). The main breakthrough was in January 2015 when I came across LinkedIn as a means of identifying and recruiting participants. Social media has been used by other researchers for these purposes (Ramo and Prochaska, 2012; Bull *et al.*, 2013), although to the best of my knowledge there is scant attention paid in the literature to the potential of LinkedIn. This is a useful website as it aims to facilitate interaction among professionals and employers (LinkedIn, 2016), allowing users to post information relating to their work and educational histories and thereby acting as a form of online curriculum vitae. The internal search engine enables the user to search for profiles based on their economic activity and location, along with a number of other characteristics. By inputting terms like ‘entrepreneur’, ‘self-employed’, ‘business owner’, ‘proprietor’ and ‘freelance’, as well as different locations² around the island, I generated a list of potentially relevant profiles. I then searched each of these, looking for evidence of the person being self-employed and having worked or studied abroad. There is a sample LinkedIn profile in appendix 2. This profile potentially matches the self-employed criterion, with the person listed as co-founder of a company. Scrolling down through the profile, there is also evidence of the person having a migration history. This user worked in Russia and South Korea, studied in Russia and spoke five languages proficiently. Other search functions, like ‘Profile Language’, further assisted this process, as sometimes migrants had profiles in their first language.

² In order: Dublin, Wexford/Waterford, Limerick, Galway, Cork, Belfast.

Messaging other users who are not connections is prohibited, so I had to add relevant users as connections. I then messaged anyone who accepted, telling them about the research and asking them to contact me if they were interested. Messaging other users was also a form of screening, enabling me to identify whether the potential participant was eligible. From this, I obtained a satisfactory amount of interviews for each location. This amount normally depended on the size of the location, so for Dublin, Cork and Antrim I aimed for approximately 10 each, but I also knew I would be less likely to get this amount in places like Wexford as the urban centres there are smaller. Altogether this process would take approximately two weeks of full-time work per study location, followed by a research trip planned to each place, during which I would meet each participant at a place of their choosing (there is more information on the interviews themselves in the next section). I would then repeat the process for another location when I returned.

While it turned out to be an effective means of identifying and recruiting participants, LinkedIn was not without its problems. Searching through thousands of profiles, while adding and contacting potential participants, is a time-consuming approach. This is a disadvantage, particularly compared to advertising on Facebook, which Ramo and Prochaska (2012) claimed was effective and required little staff resources in monitoring and maintaining advertisement campaigns. Given that I wanted to be able to evaluate the eligibility of potential participants to take part in the study, and also wanting to engage directly with them, I did not advertise using Facebook. Despite the time-consuming nature of the LinkedIn approach, I opted for it as it allowed me to directly identify and communicate with potential participants. I also had concerns that LinkedIn might lead to a bias in the sample towards more capital and knowledge intensive industries, omitting participants from other sectors. However, a basic account is free on LinkedIn and its popularity meant that I was able to reach out to a range of different participants (see table 2.1).

2.5 Research method and sample

2.5.1 Data collection

Interviews were conducted with participants on the challenges of self-employment in the ROI and NI. They involved a combination of the 'structured open ended' and 'interview guide' approaches outlined by Kitchin and Tate (2000). Similar to the 'structured open

ended' interview style, I prepared standardised questions for each interview, but responses were not restricted to categorised answers. Kitchin and Tate (2000) argue that this approach allows the interviewer to leave the script and inquire further about any interesting points the interviewee may make. The wording and sequence of questions can also vary, and there was scope for elaboration on anything interesting the interviewee said. However, because the interviews were partially structured, I avoided problems like inadvertently omitting important topics or complexifying comparative analysis of the transcripts (Kitchin and Tate, 2000). This approach is similar to the semi-structured form outlined by Longhurst (2003) and Secor (2010) in that there is flexibility and scope to diverge from the prepared questions.

These approaches were also useful because they matched the research epistemology, in that they enabled me to gather in-depth data on the participants' experiences of challenges. Surveys and structured interviews identify the information that is required in advance, and enquire along those relatively fixed lines. The issue with this is it assumes that the researcher can and should know what to look for in advance, despite identities and sites being emergent (Marston *et al.*, 2005; Woodward *et al.*, 2010). This does not imply that the researcher should not prepare for interviews. Engagement with the literature is important in this sense to prepare for the topics that are likely to be relevant, and that was the approach taken in this research, but there should also be scope for the participants to explain their landscapes *on their terms*. The 'structured open ended' and 'interview guide' approaches were successful in this sense. While I had prepared for the participants to discuss problems like accessing finance and discrimination, common topics in the migrant entrepreneurship literatures, the participants often preferred discussing the importance of networking in Ireland.

The general format of the interviews was short questions at the beginning, with relatively fixed answers enquiring about the participants' demographic profile, for example age and highest level of education (see appendix 1). This enabled the quick gathering of data relevant to issues highlighted in the literature as being important determinants of entrepreneurship (Blanchflower, 2000; Verheul *et al.*, 2002). Marital status was among these variables (Blanchflower, 2000), but I stopped asking about it after the first few interviews as it was the most likely to draw an uncomfortable response from participants. The fixed, short questions were otherwise a useful way of beginning the discussion, before moving on to the other less structured themes. When a participant gave an interesting answer on a short

question, I got them to expand on it, and tried to return to the other questions later. Some participants (Conor, Grace and Antoni) took the initiative and started talking about themselves without the short questions.

Following these questions I usually asked the participants to tell me about their education and work history. This was intended to allow them to give me their work experience and background to becoming self-employed on their own terms. The discussion was largely unstructured from this point, and I followed up on relevant points the participants made. I was able to mark important topics on the interview guide as the participants addressed them, and returned to those which were not covered towards the end of the interview. Different participants showed different levels of initiative, with some elaborating of their own accord, while others required more questions from the interview guide. For example, the interviews with Mohammad and Adam were relatively short and based heavily around the pre-made questionnaire, which was due to language barriers and the setting of both interviews in their places of business. These interviews occurred relatively early in the research process, and later I preferred more neutral and relaxed settings like cafes.

The interviews were recorded on a dictation device. This allowed for concentration on what the interviewee was saying, as opposed to focusing on writing extensive notes (Kitchin and Tate, 2000; Longhurst, 2003). Nevertheless, it has been argued that this can lead to an overreliance on the dictation device, perhaps if the interviewer does not pay full attention because the conversation is being recorded. I limited such problems by taking brief notes throughout the interviews. Concerns were also expressed that the interviewee might not be comfortable being recorded. Mohammad was initially uncertain about being recorded, but granted permission when I explained the research. Ella preferred not to be recorded, and this wish was respected. The interviews were carried out at a place and time of the participant's choosing.

2.5.2 Research sample

This section gives an overview of the data I gathered between September 2014 and May 2015. I conducted 44 interviews with 45 participants, 43 of whom were migrant entrepreneurs. I also conducted two interviews with representatives from separate

organisations that support entrepreneurship. Furthermore, I conducted two interviews with one participant, Grace, who provided a lot of data over the course of the first interview, and who was willing to provide more during a second. Two of the interviews also involved two people each. In the case of interview 31, I met with a married couple, Fatoumata and Moussa. I was originally scheduled to interview Fatoumata, but she encouraged her husband to become involved because he was also self-employed in his own capacity, as well as being involved in her business. Interview 35 involved a discussion with two roommates, Zofia and Aleksander. Again, the interview was originally only intended for Zofia, but her roommate was considering starting his own business and he also participated.

For the purposes of summarising the characteristics of the self-employed migrants in the study, the two non self-employed participants are not included in the following overview (or the associated tables, 2.1-2.10). 31 of the 43 entrepreneur participants were based in the ROI, whilst the remaining 12 were based in NI (table 2.2). 26 of the participants were male, and the remaining 17 were female (table 2.3). 31 of the participants were foreign-born migrant entrepreneurs, whereas 12 were returnees (table 2.4). 29 participants were currently self-employed at the time of the interview, whereas 8 were formerly and 6 prospectively self-employed (table 2.5). 4 of the participants were between the ages of 18-29. 17 were between the ages of 30 and 39. 13 were between the ages of 40-49, and five were in the 50-65 category, while the age of four participants was unclear (table 2.6). Bearing in mind that the activities of three participants took place across two counties, those with the most representation were Antrim (9), Cork (9) and Dublin (8). A complete listing is provided in table 2.7. Outside of the island of Ireland, participants were drawn from Europe (EU-15, 6; Rest of Europe, 10), Africa (8), Asia (5) and two came from North America (table 2.8). Over half of the sample had a postgraduate degree (23), 16 had an undergraduate degree, two completed secondary education and one completed primary (table 2.9). 36 participants indicated that the venture was, is or will be full-time and 6 stated part-time (table 2.10).

Codename	Sex	Age	Continent of birth	Business Location	Highest level of education	Arrival	Start-up	Full/part time	Self-employment status	Economic activity
Aadya	F	30-39	Asia	Dublin	Postgraduate	2005-2009	2010-2015	Full-time	Current	Retailing (art)
Aarav	M	30-39	Asia	Galway	Postgraduate	2000-2004	2010-2015	Full-time	Current	Biotechnology
Adam	M	30-39	EU-15	Dublin	Undergraduate	2010-2015	2010-2015	Full-time	Current	Recruitment
Ahmed	M	40-49	Africa	Cork/ Limerick	Postgraduate	2005-2009	2010-2015	Full-time	Former	Retailing
Aleksander	M	-	Rest of Europe	Down	Undergraduate	2010-2015	Prospective	-	Prospective	Information and communication
Alexander	M	30-39	Rest of Europe	Tipperary	Undergraduate	2000-2004	2010-2015	Full-time	Former	Repair of motor vehicles/cycles
Ali	M	30-39	Asia	Dublin	Postgraduate	2005-2009	2010-2015	Full-time	Current	Information and communication
Amelia	F	40-49	ROI & NI	Cork	Undergraduate	Return	2010-2015	Part-time	Prospective	Mother and baby care
Antoni	M	30-39	Rest of Europe	Antrim	Postgraduate	2010-2015	2010-2015	Full-time	Former	Information and communication
Artem	M	18-29	Rest of Europe	Cork/ Limerick	Undergraduate	2000-2004	2005-2009	Full-time	Current	Translation and interpretation
Camila	F	30-39	N. America	Antrim	Undergraduate	2010-2015	2010-2015	Full-time	Current	Cosmetology
Charlie	M	30-39	ROI & NI	Antrim	Postgraduate	Return	2010-2015	Part-time	Former	Travel agent
Chia-hao	M	30-39	Asia	Cork	Postgraduate	-		Full-time	Current	Support service activities
Conor	M	-	ROI & NI	Limerick	Postgraduate	Return	Prospective	-	Prospective	Walking tours
Daniel	M	30-39	ROI & NI	Wexford	Postgraduate	Return	2010-2015	Full-time	Current	Information and communication
Eliska	F	30-39	Rest of Europe	Galway	Undergraduate	2005-2009	2010-2015	Full-time	Current	Fashion design
Ella	F	30-39	ROI & NI	Antrim	Postgraduate	Return	Prospective	Part-time	Prospective	Para-legal support
Emily	F	40-49	Rest of Europe	Clare/ Galway	Postgraduate	Return	2010-2015	Full-time	Current	Training
Emma	F	50-65	EU-15	Laois	Postgraduate	1990-1994	2000-2004	Full-time	Current	Training and coaching
Ethan	M	30-39	ROI & NI	Armagh	Undergraduate	Return	2010-2015	Full-time	Current	Information and communication
Fatoumata	F	-	Africa	Cork	-	1995-1999	2010-2015	Part-time	Current	Event management/ decor
Grace	F	30-39	ROI & NI	Dublin/ Kildare	Undergraduate	Return	2005-2009	Full-time	Current	Business consultancy

Codename	Sex	Age	Continent of birth	Business Location	Highest level of education	Arrival	Start-up	Full/part time	Self-employment status	Economic activity
Harry	M	18-29	ROI & NI	Antrim	Postgraduate	Return	2010-2015	Full-time	Former	Financial advice
Jakub	M	30-39	Rest of Europe	Antrim	Undergraduate	2000-2004	2005-2009	Full-time	Current	Information and communication
Jan	M	40-49	Rest of Europe	Waterford	Postgraduate	2005-2009	2010-2015	Full-time	Former	Graphic design
Julia	F	40-49	EU-15	Cork	Postgraduate	2005-2009	2005-2009	Full-time	Former	Language school
Louise	F	50-65	EU-15	Cork	Undergraduate	1995-1999	2010-2015	Full-time	Current	Translation and interpretation/ business support services
Mamadou	M	40-49	Africa	Dublin	Postgraduate	2000-2004	2010-2015	Part-time	Current	Medical device supply
Mia	F	40-49	EU-15	Mayo	Undergraduate	2005-2009	2005-2009	Full-time	Current	Business consultancy
Mohammad	M	50-65	Africa	Dublin	Secondary	1980-1989	2000-2004	Full-time	Current	Retailing
Moussa	M	-	Africa	Cork	Postgraduate	1995-1999	2010-2015	Part-time	Current	Taxi driving
Noah	M	40-49	N. America	Dublin	Postgraduate	2005-2009	2005-2009	Full-time	Former	Business consultancy
Oliver	M	40-49	ROI & NI	Antrim	Postgraduate	Return	2000-2004	Full-time	Current	Architecture
Olivia	F	40-49	EU-15	Antrim	Postgraduate	1995-1999	2010-2015	Full-time	Current	Accounting/ information and communication
Omar	M	18-29	Asia	Dublin	Postgraduate	2010-2015	2010-2015	Full-time	Current	Start-up support services
Peter	M	50-65	Africa	Waterford	Postgraduate	1980-1989	1995-1999	Full-time	Current	Retailing (pharmacy)
Roberts	M	18-29	Rest of Europe	Limerick	Primary	2010-2015	2010-2015	Full-time	Prospective	Tea manufacturer
Ryan	M	40-49	ROI & NI	Galway	Undergraduate	Return	2010-2015	Full-time	Current	Dental equipment supply
Shaimaa	F	40-49	Africa	Wexford	Secondary	1990-1994	Prospective	Full-time	Prospective	Manufacturing (cards)
Sophie	F	50-65	ROI & NI	Cork	Undergraduate	Return	1995-1999	Full-time	Current	Podiatry
Youssef	M	30-39	Africa	Galway	Undergraduate	2000-2004	2005-2009	Full-time	Current	Laundry and dry cleaning
Zofia	F	30-39	Rest of Europe	Down	Undergraduate	2005-2009	2010-2015	Full-time	Current	Start-up support services
Zuzanna	F	40-49	Rest of Europe	Antrim	Postgraduate	1995-1999	2000-2004	Full-time	Current	Translation and interpretation

Table 2.1: Participant details

Location	Number of participants
RoI	31
NI	12

Table 2.2: Number of participants by location of interview

Gender	Number of participants
Male	26
Female	17

Table 2.3: Number of participants by gender

Foreign-born or return migrant	Number of participants
Foreign-born	31
Return	12

Table 2.4: Number of participants by whether they were born abroad or in RoI/NI

Self-employment status	Number of participants
Former	8
Current	29
Prospective	6

Table 2.5: Number of participants by whether they are formerly, currently or prospectively self-employed

Age Group	Number of Participants
18-29	4
30-39	17
40-49	13
50-65	5
Unclear	4

Table 2.6: Number of participants by age group

County	Number of participants
Antrim	9
Cork	9
Dublin	8
Galway	5
Limerick	4
Down	2
Waterford	2
Wexford	2
Armagh	1
Clare	1
Kildare	1
Laois	1
Mayo	1
Tipperary	1

Table 2.7: Number of participants by location of activity

Place of birth	Number of participants
RoI & NI	12
EU 15	6
Rest of Europe	10
Africa	8
Asia	5
N. America	2

Table 2.8: Number of participants by place of birth

Highest level of education attained	Number of participants
Postgraduate	23
Undergraduate	16
Secondary	2
Primary	1

Table 2.9: Number of participants by highest level of education attained (n=42)

Full- or part-time	Number of participants
Full-time	36
Part-time	6

Table 2.10: Number of participants by whether they were, are or plan on being self-employed in a full- or part-time capacity (n=42)

2.6 Data transcription and analysis; research ethics

2.6.1. Transcription of the recordings

I initially transcribed the data by typing the audio played, mostly on Windows Media Player, into Microsoft Word documents. In keeping with the naturalism approach (Oliver *et al.*, 2005), I attempted to make the transcripts as detailed as possible, capturing utterances such as 'ums' and 'ahs'. As I continued transcribing it became clear that this was not necessary, given the research aims and objectives. These do not require extensive detail beyond the words chosen by the participants to describe their experiences of starting and owning businesses. I therefore focused on transcribing most of the speech in the recordings, which is closer to the denaturalism approach (Oliver *et al.*, 2005). The one exception to this are my own interjections while the participant was talking, such as 'yes' or 'okay'. These do not add any value to the conversation, from the perspective of this research, and only serve to interrupt the point the participant is making in the transcript. I began implementing this reduction of detail during the transcription of the first six interviews.

Participant recruitment intensified following the adoption of LinkedIn as a recruitment tool, and between spending significant time on this website and going to various parts of the island to meet the participants, there was little room for transcription. I therefore decided to postpone transcription until the end of these interviews. I completed an additional 38 interviews before resuming transcription in early June 2015. Realising that this would now involve having to transcribe many hours of audio, I decided to experiment with voice recognition software in order to make the process more effective. I used Dragon Naturally Speaking Home Edition Version 12. This converts voice into text, and I used it to dictate the audio files onto Microsoft Word documents. The benefits of utilising this software are twofold. Firstly, while the use of dictation software can feel cumbersome initially, with practice the time spent dictating diminishes in comparison with manual transcription. Secondly, the software itself also improves with use as it adapts to the speaker's voice.

I initially transcribed five minutes of audio at a time and recorded the duration of time for each segment. While using the naturalism approach outlined above, five minutes of audio would take just over 40 minutes to transcribe. With practice and a shift towards denaturalism, I started doing five minute segments of audio in approximately 30 minutes. This slowed again when I started using the Dragon dictation software. However, following the advice of a participant who consults, I worked in 20 minute bursts of dictation, rather than fixed segments of audio recording. The aim was

to transcribe as much audio accurately in those 20 minutes as I could. Efficiency picked up remarkably following this change, although the amount of audio completed in these slots varied along with the voices of participants. If participants spoke slowly or tended to pause in order to reflect, it meant that I could simultaneously dictate and play the recording for longer periods without having to pause. Some other technology inputs were needed to maximise the effectiveness of the Dragon Naturally Speaking software. Two computer monitors are helpful when using Windows Media Player and Microsoft word to transcribe. After playing/pausing or fast forwarding/rewinding in the media player, I still had to click on the Word document to ensure that Dragon knew to dictate there. This was both frustrating and time consuming, and I downloaded the Wmpkeys background plug-in for Windows Media Player. This allowed me to work with the audio recording using keyboard shortcuts, while keeping the cursor fixed on the Word document. Free alternatives to Dragon are also available online, such as software which allows the researcher to listen, type and dictate in the same window.

2.6.2 Ethical considerations

My research was approved by the University Ethics Committee of the National University of Ireland Maynooth on 1 May 2014 (see appendix 3). I obtained the informed consent of the participants through a number of procedures. Participants received an information sheet and consent form via email in advance of the interviews, to give them time to read over both documents. The information sheet provided an overview of the research, and an explanation of the role I intended the prospective participant to have in the research process (see appendix 4). It was explained that the transcripts would be anonymised, and no identifying information would be shared in the research. The information sheet made participants aware that they may withdraw their participation at any point until research completion. My contact details, and those of the research supervisor, Dr Mary Gilmartin, and the University Ethics Committee, were also provided to participants on the information sheet. I brought hard-copies of the information sheet and two sets of consent forms to interviews, and participants were given time to read over these and fill-out the consent form. The completed consent form was returned to me, while they kept the other hard-copy and information sheet for their own records. The consent form provided a range of options regarding whether the interview could be recorded and how collected data was to be used (see appendix 5). All granted permission for the data to be used for this research, but some opted from having the data used for future research purposes, or anonymised transcripts and recordings being stored on the Irish Qualitative Data Archive. Data was stored in encrypted files on a password protected computer and

universal serial bus (USB) flash drive. In cases where permission was not obtained to use anonymised data in future research through the consent form, I will overwrite the relevant data following the completion of this research. I will do this using Eraser, a secure, data-removal tool for Windows. Eraser removes sensitive files from the hard drive by overwriting them several times (Sourceforge, 2016).

2.6.3 Data analysis

The purpose of this section is to develop the discussion of the analytical framework in section 2.3. Here I discuss the practical implications of this framework for the coding and analysis of the data which I gathered over the course of the study. When the transcripts were completed, they were uploaded to QDA Miner 4 Lite (from herein referred to as QDA Miner), which is free data analysis software. I could have opted for more sophisticated software, but QDA Miner provided all the coding functions required for this research, and was therefore ideal. It is also more efficient compared to manual coding, as the data and codes can be extracted digitally when they are required.

The first objective was to code the data, highlighting elements of the field of self-employment which might help explain the low rate among migrants. This involved identifying data on four themes relevant to self-employment: challenges; positive experiences; tactics; and motivations. I coded the challenges as these may help explain the low rate of migrant self-employment, whereas positive experiences helped identify factors with less causal significance. I also coded tactics and motivations in order to highlight the agency of participants in becoming self-employed and engaging with challenges. When this was complete I cleaned the data by merging codes which turned out to be similar. I then went through the data coded under these common challenges again, this time identifying the factors that were causing them. The majority of the challenges in the data could apply to non-migrants as well as migrants and, left at this, could not explain the low rate of migrant self-employment. The analysis of the factors impacting the experiences of these challenges corrected this, by highlighting the ways they impacted migrants differentially.

I was also able to examine whether the business environments in the RoI and NI could explain the low rate of migrant self-employment in these places. This is potentially an important element for understanding the level and nature of migrant entrepreneurship, as barriers to entry

might explain a lack of migrant self-employment (Kloosterman, 2010). I drew upon information from secondary sources (see chapter 4) as well as the data gathered as part of the research (chapter 5) to examine these potential barriers and the role they might have in this trend. In terms of the primary data, this involved looking at experiences of start-up, accessing business supports and some of the challenges.

Information from secondary sources was drawn from public organisations like the Citizens Information Board and Revenue in the RoI, HM Revenue and Customs (HMRC) and Gov.co.uk in the UK, as well as other organisations like the EU and World Bank. I gathered this through a search for information on different elements of the business environments of the RoI and NI³. The OECD data on self-employment shows that it is relatively high among the native-born population in the RoI and NI, which suggests that the cause of low migrant self-employment cannot be attributed solely to the business environment. The secondary information gathered here enabled me to largely confirm this, being particularly useful for helping to identify the strengths and weaknesses of the business environments in the RoI and NI. Before focusing on these business environments in chapters 4 and 5, I position this research in the next chapter through a review of the literatures which have potential for explaining the low rate of migrant self-employment.

³ Or the UK more broadly when information on NI was lacking.

Positioning the thesis: migration, capitals and self-employment

3.1 Introduction

Early in the last chapter, I drew on Bourdieu (1986; Bourdieu and Wacquant, 1992) to develop an analytical framework with which to understand the low rate of migrant self-employment in the RoI and NI. The objective of this chapter will be to frame this analytical approach relative to others in the study of self-employment. I begin with the literature on entrepreneurship and self-employment, focusing particularly on the significant body of work which has developed to identify their determinants. The belief in this work is that certain factors will make an actor, or a group of actors, more or less likely to become self-employed. This body of work then tries to test these factors, for example age, gender and levels of welfare provision, to examine their influence. Often this research is statistical and involves analyses of large datasets (see section 3.2).

The relevance of this literature is that identifying determinants may explain the low rate of migrant self-employment in the RoI and NI, if these places do not have those characteristics which positively influence the level of entrepreneurship. Nevertheless, a key issue which limits its explanatory value is the tendency to decontextualise these factors in an effort to identify universal drivers of self-employment. Without an understanding of the role of context in mediating these determinants, the findings are often contrasting, something which undermines the exercise further. The mixed and biographical embeddedness literatures help to address these issues (section 3.3). These were concepts developed to help understand the level and nature of migrant entrepreneurship. Mixed embeddedness tends to emphasise the impact of the local market on a migrant's likelihood of becoming self-employed, with the argument being that in order to become self-employed an opportunity must first exist (Kloosterman, 2010; see also Shane and Venkataraman, 2000). Biographical embeddedness, on the other hand, tends to emphasise the experiential capitals at the disposal of migrants. This is based on the assumption that migrants will have less economic, cultural and human capital than non-migrants, but that the inner resources developed through the challenges which they experience help address these shortcomings (Kontos, 2003). There is also an emphasis in this literature on the use of biographical interviews for nuanced engagements with migrant paths to self-employment.

Taken together, both the mixed and biographical embeddedness approaches are therefore useful for understanding the low rate of migrant self-employment in the RoI and NI. Mixed embeddedness can help explain structural factors associated with self-employment which may be influencing this trend, whereas biographical embeddedness draws attention to the differential capitals which migrants possess. It then becomes important to identify why migrants tend to have less capitals than non-migrants. To do this, it is helpful to draw back from the scholarship on entrepreneurship, and focus on the broader literature on migrant capitals. The second objective of the chapter is therefore to examine conceptualisations of the relationship between migration and capitals (section 3.4). This will help frame the contribution of the thesis to understandings of place, migration and capitals, through the empirical findings on migrant self-employment presented in the following chapters.

3.2 Determinants of self-employment

Different approaches to explaining rates of self-employment have emerged within the broader literature on entrepreneurship and SMEs. Approaches which focus on identifying the determinants of self-employment generally draw on large datasets to identify variables which can help predict whether self-employment is more likely at a given point in space-time. Despite being able to identify potential relationships, it is limited in that it can largely only infer their structural causes (see Maxwell, 2004; Bakewell, 2010). Another issue is that it fails to consider the differential experiences actors have of variables, such as the access to credit or unemployment. The explanatory power of this approach is thereby diminished.

The first of these determinants is taxation. If significant differences exist between the taxes paid by self-employed persons and waged workers, it may influence the level of self-employment (Parker, 1996; Balamoune-Lutz and Garelo, 2014). Higher marginal taxes may also lead to increased self-employment if it is relatively easy to underreport earnings compared with those of waged work (Blau, 1987). Social security entitlements can also impact the decision to become self-employed. Many states encourage the unemployed to take up self-employment by allowing them to keep their welfare entitlements for a period of time. It has also been noted that progressive social security may disincentivise self-employment (Verheul *et al.*, 2002). Favourable bankruptcy laws are also likely to encourage entrepreneurialism and risk taking. For instance, with a discharge clause the entrepreneur loses the business assets “but cannot be pursued for any remaining claims which have not been met” (Organisation for Economic Co-operation and Development, 1998, p.58).

The legislation governing start-up can be influential in determining the rate of self-employment in a number of ways (Verheul *et al.*, 2002; van Stel *et al.*, 2007; Branstetter *et al.*, 2014). There are differences between states with regard to the time and money it costs to start-up. Significant amounts of paperwork may need to be completed as well as the potential need for expert assistance in registering the business. Collins (2003) argues that Australia is at an advantage to many European states as businesses are less regulated. There can also be significant barriers to entry for particular industries if a certain qualification is required or trade associations can regulate start-up rates. However, the potential for regulations to interfere with business depends very much on how they are enforced. Informal Islamic butchers grew in the Netherlands to satisfy the demands of Muslim immigrants. They survived despite not meeting various regulatory standards, and even managed to amend the law so that they could become formal (Kloosterman *et al.*, 1999). While Dreher and Gassebner (2013) accept that regulation can impede firm formation, they argue that corruption helps some businesses overcome regulatory barriers to sector entry.

The availability of credit is also crucial in determining levels of self-employment (Augsburg *et al.*, 2015). This is directly impacted by the rate of interest, an increase in which makes it more expensive to access credit. Parker (1996: 472), for example, highlighted the “evidence of persistence in the depressing effects of the interest rate” on levels of self-employment in the United Kingdom. Lawless and McCann (2011) and Lawless *et al.* (2012) draw attention to the poor access to credit among SMEs in the RoI following the recession, and also the high interest rates which they are charged compared to other parts of the Euro area. Parker (1996, p.472) claims that “endowments of personal wealth were found not to overcome this barrier”, although there is evidence to suggest that personal wealth is still influential (Blanchflower, 2000), and Blanchflower and Oswald (1998) argue that the probability of self-employment is positively related to receiving an inheritance or gift. Other factors, such as race, religion and gender, can also prohibit access to business credit (see chapter 7; also Blanchflower *et al.*, 2003; Cooney *et al.*, 2011; Agier and Szafarz, 2013).

Income disparity is also thought to have a positive impact on the level of self-employment (Bosma *et al.*, 2000; Ilmakunnas and Kannianen, 2001; Verheul *et al.*, 2002). On the supply side, higher incomes are likely to provide the capital needed to start a business, while those with low incomes and few alternatives may be pressured into becoming self-employed. Income disparities can also create diversified demands, opening up entrepreneurial niches (Bosma *et al.*, 2000; Verheul *et al.*, 2002). Verheul *et al.* (2002) argue that this relationship may also be bi-directional. Apart from positively impacting rates of self-employment, income disparity can be exacerbated by higher levels

of entrepreneurialism. They argue that while many start-ups will fail (see Breem, 2010), some will be extraordinarily successful and that income disparities are higher among the self-employed than waged employees. As the proportion of the population which is self-employed increases, it is therefore likely that income disparity will also grow. This highlights income disparity as a medium and outcome of the agency of self-employment.

The level of unemployment is also related to entrepreneurship rates. Blanchflower (2000: 477) argues that this relationship is ambiguous, as unemployment may hinder self-employment by restricting opportunities, or encourage it through the lack of alternatives. Verheul *et al.* (2002) argue that these effects are not mutually exclusive. At the macro level, high unemployment is symptomatic of a sluggish economy, which can stymie self-employment. Given the scarcity of salaried employment, however, the opportunity cost of self-employment will be lower, potentially leading to more start-ups, and this effect is compounded as the duration of unemployment increases. Recent work has also complicated the seemingly unidirectional relationship between unemployment and self-employment. This work highlights the potential both for unemployment to drive self-employment, and strong levels of self-employment to drive business cycles in a bi-directional relationship (Thurik *et al.*, 2008; Faria *et al.*, 2010; Koellinger and Thurik, 2012; Parker *et al.*, 2012; see also Schumpeter, 1934).

The density of business activities may also be an important determinant of firm formation. The argument for the positive influence of density on business start-ups is related to critical mass theory (see Granovetter, 1978). Granovetter argues that individuals have different thresholds at which they will participate in an activity, which are based on the benefits and costs they deem to be associated with such an activity. Therefore, with regard to enterprise, start-ups may signal an emerging concentration of particular forms of economic activity in a particular place to other agents (on clusters, see Bathelt *et al.*, 2004; Maskell and Malmberg, 2007; Fornahl *et al.*, 2015). Audretsch and Fritsch (1994, p.359) quote Krugman in arguing that this concentration is arguably “the most striking feature of the geography of economic activity...”. The location by a multinational of a branch may alert other multinationals and nascent entrepreneurs that a particular place is good for business (Verheul *et al.*, 2002). This may lead to start-ups among segments of the population which previously preferred salaried work. Agglomeration of specific activities can lead to the attraction or development of a labour force with the required skills. Proximity may also lead to cooperation, creating the potential for “information or technological spillovers” (Audretsch and Fritsch, 1994, p.359; see also Verheul *et al.*, 2002). These can then lead to intensified entrepreneurial activity.

There is also work on the impact of co-ethnic populations on migrant enterprises. Evans (1989) argues that a large co-ethnic population is positively related to migrant self-employment (see also Toussaint-Comeau, 2012; Arrighetti *et al.*, 2014). Related to this, he finds evidence to support the isolated labour pool hypothesis. This is the idea that populations with less English speaking skills create linguistically isolated labour pools which benefit migrant entrepreneurs. However, Mora and Dávila (2005, p.401) refute both findings in the context of data taken from United States'(US) censuses, claiming that:

The size of the local ethnic population does not appear to enhance entrepreneurship for either English fluent or LEP [limited-English-proficient] immigrant men in the USA. Moreover, the results presented here consistently show that linguistic isolation in the local labour pool negatively relates to immigrant entrepreneurship among the LEP

They argue instead that immigrants with proficiency in English have greater access to “minority- and majority-language product and factor markets” (*ibid.*). Whatever the relationship between majority language proficiency and migrant self-employment in specific contexts, having a proficiency in the majority language might be more conducive to business success (Ram *et al.*, 2002).

The likelihood of becoming self-employed is higher in many countries for males than females (Verheul *et al.*, 2002; Leoni and Falk, 2010). Leoni and Falk (2010, p.179) offer an interesting perspective, using data from Austria to highlight that females are more likely to graduate in the fields of health and education, which are characterised by low levels of self-employment. It has also been argued that females may be more risk averse than males (Watson and Robinson, 2003; Kepler and Shane, 2007; Robb and Watson, 2012), although the influence of risk aversion will be differential depending on socio-spatial factors. For example, Kepler and Shane (2007: 48) argue that self-employed women in the US have a “greater preference... for businesses with a low risk-to-return ratio”. The greater returns often associated with higher risks may explain the assumption that self-employed males out-perform their female counterparts. However, when performance is adjusted for the level of risk involved in the venture, findings from Australia (Watson and Robinson, 2003) and the US (Robb and Watson, 2012) suggest that female-owned business performance matches that of males. Furthermore, the assumption that male entrepreneurs outdo female entrepreneurs can lead nascent businesswomen to believe that they are less likely to succeed, deterring participation and reproducing higher male business ownership (Robb and Watson, 2012).

Education is another important determinant of entrepreneurship. Blanchflower (2000) claims that self-employment is higher among the least educated, or those who left education before reaching 15 years of age, and the most educated, who were older than 22 years of age when they left education. Two studies (Breem, 2010; Millán *et al.*, 2012) demonstrate increases in the probability of survival as the level of education rises. Breem's (2010) comparison of 5 year survival rates among migrant and non-migrant businesses in France, highlights that with each level of education attained by the owner, there is an increase in the likelihood of the business surviving for five years. The findings are similar for enterprises started by non-EU-15 nationals, but less significant. Kangasharju and Pekkala (2002) add a cyclical element using data from Finland. They argue that businesses started by the highly educated are more likely to survive during economic troughs, but that they are less likely to survive when the economy is performing strongly. They explain this by claiming that highly educated entrepreneurs face more demand for their labour, which may draw them into salaried employment during periods of economic prosperity and higher wages.

Age is also viewed as an important determinant of entrepreneurship. Older people are found to be more likely to start a business (Blanchflower, 2000; Verheul *et al.*, 2002), although this effect is often only noted up until a certain point, usually during a person's fifties, sometimes increasing again as they reach retirement (Evans and Leighton, 1989). This need not indicate a lack of entrepreneurial capacity among younger age groups. Rather, this entrepreneurialism is perhaps more likely to be applied as 'intrapreneurship' within salaried employment, innovating on behalf of the employer and improving business processes (Parker, 2011). Differences can also exist between the approaches to self-employment depending on the age of the entrepreneur, which may have significant impacts on their outcomes. Lafuente and Vaillant (2013) argue that younger entrepreneurs in Romania, being better acquainted with the market economy, are more likely to be influenced by entrepreneurial role models. Among immigrant entrepreneurs, Guerra and Patuelli (2014) find that the likelihood of becoming self-employed in Switzerland increases with age, reflecting research on the population more generally. However, when they differentiate between urban and rural immigrant self-employment, they find that age has less explanatory power in urban areas. They argue that this is because younger immigrants may be drawn to urban areas, leaving the entrepreneurial activity to the older age groups in rural places.

Drawing attention to conditions which potentially facilitate or hinder self-employment, the determinants' literature is useful for examining the factors which may be related to the low rate of

migrant self-employment in the RoI and NI. However, there are some issues with this body of research. First, the focus on identifying empirical relationships between certain conditions and the likelihood of more or less start-up activity means that there is a lack of attention to the causes of these relationships. Secondly, and related to the last point, there is also a lack of attention to the processes which differentiate actors' experiences of determinants. In Bourdieu's (1984, p.102) words:

...class or class fraction is defined not only by its position in the relations of production, as identified through indices such as occupation, income or even educational level, but also by a certain sex-ratio, a certain distribution in geographical space (which is never socially neutral) and by a whole set of subsidiary characteristics which may function, in the form of tacit requirements, as real principles of selection or exclusion without ever being formally stated (this is the case with ethnic origin and sex). A number of official criteria in fact serve as a mask for hidden criteria: for example, the requiring of a given diploma can be a way of demanding a particular social origin.

Building on the example provided by Bourdieu above (1984), education may well influence self-employment (Blanchflower, 2000; Kangasharju and Pekkala, 2002), but this does not reveal much about the implications of differentiated access to education for experiences of entrepreneurship. It is therefore important to think more clearly about the conditions which constrain and enable different actors in particular contexts, which will be the purpose of the next sub-section on mixed embeddedness (section 3.3.1). Furthermore, as Dreher and Gassebner (2013) demonstrate through the example of corruption, structural factors can constrain or enable activities, but actors also have a degree of agency. This is the focus of the literature on biographical embeddedness, which I address in the second sub-section (section 3.3.2).

3.3 Embeddedness approaches

3.3.1 Mixed embeddedness

The concept of mixed embeddedness emphasises the role of the political, economic and social context in which self-employment occurs among migrants. The concepts of market and opportunity structure are important, as these are understood to explain the opportunities which are available to

migrants, through the types of demand which exist in a given place and the space afforded in the market to new entrants (Kloosterman *et al.*, 1999; Kloosterman, 2010). Entrepreneurial variations can therefore be understood through an analysis of the interplay of forces at three scales: individual entrepreneurs and their resources; the opportunity structures and markets in which individuals are embedded; and the institutional frameworks which influence these (see also Kloosterman and Rath, 2001).

The mixed embeddedness approach has impacted much of the migrant and ethnic self-employment research. The focus on institutional contexts and local opportunity structures draws attention to the impacts which state policy can have on migrant self-employment. Collins (2003) argues that there are relatively less regulations guiding business start-up in Australia, and that this makes it easier for migrants to become self-employed. Barrett *et al.* (2001) highlight the impact of the repeal of the Shops Act in the UK in 1994, which reversed limitations on the opening hours of retailers and increased competition in a sector with immigrant niches. This was compounded by the entrance to the UK market of large, discount retailers such as Aldi, Lidl and Walmart, the latter entering through a take-over of Asda. Barrett *et al.* (2002) make a similar argument, extending it to highlight the impact of real and perceived bias from banks in limiting sectoral diversification on the part of minority groups.

Mixed embeddedness is also an expansion of more spatially abstracted embeddedness theories, which emphasise the role of ethnic ties in the formation of such businesses (Sanders and Nee, 1987; 1996; Light and Gold, 2000; Nee and Sanders, 2001). Ram *et al.* (2008) demonstrate this in the case of Somali migrants in Leicester, claiming that their social capital resources must be understood in conjunction with other factors in the local business environment (see also Ram and Jones, 2008; Vershinina *et al.*, 2011). Vershinina and Rodionova (2011) make a similar argument, claiming that a capitals based approach should be complemented by mixed embeddedness in research on entrepreneurship among 'hidden' populations, such as illegal immigrants.

Mixed embeddedness is also a response to perceived culturalist understandings of migrant and ethnic self-employment, which look for explanations within group characteristics. Leung (2002) draws on mixed embeddedness to argue that the significant number of Chinese restaurant owners in Germany is a result of the lack of availability of other employment, migration policies, changing consumer demand and the availability of start-up capital, rather than this type of work being a Chinese cultural trait. Jones and Ram (2007) also argue against reductive assumptions that South

Asians are entrepreneurial while people of African and Caribbean descent are not, drawing attention again to the political, economic and social structures which influence these trends.

Ley (2006) draws on mixed embeddedness to understand the self-employment of wealthy business visa migrants to Canada (see also Ley, 2010). The regulations governing the programme mean that starting a business is a necessity for migrants entering Canada on this visa in order to attain citizenship. The rule that businesses must show signs of vitality within 2 years of start-up makes the migrants more likely to purchase established businesses in the retail and food preparation sectors⁴. Ley (2006) also highlights that while success stories are limited, the Koreans in his study appear more successful than participants from Taiwan and Hong Kong. Although Koreans tended to have a better education, their English was poor and they also had less ethnic resources. Ley (2006) attributes their success to their tendency to be less transnational in their outlook and more Canadian market facing (on the transnationalism of the Hong Kong participants, see Ley and Kobayashi, 2005). Developing this somewhat, Wahlbeck (2013) claims that transnational resources need to have local value in order to be utilised.

Beckers and Kloosterman (2014) highlight the implications of local zoning regulations for the emergence and nature of migrant self-employment. They compare Dutch pre- and post-war neighbourhoods, the former characterised by mixed-use zoning and the latter by mono-use. The older, mixed-use neighbourhoods are more conducive to migrant self-employment as they have more commercial space and are also less restrictive on the business activities which can occur. For the businesses that are in post-war neighbourhoods, there appears to be less competition, and Beckers and Kloosterman (2014) understand these areas as more protective environments which are favourable to incumbent, established businesses. The tradition of diverse activities within pre-war neighbourhoods has also led to continued government support for businesses in these areas. Pang and Rath (2007) highlight the role of regulatory structures in Washington, DC in maintaining the local Chinatown, as part of broader support for ethnic urban themes.

Price and Chacko (2009) discuss Bolivian and Ethiopian immigrant entrepreneurs, also focusing their attention on the Washington metropolitan area. They argue that self-employment among these groups is a result of blocked mobility and labour segmentation (see also Ram, 1993; Saxenian, 1999; Rath, 2006). Collins *et al.* (1995) highlight the discrepancy between the availability of employment in pre 1970s Australia, and the tendency for non English speaking migrants to become

⁴ Ley (2006) highlights how this was extended to 3 years in 2003 because of the pressure the former time-frame was exerting on the business migrants

self-employed, which they attribute to institutionalised racism. Drawing on the continued disadvantage of British Asian entrepreneurs over several decades, Jones *et al.* (2014, p.516) call for more attention to be paid to the role of racialised exclusion, as opposed to simply viewing them as 'constrained entrepreneurs'.

Some attention has also been paid to the potential for migrants to 'break-out' of ethnic sectors into broader markets. Returning to Ley (2006) briefly, he highlights transnational activities as a distraction from the Canadian market among his participants from Hong Kong and Taiwan. Bagwell (2008) draws on mixed embeddedness to explain how the interaction of economic structures in the UK and the experience and resources of Vietnamese migrants can enable or constrain the latter's ability to break out into more profitable sectors (see also Slavnic, 2012). Engelen (2001) cautions, however, against assimilation biases in some of this work, as well as spatial strategies which focus on moving from ethnically concentrated areas towards more diverse places. The latter strategy may not always be possible. As highlighted by Beckers and Kloosterman (2014) earlier, the post-war Dutch neighbourhoods with higher non-migrant populations are often more restrictive in terms of the commercial activities which are permitted.

The concept of mixed embeddedness has also been critiqued and extended. Schnell and Sofer (2002) distinguish between the over- and under-embeddedness of Arab entrepreneurs in Israel. Over-embeddedness refers to the strong ties among Arab entrepreneurs in their local milieu which are opposed to structural changes, while under-embeddedness refers to those firms which have inter-ethnic links but lack the power to draw the necessary resources from them. Peters (2002) rightly points to the need for intergenerational sensitivity, illustrating the openings that previous rounds of migration can make for contemporary migrant entrepreneurs. She also argues for more attention to the agency of these actors, something which in itself is desirable. However, Peters' (2002, p.47,48) conceptualisation of agency is uncritical and problematic, framing it as the development of "character" and the "taking on of desired traits to achieve highly valued cultural ideals". Rather than analysing experiences of migration and self-employment, Peters assumes them to inculcate certain values, and in the process provides an over-celebratory account of agency, entrepreneurship and migration.

Peters (2002) critique of approaches which focused solely on political, economic and social structures in order to understand migrant self-employment was, nevertheless, correct. This appears to be the case in the RoI and NI. The trend in these places is the reverse of those studied in the

mixed embeddedness literature, which tends to focus on cases where migrants are more likely to become self-employed than non-migrants. Structural obstacles to employment, for example, are arguably less reliable as explanations of low migrant self-employment trends in the RoI and NI. In these places, non-migrant self-employment is relatively common, and convenient references to the standard of the business environment therefore may not hold much currency. Obstacles exist, such as the post-recession trends of low credit availability and weak consumer demand, but these arguably apply to non-migrants as well as migrants. On its own therefore, mixed embeddedness is not sufficient to understand the low rate of migrant self-employment in the RoI and NI, and complementary understandings are required.

Migrant experiences of obstacles, such as low consumer demand, may be differential to those of non-migrants, and recourse to their agency may help further extend our understanding of how they encounter such issues. This is suggested within the mixed embeddedness literature with Ley (2006), for example, claiming that his participants sometimes utilised human capital to navigate their difficult experiences of business migration to Canada. The issue then becomes applying a concept of agency, which does not fall prey to the reductive understanding forwarded by Peters (2002). To achieve this, I draw on an approach which also developed from mixed embeddedness, with the explicit aim of paying more attention to migrant agency without decontextualising this from the structures in which they operate.

3.3.2 Biographical embeddedness

Some proponents of mixed embeddedness have included the micro experiences of individuals in their models. For example, Kloosterman (2010, p.27) argues:

The concept of mixed embeddedness has been put forward as an interactionist approach to encompass both *actors (the migrant entrepreneurs)* and the opportunity structure in a more comprehensive analytical framework [italics are my own]

With few exceptions, however, the focus tends to be on the political and economic structures guiding action. Scholars drawing on biographical embeddedness have addressed this by foregrounding the agency of migrants (Kontos, 2004; 2008; de Vries, 2007; 2012), particularly in terms of their

biographical trajectories and the impacts these have on their experiences of opening and running businesses.

The clearest development of the rationale behind biographical embeddedness is provided by Kontos (2003). She locates the value of a biographical approach in the relative disadvantage she perceives among migrants. She claims that certain forms of capital, such as economic and human capitals, are not typically possessed by migrants or women to the extent that they can explain the existence of self-employment among either group. Kontos (2003) believes that women and migrants must therefore draw upon other forms of capital, and that it is the possession of these which can help explain their self-employment. She argues that both migrants and women, possessing relatively few capitals, draw on experiential capital to make up for what they lack. The way to approach self-employment among migrants and women is therefore to focus on their biographical experiences, which provide the experiential resources that guide them through the process of self-employment.

Following this, there has been research which complements an awareness of structural factors with a heightened sensitivity to migrant agency and motivation. Slavnic (2012) indicates the importance of being aware of biographical experiences as well as structural constraints in explaining entrepreneurship. Brettell and Alstatt (2007) highlight the motivational and experiential resources of self-employed migrants in their sample from the Dallas-Forth Worth metropolitan area, locating these activities in opportunity structures and broader migrant trends. The 'road' travelled by migrants in New Zealand is important for de Vries (2007; 2012), who understands their entrepreneurship through their values, cultural heritage and the characteristics of the CoR.

One advantage of this approach is that the focus on biographical resources can lead to more empowering narratives of migrant self-employment. Pécoud (2010) highlights understandings of business creation as a means to re-shape one's biography and social status (Kontos, 2003; Apitzsch, 2003). Apitzsch (2003) draws on biographical embeddedness, claiming that entrepreneurship can lead to autonomy for migrants, and is a symbol of "biographical achievement of economic and social integration in society that counteracts the prevailing racist prejudice and xenophobic stereotypes" (Apitzsch, 2005, p.83). Al-Dajani and Marlow (2013) also draw on biographical embeddedness to frame migrant women's entrepreneurship in an empowering way, such that it is seen as positively contributing to social change (see Hanson, 2009; Wang, 2012; Liu *et al.*, 2014; Schuch and Wang, 2015; Wang and Morrell, 2015). While explicitly drawing on the concept of mixed embeddedness, Pio

(2007) also draws on a narrative approach which highlights the challenges that migrant women entrepreneurs face, but also their agency in engaging with them.

Following Al-Dajani and Marlow (2013) and Pio's (2007) example, biographical embeddedness can be a positive development on the mixed approach outlined earlier. Focusing on action in response to constraints can draw attention to migrant agency. It is also important, however, not to romanticise this action. Returning to Apitzsch (2005), she frames the 'biographical achievement' of migrant self-employment through the immense challenges it can cause for the migrants and their families (see also Smith, 2014). It is important that this agency is always approached in relation to the enabling and constraining structures within which migrants find themselves, in order to avoid fickle and over-celebratory accounts of migrant agency against the odds.

Moreover, Kontos (2003) argues that migrants often lack economic, cultural and human capitals, and that their biographical and experiential resources must therefore be leading to their propensity for self-employment. Both mixed and biographical embeddedness are adopted most often to explain why migrants are *more* likely to become self-employed than non-migrants. The biographical embeddedness literature often focuses on the second element of Kontos' (2003) explanation: migrants' experiential resources and how these may lead to the increased likelihood of migrants becoming self-employed. As I explained earlier, the issue is different in the RoI and NI, with a relatively low rate of migrant self-employment compared with non-migrants on the island, and migrants in other OECD countries. It is thus more relevant in this case to revert to the first element of Kontos' (2003) argument: that migrants lack important capitals. The issue here then becomes identifying the processes which guide this trend. In the next section I attempt to address this by stepping back from the literatures discussed so far, the primary focus of these being self-employment and entrepreneurship, in order to examine the insights which can be drawn on this matter from the broader scholarship on migrant capitals.

3.4 Migration and capital

In this section I provide an overview of conceptualisations of the relationship between migration and capital in the literature, in order to understand why migrants may have fewer capitals than non-migrants. A popular engagement with migration and capitals has been that which understands social, human and economic capitals as drivers of migration. While the possession of capitals may

make it more likely that an actor will migrate, this does little to explain the influence which the process of migration itself may have on one's capitals. My focus will therefore turn to other work, which examines the capitals which migrants may lack. Interesting work in this area has highlighted migrants' tendency to lack social, economic, human and citizenship capitals, although there is still little attention to the role which migration has in increasing or reducing a migrants' capitals. I therefore position my research in relation to the work in this section, returning briefly to points made in the analytical framework in chapter 2 to explain how I plan to address the issues in the literature.

With regard to capitals as drivers of migration, social capital has been a particularly popular concept. Faist (2000) attempts to explain disparities between places in terms of levels of out-migration by drawing on social capital. Networks develop over time and at cost to actors in the CoO, which can deter migration as it would entail developing new networks elsewhere. However, in certain contexts transnational networks are developed which help reduce these costs for prospective migrants, thereby leading to large outflows from those places (see also McKenzie and Rapoport, 2007). Espinosa and Massey (1997) also claim that higher social capital increases the likelihood that men and women in Mexico will migrate to the US, with repeat migrations also more likely among women. Focusing on women from Mexico, Cerrutti and Massey (2001) claim that they are less likely to migrate in the absence of family members in the US (see also Palloni *et al.*, 2001). In terms of Thai migrants, Curran *et al.* (2005) highlight that the information provided by those who are already abroad is important in generating further migration, particularly among family members .

Human capital is also considered an important driver of migration, as skilled migrants may feel that they could earn greater value for their investments in themselves elsewhere. Echoing neoclassical theories, Massey *et al.* (1993) argue that such migrants will be drawn to places exhibiting low human capital, where they can derive greater rewards compared to the rest of the local population. Taylor and Martin (2001) also claim that younger people in rural areas with more human capital are the most likely to migrate to urban areas (see also Liu and Yamauchi, 2014). Faggian and Franklin (2014) argue that the university migration of students with high human capital will be driven more by the reputation of the prospective third-level institution, as opposed to its location relative to them (see also Faggian and McCann, 2009). Faggian *et al.* (2014) develop this point, differentiating between types of human capital and the likelihood of migration. They claim that graduates from disciplines like business, management and technology are more likely to migrate (and repeat migrate) compared to those in law and education, and that the former group

also earn more. In the case of China, migrants with higher human capital are believed to choose destinations with concentrations of human capital (Fu and Gabriel, 2012), and this holds for urban to urban migration (Ye *et al.*, 2016).

Economic capital is also related to migration. Mahroum (2000, p.23) maps the international migration of “Highly skilled globetrotters”, arguing that these actors move to places where they can maximise economic rewards. Mahroum also highlights how they are drawn by tax incentives and the opportunities for funding. Mesnard (2004) demonstrates the pull of financial incentives among a different group, temporary migrants from Tunisia. She claims that rather than necessarily being driven to migrate by the search for a higher standard of living, these migrants are often more concerned by borrowing constraints in the CoO. Mesnard highlights that financial assistance upon return therefore encouraged migrants to go back to Tunisia earlier. Stark and Taylor (1989) claim that relative deprivation can increase migration from Mexico to the US, if the perceived earnings accrued following the move will improve the households’ financial position.

While it is important to consider the impacts of an actor’s capitals on their likelihood or experience of migration, it is also important to consider how migration itself impacts the level and nature of an actor’s capitals. Referring back to Bourdieu, actors’ capitals impact their positioning within social fields. If migration impacts capitals, it is therefore important to examine this relationship as it may help to explain inequality and injustice experienced by migrants in different contexts. Massey *et al.* (1993, p.434) highlight the negative impact of migration initially on a number of capitals:

International migration is conceptualized as a form of investment in human capital... before they can capture the higher wages associated with greater labor productivity they must undertake certain investments, which include the material costs of traveling, the costs of maintenance while moving and looking for work, the effort involved in learning a new language and culture, the difficulty experienced in adapting to a new labor market, and the psychological costs of cutting old ties and forging new ones

For Massey *et al.* migration bears a negative toll on economic (costs of travelling and maintenance), cultural (learning a new language and culture) and social (loss of ties) capitals.

Knight *et al.* (2014) also highlight the negative impact of language barriers among Polish workers in Wales, claiming that English competence is the most important factor related to progression in the local labour market (see also case of 'Gosia' in Nowicka, 2013). In the case of some of the Irish nurses in the UK in Ryan's (2007) study, the loss of social capital appeared to result from repeat and internal migrations, *after* they had moved to the UK. Following the initial migration, it appeared that the nurses rebuilt new ties, only for these to be interrupted by further mobility within the UK. Kelly and Lusia (2006) also suggest that the use value of social capital drawn from networks in the Philippines becomes devalued for Filipino migrants in Toronto (see also Eve, 2010; Wahba and Zenou, 2012).

Other scholars have highlighted alternative forms of capital. Bauder *et al.* (2016) suggest that international mobility among US academics may decrease their symbolic capital in that sector, as the US is already considered a premium research location (on symbolic capital, see Bourdieu, 1990). For the authors, however, this trend is an exception, with international mobility generally thought to increase symbolic capital among academics. Drawing attention to processes of distinction between migrants and non-migrants, Bauder (2008) claims that the latter have access to citizenship capital. In his opinion, this provides non-migrants with access to other forms of resources leading to better job opportunities, whereas migrants may be confined to secondary or informal sectors.

Bauder (2005) accepts that citizenship capital cannot always be responsible for negative migrant experiences, given that in some cases they are citizens of the CoR. He illustrates this in the case of Spätaussiedler in Germany. These are ethnic Germans who moved to Germany from the former Soviet Union following the collapse of the Berlin Wall. Having full citizenship rights, at least in theory, Bauder (2005) attributes their labour market struggles to a lack of institutionalised cultural capital, which is the devaluation of their foreign qualifications in Germany. Gilmartin and Migge (2011) provide similar evidence from the RoI, in the case of a qualified teacher and a health researcher from the US, who struggled to have their qualifications accredited. Nowicka (2013) highlights a related process in Germany, illustrating the initial struggles of one of her participants in having her medical training from Poland recognised.

Of course, actors can use migration to increase their capitals as well. Nowicka (2013) stresses that some capitals can be more transnational than others, and can therefore be deployed in the CoR to derive other forms of capital. Echoing the biographical embeddedness approach, she even claims that migration itself can become a form of experiential capital which migrants draw upon (Nowicka,

2014). Wahba and Zenou (2012) indicate that return migrants from Egypt are more likely to become entrepreneurs than non-migrants as, despite tending to suffer a loss of social capital, their human capitals increase.

The loss of social capital in the CoO can also be offset for the returnee if the business targets customers in the former CoR. Gittins *et al.* (2015) discusses this in the case of Hungarian return migrants, who draw upon their overseas social capital to transnationalise their ventures. Curran *et al.* (2005) claim that the frequency and duration of trips increases migrant social capital, influencing the reception of information on the host society which they provide to family and others from the CoO, and possibly leading to more migration. The authors do insert provisos however, claiming that frequency of trips validates the information provided by women migrants, while duration of the trip is more effective in this sense for men. People are also more likely to listen to the advice of migrants from within their family circles, as opposed to broader hometown networks.

Di Maria and Lazarova (2012) claim that sending states in the Global South are negatively impacted by skilled migration, lowering their aggregate human capital. Stark, Helmenstein and Prskawetz have argued against this perspective, claiming that migration should be viewed as facilitating brain gain, even in the sending state (Stark *et al.*, 1997; 1998; see also Stark and Wang, 2002). They argue that the potential for migration creates additional possibilities, incentivising actors to develop their human capital. First, they assume that this benefits sending nations as not all those who have developed their human capital will leave. Second, Stark *et al.* (1998) argue that even those who do migrate may be incentivised to return if and when the economic rewards which they are deriving abroad begin to diminish below the rewards which they would expect in the CoO. While Di Maria and Lazarova (2012) disagree with Stark *et al.* (1997; 1998), they support the argument that the option of migration is an incentive towards human capital formation.

For Kelly and Lusic (2006), the cultural capital of Filipino migrants living in Toronto increases in the Philippines, as the economic capital they derive in Canada is worth relatively more in the CoO, leading to enhanced consumption potential. Yang (2005) also illustrates the impact of the Asian financial crisis in the 1990s on the appreciation of the economic capital, in the form of remittances, that migrants sent to the Philippines. The depreciation of the Philippine peso meant that remittances had greater value, and Yang (2005) demonstrates the positive impact on child schooling and the likelihood that the migrant's family members in the Philippines would become self-employed in capital intensive industries. Waters (2006; 2009) and Ley (2010) note the value attached to a

Canadian third level education for increasing human and cultural capital among East Asian migrants. Some literature has also drawn attention to how migrants, on occasion, consciously adhere to ethnic stereotypes, in order to derive cultural capital in the workplace in the CoR (Hari, 2013; Lever and Milbourne, 2014).

Bauder *et al.* (2016, p.10) illustrate the value of international mobility in terms of increasing symbolic capital among academics. They claim that:

Perceptions among... respondents affirm the... idea that the international mobility of academic researchers produces tangible benefits, including the exchange of knowledge and ideas, exposure to different working environments, scientific practices, and perspectives, the opportunity to contextualise research topics, and working with particular research teams and under advantageous conditions

They do point out, however, that not all forms of international mobility provide these benefits. It is therefore not mobility *per se* which provides capital to scholars, but the location of the academic sojourn and the types of experience gained. Leung (2013) also claims that the capital associated with geographical mobility for Chinese scholars can be converted to social, cultural and economic capital, although there was a detrimental effect on social capital evidenced among younger academics in particular.

Even where migrants lack certain capitals, with adverse consequences for their positioning in various social fields, they display agency and creativity in utilising other forms of capital. Hari (2013) illustrates foot-in-the-door and double-edged sword effects in the case of Indian migrants in Canada. Sometimes Indian migrants who work in the IT sector purposefully adhere to racialised stereotypes in order to get a 'foot-in-the-door' in this sector in Canada. Hari (2013) claims that they are able to do this because of the assumption that Indians are specialists in this sector. However, she highlights that this can be a 'double-edged sword', putting Indians who do not work in this sector in Canada at a disadvantage in the labour market. Lever and Milbourne (2014) note a similar trend among Polish migrants in the UK, in this case the tendency being to conform to racialised stereotypes of having a strong work ethic. The authors also suggest that this has negative consequences, operating "as a form of entrapment, normalising a culture of long working hours and intensive working conditions" (Lever and Milbourne, 2014, p.261; see also Stenning and Dawley, 2009).

In arguing against 'rucksack' conceptualisations of ethnic cultural capital, Erel (2010) suggests that migrants cannot transplant cultural capital from the CoO to ethnic networks in the CoR. This is because the development of cultural capital among diaspora networks is sensitive to conditions in the CoR, as well as those of more transnational spaces. This can be a process of distinction *within* the ethnic group, enacted by members who can then construct and define ethnic meaning, as well as acting as representatives to other groups. Shin (2012) notes the tactics deployed by young Korean visa-holders in Canada, in order to distinguish themselves from other Korean migrants. Hirabayashi (1993) also highlights the case of Zapotec migrants in Mexico city. Rather than conceptualising their cultural capital as a passive resource of mutual aid based on relations from the migrants' former locale, Hirabayashi (1993) claims that it is a new form of capital which the Zapotec migrants develop in response to the challenges of urban life.

To conclude this section, I will outline the position of my research within the body of literature on migration and capitals. The key issue here involves examining the extent to which this scholarship addresses the problem raised by the work of Kontos (2003) at the end of the last section (3.3), providing insight into the processes which sometimes lead migrants to have less capitals than non-migrants. The engagement with the migration literature which deals with capitals was therefore an attempt to see to what extent it could provide an understanding of this problem. Previous research tends to draw attention to various forms of causal directionality framing the relationship between the concepts of migration and capitals. The first body of work drew on capital to understand migration trends, for example analysing the impact of human capital on the likelihood of migration. While this is interesting, it cannot help explain low migrant capitals in the CoR. Alternative approaches to migration and capital were more useful, focusing on instances where migration increased or reduced an actor's capitals. For instance, Wahba and Zenou (2012) demonstrate that migration can increase human capital, whereas Bauder (2008) claims that migrants will often lack citizenship capital.

There is, however, a lack of sustained attention to the concept of capital itself, particularly regarding how its characteristics generate these effects. Naughton (2014) has argued that space is often implicitly conceptualised within understandings of social capital as a mere container (see Coleman, 1988; Putnam, 2007). With a lack of systematic attention to the role of space in the motility of capitals, no conceptual framework has emerged to understand why migration may lead to a decrease in capitals. To address this, the analytical framework in section 2.3 focused on the embeddedness of people and capitals in space and place, helping to explain their differential motility.

The earlier analytical framework and following findings chapters therefore go about addressing this oversight.

This is not to suggest that the role of space has gone unexamined in the literature. Nowicka (2013) differentiates between single space, bi-local and overlapping positioning in the case of Polish migrants in Germany. Single space refers to migrants confining themselves for the most part to one location, whereas bi-local and overlapping positioning indicates transfers of capital between places. For bi-local positioned migrants, capital derived in one place is used to accumulate other forms of capital in a different location, whereas overlapping migrants transfer capitals regularly between places. Erel (2010), mentioned above, also distinguished between diverse capital formation processes in local and transnational spaces. Such work is useful as a starting point, grounding capitals within the contexts in which they are developed and exchanged, but it is also important to ask why an actor's capitals may depreciate or appreciate in value in the CoR. In Nowicka's (2013) terms, it is necessary to examine the processes leading to the use-value of a particular capital being restricted within a 'single space', or applicable within bi-local and overlapping spaces.

This is of consequence because it is difficult to understand the relationship between people, their capitals and mobility, without first engaging with the characteristics which make them (im)mobile. The embeddedness of people and capitals means that they are developed in particular places and over time, and this process lends capitals a stickiness which will influence their transferability to other places. This is not to say that capitals can only be applied in a small number of contexts. Waters (2006; 2009), for example, highlights the role of reputable universities in creating human and cultural capitals which are intended to be applicable for doing business around the world. She nevertheless indicates that they are still most relevant in the broad institutional contexts within which they were developed. While capitals can appear universal, they are therefore still embedded within specific spatio-temporal contexts, and this can complicate their transferral elsewhere.

This is important in order to understand the processes by which migrants become *distinguished* from non-migrants in terms of their likelihood of becoming self-employed (or work in low-paying sectors, be financially excluded, etc.). If capitals serve to reproduce asymmetrical power relations between actors, then it is necessary to analyse the impact of migrants' mobility on the capitals which they can develop and exchange. The main argument I present in the thesis is that the capitals developed by participants in the CoO or elsewhere, are often devalued following migration to the RoI and NI, and that this is because the migrants and capitals they possess are not sufficiently

embedded within these places. However, they may have other forms of capital, or develop new ones over time, and this leaves room for the agency which migrants exhibit. Next I will conclude this chapter, before moving onto the findings' sections of the thesis.

3.5 Conclusion

The aim of this chapter was to evaluate the potential of previous research to help explain the low rate of migrant self-employment in the RoI and NI. The first element of this involved examining approaches which try to explain the likelihood of a given person or group becoming self-employed. One such literature focuses on identifying the *determinants* of self-employment. This research often applied statistical tests to confirm whether a factor, or group of factors, made it more likely that someone would become self-employed. However, this work often overlooked the generative causes underlying the relationships identified, and failed to engage with the differential experiences of actors of those variables considered determinants of self-employment.

The focus of the *mixed embeddedness* approach is often on the political, economic and social structures which influence the likelihood and nature of migrant self-employment through the openings which they provide to migrants in different places (Kloosterman, 2010). An issue with this work is the perceived lack of attention to agency. While there have been calls for attention to agency in order to complement the standard focus on structures (Kloosterman *et al.*, 1999; Kloosterman, 2010), in practice the emphasis tends to be on structural factors. *Biographical embeddedness* approaches tried to address this by foregrounding the role of migrant agency in their self-employment. Kontos (2003) expands the concept, highlighting the role of migrants' biographical experiences as a form of experiential capital which migrants draw upon when starting businesses.

She argues that these experiential capitals are important because migrants may lack other forms of capital (Kontos, 2003). However, biographical embeddedness approaches fails to question the impact that migration has on the other forms of capital which Kontos (2003) claims migrants lack. To address this I turned to the literature on migration and capital. The first notable trend was a tendency to focus on the role of capital in driving migration. While such work is important, for this research it is necessary to consider the influence of mobility on an actor's capitals, specifically here in terms of the potential impact of migration on capital depreciation. A body of research is emerging which focuses on the relationship between migration, transnational lives and migrant capitals. Building on such work, I want to analyse the role of self-employed migrants' (dis)embeddedness in

this process. Before doing this, however, I begin the substantive element of the thesis by considering the potential impact the business and migration environments in the RoI and NI may be having on migrant self-employment. Echoing the mixed embeddedness approach, I will analyse the extent to which contextual factors can explain the low rate of self-employment among migrants.

Evaluating the business environments in the RoI and NI

4.1 Introduction

The purpose of this chapter is to examine the business and migration environments in the RoI and NI, which contextualise experiences of migrant self-employment. My focus will be on the processes which govern access to self-employment and also the impact of the recession on these environments. In chapter 2 I outlined Bourdieu's concept of field, which he broadly defined as a set of objective relations among actors. Throughout the thesis I will draw on this concept, in tandem with that of capital, to understand how migrants become differentially positioned from other groups with respect to self-employment. One aspect of a social field is its parameters, or the full extent of persons and activities included in, or excluded from, the field. It is therefore useful to focus on the processes whereby these parameters are fixed, as opposed to how malleable or rigid they are. The extent of their malleability is a power laden process of inclusion and exclusion that governs who or what is (il)legitimate in a given field. The first objective of this chapter is therefore to examine the parameters of the field of self-employment in the RoI and NI, and the extent to which these parameters may help explain the low level of migrant self-employment.

I understand these parameters as the policies and regulations governing who has the right to become self-employed. In the RoI and NI this is a relatively efficient process (see section 4.2). Migrants who are European Economic Area (EEA) nationals have the same rights to work and become self-employed as non-migrants in the RoI and NI, and therefore should also benefit from the same ease of access. The exception is for migrants from outside the EEA. Their rights to live and work in the RoI and UK, the latter overseeing immigration policy in NI, are more restricted. Becoming self-employed is therefore also challenging for non-EEA migrants. This is not enough to explain the low levels of migrant self-employment however, as EEA nationals comprise the majority of migrants in the RoI and NI. Moreover, of the self-employed population of NI born outside of the UK, those born in non-EEA countries are the most likely to be self-employed (see section 4.3).

Business supports in the form of training and financial assistance are sometimes important for self-employed persons. A range of supports are available in the RoI and NI from bodies with different responsibilities. While Local Enterprise Offices (LEOs – RoI) and Local Enterprise Agencies (LEAs – NI) cater to a broad variety of self-employed persons, Enterprise Ireland and Invest Northern

Ireland will tend to reserve their supports for businesses with the potential to help the RoI and NI achieve their development goals. In section 4.4 I outline these supports, before discussing participants' experiences of them later as part of chapter 5.

At the time of the censuses which depicted the low rate of migrant self-employment in 2011, the experience of self-employment would also have been framed by the period of recession and austerity which followed the financial crash of 2007/2008. In section 4.5 I examine some of the impacts of the recession on businesses in the RoI and NI. Two of these impacts are particularly relevant: decreases in the access to business credit and weak consumer demand. These negative trends impacted both migrants and non-migrants, and the recession cannot itself explain the low rate of migrant self-employment. This will lead into the findings chapters which draw on the primary data gathered as part of the research, where I demonstrate that migrant experiences within the field of self-employment can be differentiated based on the capitals which they possess (Bourdieu, 1986; Bourdieu and Wacquant, 1992; see also Christophers, 2015; O'Callaghan *et al.*, 2015).

4.2 Accessing the field: becoming self-employed in the RoI and NI

One potential reason behind the low rate of migrant self-employment in the RoI and NI is the start-up process being a disincentive to opening a business. I have claimed elsewhere that this is unlikely, given that non-migrant self-employment is relatively high in both of these places. To support this assertion, in this section I discuss their business environments. This involves examining aspects of business structuring and registration. Given that the same laws and regulations apply to becoming self-employed across the UK, I will mainly discuss the UK in this section as opposed to NI. Business structure and registration are similar in the RoI and UK, and I will therefore discuss them together. In order to compare both business environments with those of other OECD states I will also be drawing on World Bank data gathered from the largest cities of each state. Where relevant, the data will be from 2011, which is the relevant census year from which the rates of self-employment were derived for the RoI and NI. Where data on this year is unavailable, it will be provided for the closest available year.

Businesses can be started in the RoI and UK as sole traders, partnerships or limited companies. Businesses registered as sole traders are not separate legal entities from the owner. They are often relatively easy to register (Citizens Information Board, 2016b), but given that the business is not a separate legal entity, the owner's personal assets are vulnerable should it become

indebted. In the UK and the RoI, registration takes place online with HM Revenue and Customs (HMRC) and Revenue respectively. This makes the process rather efficient, although HMRC advise that up to 10 working days may need to be allowed for them to post the online activation code following registration. In the case of Revenue in the RoI, the time required to post this code is unspecified. If the business is to have a name separate from the owner, the title must be registered with HMRC and Revenue. The cost of this in the UK is unspecified, but it is €20 in the RoI.

A partnership involves two or more partners coming together to start a business with a view to making a profit. Similar to sole ownership, the personal assets of the owners' are liable should the business struggle to repay debts, except in the case of limited partnerships (O'Flaherty and Brick, 2009). In the RoI, partnerships can register with the Companies Registration Office [CRO] and become limited partnerships. At least one of the owners becomes a general partner in this case, and remains liable for all the debts and obligations of the business (Companies Registration Office, 2016). Partnership structures are similar in the UK, with 'ordinary' and limited partnerships. In addition, however, there are limited liability partnerships where none of the partners are liable for the debts of the business.

Limited companies are separate legal entities to the owner, and a company's assets are therefore legally separate. The owner's personal assets can therefore not be pursued should the company become indebted, but rather it is the company's assets which are liable. In the UK, registration of a limited company takes place through Companies House, and can be completed online at a cost of £12, while normally taking up to 24 hours to become registered. Postal applications cost £40 and take between 8 and 10 days, while same day service is available for £100. In the RoI, companies are registered through the CRO, and postal applications cost €100 while those completed online cost €50. The time it takes to incorporate a business is unspecified by Revenue, but the World Bank claims it was 13 days in 2011⁵, while in the UK during the same year it was 11.5⁶ (World Bank, 2016a). Both the UK and the RoI perform well with regard to the cost of their company start-up procedures (as a percentage of gross national income per capita), ranked fifth and third respectively in 2011 compared with other OECD states (World Bank, 2016b). The European Commission (2016) also highlights that the start-up process in the RoI is quick and efficient.

In relation to tax, the standard value added tax (VAT) rate is 23 percent in the RoI and 20 percent in the UK. In both states reduced rates apply to certain goods and services, for example

⁵ The length of time for 2015 was noted as 6 days.

⁶ 4.5 days in 2015.

businesses in catering and tourism. In the RoI, the VAT registration threshold is turnover of €37,500 on services and €75,000 on goods. In the UK, the threshold is £83,000. Profit tax as a percentage of commercial profits was 11.9 percent in the RoI and 22.2 percent in the UK in 2013. This ranked the RoI eleventh and UK twenty-third lowest among the 25 OECD states included. However, the total tax rate as a percentage of commercial profits tells a different story. In 2011 the RoI were ranked second lowest (25.4 percent), while the UK was eighth lowest (36.2 percent). This suggests that, in terms of the overall tax burden on limited companies, it is relatively cheap to do business in the RoI and the UK.

In terms of exporting, it is relatively quick to export from the RoI and UK (8 days each) placing both joint fifth among other OECD states. This measure refers to the “time necessary to comply with all procedures required to export goods” (World Bank, 2016a). Nevertheless, it is also relatively expensive with the RoI ranked sixteenth and the UK tenth among the 26 other OECD states included. It also takes longer to import in the RoI (10 days), but is shorter in the UK (6 days). In terms of cost to import, the RoI is ranked fourteenth and the UK twelfth.

This offers some additional clarity regarding the causes behind the low rate of migrant self-employment in the RoI and NI. Given that the rate of non-migrant self-employment is significantly higher in both states, particularly the RoI, it is unlikely that the business environment could explain this. Business start-up is relatively straight-forward and cheap, while in terms of overall taxation the burden on limited companies, at least, seems relatively low. Becoming self-employed in the RoI and NI is therefore a relatively efficient process, something which the participants in this study tended to support (see chapter 5). However, the accessibility of self-employment can become more complicated based on whether the interested party is from within or outside the EEA. It is therefore important to discuss migration trends in the RoI and NI, and see if these can help explain the low rate of migrant self-employment.

4.3 Migration, work and self-employment in the RoI and NI

EEA nationals are legally free to live, work and become self-employed in the RoI and NI. This right is based in the 1992 Treaty of Maastricht on European Union, which grants European citizenship to nationals of its member states. Further developed through directive 2004/38/EC in 2004, the citizens of member states can circulate and reside throughout the EU once they are employed, self-employed or are not a burden on the social assistance system of the host state (Official Journal of

the European Union, 2004). This also grants the right to live and work, as employee or self-employed, in the host member state with the same rights and protections as the nationals of that host state (European Commission, 2016). As members of the EU, the RoI and NI are subject to the former's laws on the right of persons from other member states to move and reside freely throughout the EU. While the result of the UK referendum in July 2016 to leave the EU may change this for NI in the future, the right to move and live throughout the EU still applied there in 2011, when the census capturing self-employment trends occurred. Thus, migrants in the RoI and NI from within the EEA are able to become self-employed (Citizens Information Board, 2016c) *and* should, in theory, benefit from the same efficiencies in starting and registering a business as Irish, Northern Irish and British nationals.

The same rights do not apply to migrants from outside the EEA. In the RoI, such migrants can become self-employed, but only with permission (Citizens Information, 2016b) or after 5 years continuously residing and working in the RoI. Non-EEA migrants who have legally resided in the RoI for a period of 5 continuous years on a work permit may be issued with stamp 4 immigration permissions, allowing them to become self-employed (Citizens Information, 2016b). In 2011, gaining permission also meant entering or remaining in the RoI through the Business Permission scheme. This involved the applicant demonstrating that they had at least €300,000 to invest in the RoI and that they would create, or at least maintain, two jobs for EEA nationals (Citizens Information, 2016b). Successful applicants were granted permission to reside in the state for one year initially, with the right to residence lasting for the duration of the business permission. In theory, successful applicants could start businesses in a wide range of sectors, including those which are not often considered as having high-growth potential, such as retail and personal services (Citizens Information, 2016b). The large minimum investment required made the programme exclusionary, and this is reflected in the low number of successful applicants (see table 4.1). Between 2007 and 2013, the highest annual intake of migrants via this scheme was 86 in 2009. During four of these years (2008, 2011, 2012, 2013), the intake was below 50 migrants. The Business Permission scheme was recently suspended until further notice by the Irish Naturalisation and Immigration Service (2016). In 2012 two other programmes were created, The Immigrant Investor Programme and The Start-up Entrepreneur Programme. The Immigrant Investor Programme requires a minimum of a €500,000 investment, and was therefore was not relevant to participants. Less capital was required for the Start-up Entrepreneur programme, with the initial requirement of €75,000 being reduced to €50,000, but the business needed to be in the innovation economy (Citizens Information, 2016b).

Year	Approved	Refused
2007	72	43
2008	47	38
2009	86	90
2010	70	31
2011	41	19
2012	38	16
2013	41	24

Table 4.1: Applications for the Business Permission scheme approved or rejected by Irish Naturalisation and Immigration Service (INIS) 2007-2013. Data courtesy of the INIS Business Permission Unit.

In the UK, non-EEA migrants need a Tier 1 (Entrepreneur) visa to start a business. The required amount of investment in the UK is £50,000 if the money is from a UK Trade and Investment endorsed seed funding competition, a UK government department or a venture capital firm. If the money is from other sources, such as the applicant’s own wealth or family, then the required investment is £200,000. In some cases, if the applicant is switching from another visa to the Tier 1 (Entrepreneur) visa, then they may only be required to invest £50,000. Migrants residing in the UK on Tier 1 (Entrepreneur) visas can stay for a maximum of 3 years and 4 months, with the ability to apply for an extension of 2 years. Migrants on this visa can apply for settlement after 5 years continuous residence in the UK, or after 3 years if the business created 10 new full-time jobs or generated £5 million income over the 3 year period (Gov.uk, 2016). Applicants to the scheme apply through the Home Office and can locate their business anywhere in the UK, meaning that specific figures for Northern Ireland are hard to obtain. However, a proxy is the number of in-country applications as applicants must provide a UK address, although caution is still required as they can establish or takeover a business elsewhere in the UK. That being said, the proportion of in-country applicants with addresses in NI was 0.1 percent (Migration Advisory Committee, 2015).

Place of birth	Number of economically active	Number of self-employed	Self-employed as % of economically active persons
RoI	18,030	2,756	15.3
Rest of world	21,999	2,598	11.8
Elsewhere in UK	46,127	5,397	11.7
Other EU (members prior to 2004)	6,183	571	9.2
Other EU (acceded 2004 onwards)	25,440	1,241	4.9
Total	117,779	12,563	

Table 4.2: Usually resident population born outside of NI by place of birth and self-employment as proportion of economically active population.

Source: NINIS table DC8601NI (2015a)

The issue then becomes the extent to which migration policy in the RoI and UK impacts the rate of self-employment among non-EEA migrants. It is easier to examine these impacts in NI where census data on place of birth and self-employment is available, although the differentiation is made between people born in the EU (as opposed to the EEA) and the rest of the world. Being a non-EU migrant does not appear to negatively impact the ability to become self-employed. The non-EU cohort of the usually resident population born outside NI have one of the highest proportions of self-employed persons (11.8 percent - see table 4.2), second only to migrants born in the RoI (15.3 percent) and marginally above those from other parts of the UK (11.7 percent). Furthermore, it does not appear that length of time can fully explain this as many of the non-EU, self-employed migrants arrived relatively recently (see table 4.3). The period of most recent arrival was between 2010 and 2011 for 133 members of this cohort, and was between 2007 and 2009 for a further 185 non-EU migrants.

Most recent year of arrival	Number of self-employed persons in NI born outside EU
Before 1961	28
1961-1970	68
1971-1980	122
1981-1990	176
1991-2000	329
2001-2003	182
2004-2006	194
2007-2009	185
2010-2011	133
Year not stated	1,181

Table 4.3: Usually resident population born outside of NI self-employed at time of 2011 census by most recent period of arrival.

Source: NINIS table DC8601NI (2015)

Nationality	% of total non-Irish 'employers and managers'	% of total non-Irish 'own account workers'
EU	76.01	75.91
Other European	3.11	3.27
African	4.12	9.18
Asian	8.95	4.93
Americas	5.65	4.97
Oceania and other	2.16	1.73

Table 4.4: Percentage of total non-Irish nationals in 'employers and managers' and 'own account workers' socio economic categories by region. Source: Central Statistics Office table CD638 (2014b)

It is more difficult to gauge these trends from the census data in the RoI, as the published data does not have a dedicated self-employed category. I will use two categories, 'employers and managers' and 'own account workers', as crude proxies for self-employment instead. The data for these categories is not aggregated with that on birthplace, so nationality is used. EU nationals account for approximately 76 percent of employers and managers and own account workers each (see table 4.4). Unlike NI therefore, migration policies which limit the freedom of non-EEA citizens to live and work in the RoI may be impacting the level of self-employment among these groups who are residents in the RoI.

Place of birth outside of RoI	Number	Percentage
Total EU	555594	72.5
Total rest of world	211176	27.5
Total born outside RI	766770	

**Table 4.5: Usually resident population born outside RoI by place of birth
Source: Central Statistics Office table CD610 (2014a)**

Place of birth outside of NI	Number	Percentage
Total EU	166,540	82.5
Total rest of world	35,331	17.5
Total born outside NI	201,871	

**Table 4.6: Usually resident population born outside NI by place of birth.
Source: Northern Ireland Neighbourhood Information Service table QS207NI (2016)**

While these policies have an impact, in that they constrain self-employment among non-EEA nationals, I argue that they alone are not responsible for the low rate of migrant self-employment. First, the majority of migrants residing in the RoI and NI in 2011 were born within the EEA and could benefit, in theory at least, from the relatively efficient start-up environments in these places. The breakdown of the usually resident population of the RoI by place of birth is available in table 4.5. 72.5 percent of the population born outside of the RoI in 2011 was born in the EU, and therefore have the right to move and work freely (including becoming self-employed). This does not count those residents born outside the EU but within the EEA, who also share this right. The breakdown for

NI is provided in table 4.6⁷. A more significant proportion of the usually resident population of NI, 82.5 percent, is also from the EU. People born in the Channel Islands and Isle of Man were included in this figure as they have the right to move and work throughout the UK. Given that most of the migrant populations of the ROI and NI were born within the EU, the low rate of migrant self-employment cannot be explained solely through recourse to the restrictions on the ability of non-EEA nationals to start a business.

4.4 Business supports in the ROI and NI

The purpose of this section is to provide an outline of the main state supports for businesses in the ROI and NI. The Local Enterprise Office (LEO) positions itself as the First Stop Shop (2016) for “new entrepreneurs and existing micro-enterprises and small business owners,” in the ROI, and provides a variety of supports. Three main grants are available through the LEO: feasibility, priming and expansion (see table 4.7). Training is also provided by LEOs, and there are two programmes in particular. The first is the Start Your Own Business Programme, aimed at those with a business idea. This tries to help them to develop the idea or decide if it is worth pursuing further. The Accelerate Management Development Programme is used to provide owner/managers with the skills to grow their business and make it sustainable (see table 4.8).

Although it is a separate entity, the LEOs collaborate with Microfinance Ireland (MFI) to provide loans to small businesses with less than 10 employees and €2 million in turnover. MFI was founded by Social Finance Ireland (SFI), with support from the Department of Jobs, Enterprise and Innovation (DJEI) and the European Investment Fund, as part of the Action Plan for Jobs in 2012. MFI provides unsecured loans ranging between €2,000 - €25,000 for terms of 3 to 5 years to businesses in all sectors, with an interest rate of 8.8 percent APR. The interest rate is 7.8 percent APR for businesses which go through their LEO first (see table 4.7). It is funded by the DJEI and the Banking and Payments Federation Ireland, but also by the Department of Finance through its parent company, SFI (see Microfinance Ireland, 2016).

Enterprise Ireland provides funding for High Potential Start-Ups (HPSUs), Established SMEs and Large Companies, and they are responsible for the implementation of the European Regional

⁷ 100 persons claimed that they were born in the UK and 39 persons claimed that they were born in ‘Ireland’, without specifying where. A proportion of these may have been respondents from NI, who wanted to clearly affiliate themselves with either the UK or ROI, and therefore I have not included this category in the analysis of people born outside NI. The number is small and this should not be too significant.

Development Fund (ERDF). Since these contain a large number of supports and almost all of the participants are in the start-up categories, I will focus here on supports for HPSUs. These are businesses with the potential to create an innovative product or service to be exported, and which can also employ ten people and have an annual turnover of 1 million within 3 to 4 years of the start-up. Such businesses are divided into three groups, with a range of supports provided to each. During the feasibility stage, there is the potential to apply for a HPSU Feasibility Grant, which is used to develop a relevant business plan for investors. There is a Competitive Feasibility Fund (CFF), with calls throughout the year for different sectors and regions. For investor ready businesses, there is the Competitive Start Fund which is similar to the CFF. It provides a €50,000 equity investment to accelerate HPSU development “by supporting them in achieving commercial and technical milestones”. The Innovative HPSU Fund is an equity investment to clients on a co-funded basis to support the implementation of a business plan. Beyond these supports there is also the Innovation Voucher of €5,000, the Mentor Grant, the Innovative HPSU Fund, the Skills Voucher and the Business Links Grant (see table 4.7). With regard to training and mentoring, the New Frontiers Entrepreneur Development Programme provides mentoring, incubation space, seminars and a €15,000 scholarship (see Enterprise Ireland, 2016; table 4.8).

The unemployed are also encouraged to become self-employed through policy in the RoI. The Back to Work Enterprise Allowance has existed since before the 2008 crisis. Currently, this allows recipients to keep their welfare payment while they establish their business. The complete benefit is kept during the first year, but is reduced to 75 percent in the second, and thereafter payment is ended. Upon the onset of the recession, a weakness of the scheme was exposed: the need to have been claiming the relevant benefit for one year before becoming eligible for the scheme. The emergency Supplementary Budget of April 2009 introduced the Short Term Enterprise Allowance scheme (STEA). Access was dependent on eligibility to Jobseekers Benefit, as opposed to having been on it for one year. This was therefore more responsive to growing unemployment at the time. However, the scheme only lasted as long as the Jobseekers Benefit that it was replacing, either 156 or 234 days, based on previous benefit contributions paid (see Citizens Information Board, 2016a).

Enterprise Northern Ireland (ENI) was formed to represent the LEAs across Northern Ireland. It is therefore similar to the LEO in the Republic, in that it supports a wide variety of business activities, with the higher-potential start-ups coming under the Invest NI remit (see below). ENI provide two main sources of financial support. An ENI Loan is worth up to £10,000 with a favourable

interest rate fixed at 6 percent, compared to the interest rates on Microfinance Ireland loans in the RoI (at least 7.8 percent). The Northern Ireland Small Business Loan Fund is also delivered by ENI with the support of Invest NI, who invested £5 million in the fund. The fund is to provide loans of up to £50,000 to businesses in the start-up and growth phase. Similar to the ENI Loans, evidence must be provided that an application for finance from a high-street bank was rejected. It is also made explicit that the loans can be of a high-risk nature, given that other banks are unlikely to provide such finance. The fund is constituted as a limited partnership and operates like a commercial enterprise with interest rates, between 8 and 16 percent fixed, being determined by a risk assessment.

In relation to training, the ENI Regional Start Initiative is implemented by the LEAs, based in each local council area. These provide support, guidance, training and clinics, sometimes in collaboration with local education institutions. Similar to the LEOs in the RoI, the streamlining of LEA supports within ENI is intended to ensure that there are no geographical discrepancies with regard to access to quality business support. They have supported 400 business plans from Neighbourhood Renewal Areas and 200 from young entrepreneurs who were previously economically inactive, gathering a total of £400,000 and £300,000 in funding respectively. Run through the Regional Start Initiative, Explore Enterprise programmes are geared towards providing training for disadvantaged groups so that they will be prepared for entrepreneurship. The current Explore Enterprise³ is also more explicitly spatialised, foregrounding the targeting of particular disadvantaged areas, with specific groups the focus of effort there. These groups include: “lone parents, older workers, young people not in education, employment or training, women, people with low or no qualifications and people with disabilities and health conditions” (see Enterprise Northern Ireland, 2016a).

Invest NI are similar to Enterprise Ireland in that they are the enterprise agency which focuses on enhancing the technological and export capacities of high potential companies. In terms of start-up supports, they focus in particular on high-growth start-ups, which are those businesses with the potential to have significant sales abroad within three years of the start-up and create employment. The Propel programme includes funding of up to £20,000, 12 specialised workshops, mentoring, support in drafting an investor-ready business plan, a shared workspace and support for market trips overseas. Beyond this, funding and guidance is provided in developing a proof of concept, business direction plans, export strategies, research and development capabilities and operation efficiency (see Invest Northern Ireland, 2016; tables 4.9 and 4.10).

Responsible body	Support	Description
Microfinance Ireland	Loan	<ul style="list-style-type: none"> • Unsecured loans between €2,000-€25,000 • 3 to 5 years • All sectors • Interest rate of 8.8 percent APR (7.8 percent APR for businesses which apply through LEO) • Eligibility: ‘Small’ business; < 10 employees and €2 million in turnover
Local Enterprise Office	LEO funding general eligibility	<ul style="list-style-type: none"> • < 10 employees • Commercial enterprise • Demonstrate market for product/ service • Demonstrate potential for growth in domestic and/or export markets and new job creation • Manufacturing and internationally traded services preferred
	Feasibility grant	<ul style="list-style-type: none"> • LEO covers proportion of investment (maximum of €15,000) • For market research, consultations, innovation, salaries and miscellaneous costs • Proportion differs between two regions: 50% of investment in South/East, 60% in the Borders, Midlands and West
	Priming grant	<ul style="list-style-type: none"> • Businesses younger than 18 months • 50 percent of the investment up to a maximum of €150,000 • Funding provided to cover capital items, salary costs, consultancy/innovation/marketing costs, and general overheads
	Expansion grant	<ul style="list-style-type: none"> • For businesses older than 18 months; See priming grant above.
	Trading Online Voucher Scheme	<ul style="list-style-type: none"> • Up to €2,500 of matched funding to upgrade online trading capabilities.
Enterprise Ireland	General funding eligibility	<ul style="list-style-type: none"> • Potential to create innovative product/service for export, employ 10 and annual turnover of 1 million within 3-4 years of start-up
	Feasibility Grant	<ul style="list-style-type: none"> • To develop business plan for investors
	Competitive Feasibility Fund	<ul style="list-style-type: none"> • Calls throughout year for different sectors and regions
	Competitive Start Fund	<ul style="list-style-type: none"> • Provides €50,000 equity investment for support in achieving commercial and technical milestones
	Mentor Grant	<ul style="list-style-type: none"> • Enterprise Ireland can identify mentor for applicant
	Innovation Voucher	<ul style="list-style-type: none"> • €5000 for businesses working with 3rd level institutions in the RoI and NI to assess business opportunity or solve technical issues
	Innovative HPSU Fund	<ul style="list-style-type: none"> • Equity investment on co-funded basis for business plan implementation and supports for growth phase companies
	Business Links Grant	<ul style="list-style-type: none"> • Supports companies entering new markets in being consulted on potential customers and partners.

Table 4.7: List of public finance available for businesses in the RoI

Responsible body	Support	Description
Local Enterprise office	Eligibility	<ul style="list-style-type: none"> Broad eligibility
	Start Your Own Business Programme	<ul style="list-style-type: none"> For with a business idea. To help develop idea or decide if worth pursuing further.
	Accelerate Management Development Programme	<ul style="list-style-type: none"> Provide owner/managers with skills to grow business and make it sustainable. Owners can apply for mentors to provide assistance on one-to-one basis.
Enterprise Ireland	Eligibility	<ul style="list-style-type: none"> For High Potential Start-Ups (see Enterprise Ireland supports in table 4.7)
	New Frontiers Entrepreneur Development Programme	<ul style="list-style-type: none"> Mentoring, incubation space, seminars and €15,000 scholarship

Table 4.8: Training supports in the ROI

Responsible body	Support	Description
Enterprise Northern Ireland	ENI Regional Start Initiative	<ul style="list-style-type: none"> Provide support, guidance, training and clinics Each LEA has dedicated workspace
	Exploring Enterprise3	<ul style="list-style-type: none"> Aimed at those in disadvantaged areas: lone parents, older workers, inactive young people, women, people with low/no qualifications, people with disabilities/health conditions
Invest NI	Eligibility	<ul style="list-style-type: none"> High-growth start-ups: potential to export within three years of start-up and create jobs.
	Propel Programme	<ul style="list-style-type: none"> Funding up to £20,000; 12 workshops; mentoring; business plan support; workspace; Support for market trips overseas.
	Proof of Concept programme	<ul style="list-style-type: none"> Encourage third-level researchers to commercialise work
	Business Health Check	<ul style="list-style-type: none"> To identify issues with business performance
	Business Direction workshops	<ul style="list-style-type: none"> To help plan for the future
	General export supports	<ul style="list-style-type: none"> Support in exploring markets; Special export workshops lasting 1 day for £75 per person.
	Business efficiency	<ul style="list-style-type: none"> Energy/waste: consultancy, funds to support upgrades in equipment, industrial symbiosis linking waste/ surplus resources with other companies which require them Support awareness of national, sectoral and environmental regulations Property assistance: database of private/public sector properties, as well as Invest NI office space to buy/rent Support HR, ICT upgrades for exporters, collaboration with other businesses and research institutes

Table 4.9: Training supports in NI

Responsible body	Support	Description
Enterprise Northern Ireland (ENI)	Eligibility	<ul style="list-style-type: none"> • Must be UK resident and business based in NI • Evidence must be provided that loan was sought from high-street bank • Must “be legal, moral, non-discriminatory and... not undertake any activity to offend public taste”
	ENI Loans	<ul style="list-style-type: none"> • Up to £10,000 and repayable within 1 to 5 years. Fixed interest at 6 percent (6.2 percent APR)
	Northern Ireland Small Business Loan Fund	<ul style="list-style-type: none"> • Delivered with the support of Invest NI • Provide loans of up to £50,000 to businesses in start-up and growth phase • Fund is constituted as a limited partnership, operating like commercial fund with interest rates determined by risk assessment between 8 and 16 percent fixed • Personal guarantees may be sought by the fund from applicants • Start-ups can obtain a loan worth £15,000 at most, with potential for follow-on credit up to a maximum of £50,000 • Further eligibility: can be high-risk, as other banks unlikely to provide such finance; Under EU Risk Capital guidelines primary producer sectors and enterprises in difficulty not accommodated
Invest NI	Propel Programme	<ul style="list-style-type: none"> • Funding of up to £20,000
	General funding 1	<ul style="list-style-type: none"> • Financial support for attending international exhibitions and bringing potential buyers on visits • Eligibility: Normally reserved for businesses with export potential
	General funding 2	<ul style="list-style-type: none"> • Financial support to access external expertise to help with corporate governance and business direction plans
	Proof of Concept Fund	<ul style="list-style-type: none"> • Help develop and test ideas
	Capability development	<ul style="list-style-type: none"> • Support companies in gaining external advice
	Research and development	<ul style="list-style-type: none"> • For companies with no experience carrying out R&D, funding up to £50,000 to investigate idea, make/test prototype, refine design, handle intellectual property costs • For companies with some experience with R&D, scoping support, defining/planning R&D project, carrying out research to create new technical/scientific knowledge, or in developing relationships with third level institutions
	Innovation voucher	<ul style="list-style-type: none"> • £5,000 are provided seek advice from third level/research institutes in NI and the RoI
	Business efficiency	

Table 4.10: List of public finance available in NI.

4.5 The financial crisis, recession and business environments in the RoI and NI

Thus far I have demonstrated that migration and start-up policy, particularly with regard to who can become self-employed, has limited explanatory value for understanding the low rate of migrant self-employment, except in the case of non-EEA migrants. Starting-up is a relatively efficient process (European Commission, 2016; World Bank, 2016a; 2016b) and is open to most of the migrants on the island. Although it is more complicated for non-EEA nationals, the majority of migrants living in the RoI and NI are from within the EEA. In this section I examine the international recession in the RoI and NI which began in 2008, focusing on the ramifications for small businesses in these places in terms of consumer demand and the availability of business credit (in chapter 7 I discuss business finance more broadly).

The recession had a significant impact on businesses in the RoI and NI. One result of the financial crash was a sharp decrease in the availability of credit. There were two important elements of this trend. The first was the diminishing supply of credit from banks to SMEs. As part of the Bank Recapitalisation Programme, the Department of Finance commissioned Mazars to study the levels of supply and demand of credit for SMEs (Mazars, 2009). Although total lending exposure of the banks towards SMEs in the RoI remained reasonably static between June 2008 and February 2009, over the course of 2009 this exposure decreased by 3.6 percent (Mazars, 2009; 2010a; 2010b). From the first quarter of 2010 the Central Bank of Ireland began monitoring the supply of credit to SMEs (Central Bank of Ireland, 2010). Table 4.11 presents evidence of a stark drop between March and December of 2010. While this increases slightly in December 2011, there are sharp year on year decreases thereafter, from over €27 billion (2011) to over €18 billion (2015). The gross levels of new lending in this period, defined as the amount of new credit facilities drawn down by SMEs in each year (see Central Bank of Ireland, 2006, p.4,5), declined year on year between 2010 (€2.284 billion) and 2013 (€1.905 billion), but have been increasing since 2014 (see table 4.12).

	Total outstanding lending to SMEs ex. financial intermediary and property sectors (€ million)	Year on year % change
March 2010	33,943	
December 2010	27,103	(20.15)
December 2011	27,339	0.87
December 2012	25,697	(6.01)
December 2013	24,516	(4.60)
December 2014	21,397	(12.72)
December 2015	18,188	(15)

Table 4.11: Total outstanding lending to SMEs in the RoI between 2009 and 2015 and year on year percentage changes in this amount.

Source: Table created using data from Mazars (2009) and the Central Bank of Ireland Table A.14.1 (2016)

	Gross new lending to SMEs ex. financial intermediary and property sectors (€ million)	Year on year percentage change
2010	2,284	-
2011	2,211	(3.19)
2012	1,990	(9.99)
2013	1,905	(4.27)
2014	2,401	26.04
2015	2,646	10.20

Table 4.12: Gross new yearly lending to SMEs in the RoI (2010-2015) and year on year percentage changes in this amount. Source: Table created using data from the Central Bank of Ireland Table A.14.1 (2016).

Another interesting element of this trend is the demand side for credit. Mazars (2009) note that while the outstanding amount of lending remained steady between June 2008 and February 2009, the number of formal loan applications diminished by 11 percent and their value decreased by 42 percent. Further reports for 2009 highlight how these trends continued throughout the year, albeit at slower rates. One issue with this data is that formal applications do not comprehensively gauge the demand for credit, as enquiries do not always reach the formal application stage (Mazars, 2009; InterTradeIreland, 2013). There are also discrepancies in the proportion of applications which are declined, depending on whether this is reported by the banks themselves or business owners (Mazars, 2009). Mazars (2009) claim the decline rate as reported by banks was 14 percent, and yet SMEs reported it as 24 percent, with the rate higher again for micro enterprises (30 percent). SME respondents were also asked whether their application was formal or informal, and yet the rate of declines was not “materially different” (Mazars, 2009, p.38).

Longitudinal data is not available for NI, but InterTradeIreland (2013) estimate that total lending to SMEs (excluding financial intermediary and property sectors) as of December 2012 was €25.7 billion in the RoI and €5.8 billion in NI. They estimate the approval rate of loans in NI at 85 percent and overdrafts at 89 percent, while the overall approval rate for financial products in NI is 89 percent. InterTradeIreland (2013) also highlight the differences in decline rates as reported by SMEs and banks, yet claim that all surveys demonstrate that those who formally apply are likely to receive a favourable response. Finally, they claim that SMEs in the RoI and NI rely disproportionately on credit from banks at the expense of other funding sources. Drawing on data provided in table 4.13, InterTradeIreland estimate that approximately 93 percent of SME external finance in the RoI and NI is derived from banks. Seed and venture capital are the second most prominent sources, accounting for 4.8 percent of total SME external finance. InterTradeIreland therefore encourage governments in both places to recommend alternative sources (a list of public finance in the RoI and NI is available in tables 4.7 and 4.10, respectively).

	RoI € million	NI € million	Total € million	% of total
Bank Finance	25,697	5,815	31,512	93.4
Seed and Venture Capital	1,385	249	1,634	4.8
Angel and Private (visible and invisible)	184	62	246	0.7
Public Finance	312	27	339	1.0
Total	27,578	6,153	33,731	100.0
Total %	81.8	18.2	100	

Table 4.13: External finance accessed by SMEs in NI and RoI in 2012 by source.
Source: InterTradeIreland (2013, p.75).

The recession also had impacts on consumer confidence and levels of demand in the RoI and NI, and this influenced experiences of self-employment. The Danske Bank Consumer Confidence index estimates consumer confidence in NI by measuring four indicators among a representative sample of the population: personal finance compared to 12 months ago; consumer expectations for spending; job security; and perceptions of general financial position over the next 12 months. Drawing on figures presented in figure 4.1, the index estimates growth in consumer confidence in NI throughout the beginning of the recession, rising from 100 in the third quarter of 2008, and peaking in the fourth quarter of 2009 at 120. This was followed by a modest drop in confidence in the first quarter of 2010 (115), and yet another later in the year. This drop bottomed out in the first quarter of 2011 (94), rising marginally until it fell again in the third quarter (94). Between 2010 and 2011, the year when the census data depicting a low rate of migrant self-employment was collected, NI had therefore been experiencing a sharp drop in consumer confidence. A report by Danske Bank (2012) places this decrease in the context of uncertainty in the Eurozone, rising prices, static incomes and austerity measures. The index improves drastically after this point until 2015.

Quarterly estimates of consumer confidence in NI (2008 - 2015)

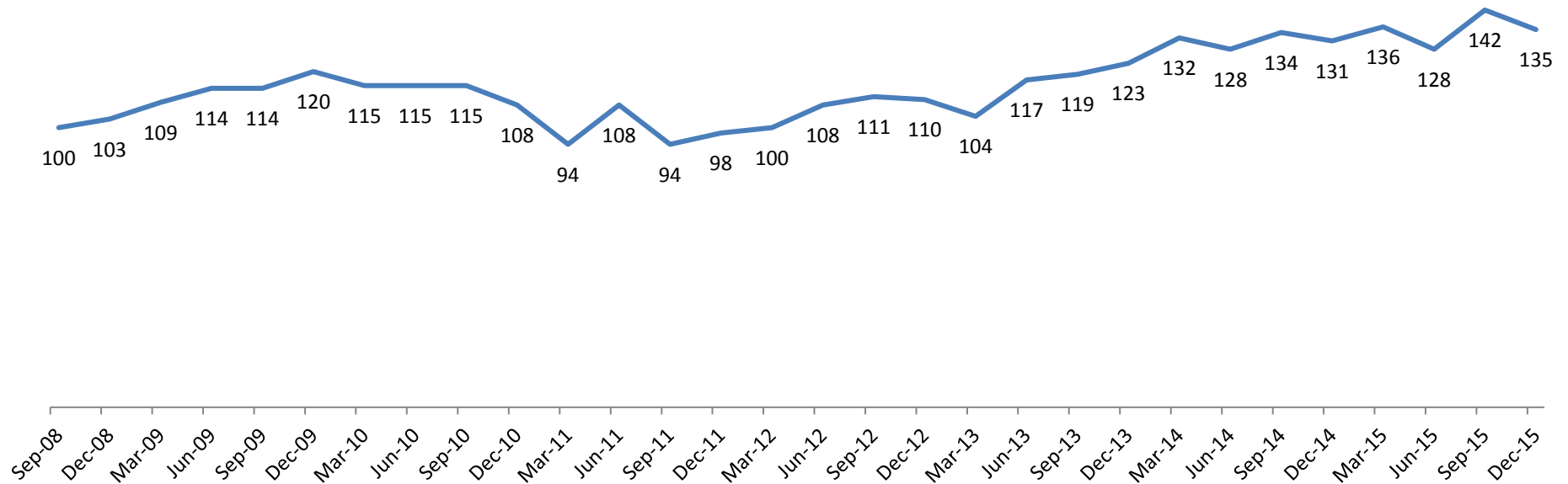


Figure 4.1: Consumer confidence estimates in NI by quarter (2008-2015). The quarterly figures are estimated by measuring respondents' perceptions of their financial position, spending power and job security. See appendix 6 for data in tabular format.

Source: Table created with data compiled by Danske Bank (2016)

Monthly estimates of consumer confidence in the RoI (2007 - 2015)

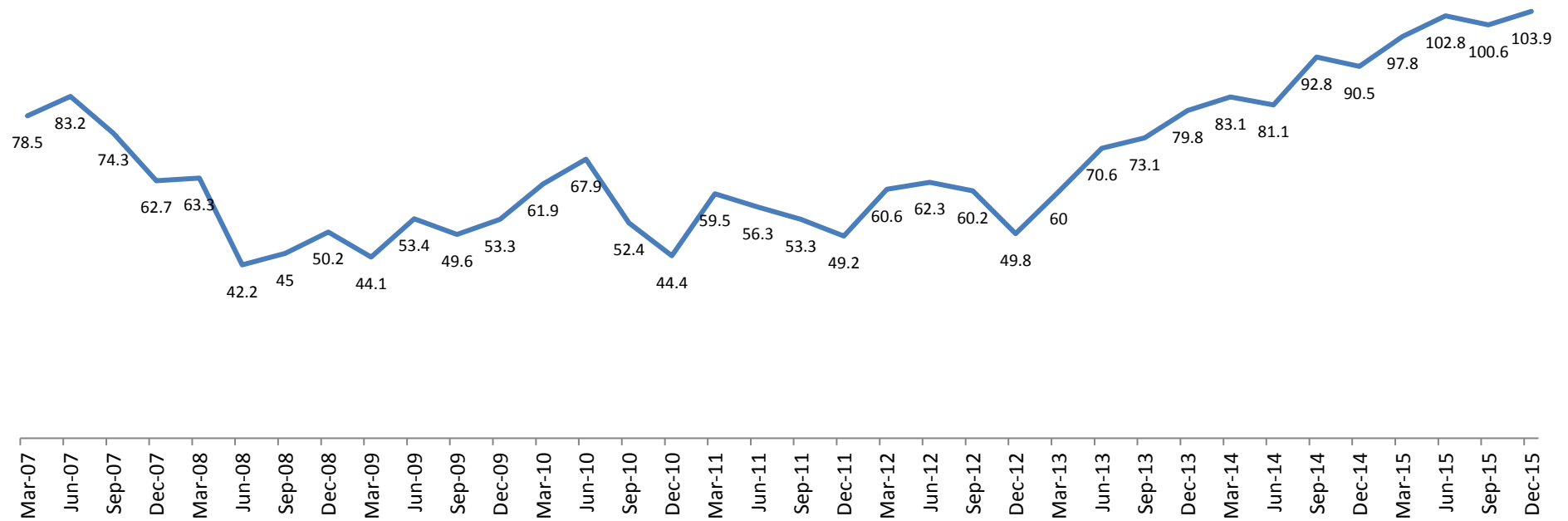


Figure 4.2: Consumer sentiment estimates in the RoI by month (2007-2015). The figures for each month are estimated by measuring respondents' perceptions of their own financial situation and that of the economy more broadly. See appendix 7 for data in tabular format.

Source: Table created with data compiled by KBC Bank Ireland and the Economic and Social Research Institute (ESRI, 2016)

The Consumer Sentiment Index⁸ in the RoI is estimated by KBC Bank Ireland and the Economic and Social Research Institute, and is comprised of two sub-indices: The Index of Consumer Expectations and the Index of Current Economic Conditions. The Index of Consumer Expectations estimates consumer confidence regarding their own financial situation, that of the economy as a whole, and their employment prospects. The Index of Current Economic Conditions focuses on consumer perceptions of their current financial situation compared to 12 months previously, and the buying environment for large household purchases (Economic and Social Research Institute, 2014). Between 2007 and 2011 there is a decline in overall consumer sentiment, from 83.2 points in June 2007 to 44.4 points in December 2010 (see figure 4.2). This coincided with the onset of the recession, and sentiment did not recover to early 2007 levels until late 2013, reaching 79.8 points in December of that year (see figure 4.2 above). The numbers in figure 4.2 are possibly related to disposable income trends in the RoI. Drawing on the Survey of Income and Living Conditions, the Central Statistics Office highlights a year-on-year decrease in equivalised disposable real income per individual in the RoI between 2009 and 2013, from €23,326 to €20,893 (see table 4.14). While there is a modest increase in gross household disposable income over the same period in NI, from approximately £24.75 billion to almost £26.9 billion, it is still the worst performer in the UK by this measure (see table 4.15).

Real Income	Median (€)	Mean (€)
2009	20,107	23,326
2010	19,273	22,950
2011	18,555	21,920
2012	17,702	20,856
2013	17,374	20,893
2014	17,977	21,440

Table 4.14: Estimates of equivalised disposable real income per individual in the RoI (2009-2014)

Source: Table created with data compiled by the Survey of Income and Living Conditions (SILC) and available through the Central Statistics Office (2016)

UK Region	2009 £ millions	2010 £ millions	2011 £ millions	2012 £ millions	2013 £ millions	2014 £ millions
England	861,396	907,114	921,305	963,958	980,696	994,797
Wales	42,501	44,543	45,340	47,308	47,190	47,316
Scotland	81,155	85,135	86,837	90,175	90,879	91,419
NI	24,747	25,511	25,918	26,467	26,887	26,953

Table 4.15: Gross disposable household income in the UK by region and year

Source: Table created with data compiled by the Office for National Statistics (Fenton, 2016)

⁸ The figures in table 4.14 represent quarterly averages for NI, whereas in table 4.15 they represent the figures for specific months in the RoI. The purpose of these tables is purely to illustrate possible changes in consumer confidence in these places.

The recession which began in 2008 has influenced consumer demand and the availability of external business credit in the RoI and NI. The decline in the availability of *bank* finance is problematic, given that businesses in the RoI and NI depend on commercial lenders for the majority of their external financing needs. I have also demonstrated a reduction in consumer confidence in both the RoI and NI, with the indicators above suggesting that the situation was stagnant in 2011, the same year census data was gathered suggesting a low rate of migrant self-employment in these places. Later, in chapters 6 and 7, my focus turns to how the migrants who took part in this study experienced both of these trends. Next, I conclude this chapter.

4.6 Conclusion

In this chapter I have provided an examination of business and migration in the RoI and NI, focusing on policy governing start-up and the influence of the recession. The RoI and NI perform relatively well with regard to the cost and time it takes to start a business. In combination with the emphasis on self-employment as a remedy to post-recession unemployment (Kenny and Scriver, 2012), this implies that the field of self-employment is relatively open in the RoI and NI. This can become more complicated for migrants, depending on their nationality. EEA nationals, at least in theory, have the same right to become self-employed as non-migrants. The rules are different for non-EEA migrants. In the RoI these migrants need a special visa in order to become self-employed, which in 2011 was the business permission visa. To be eligible a migrant had to make a large financial investment in the RoI, which is prohibitive to those without the means. The alternative was to work continuously for 5 years, at which point migrants could apply for a visa that would allow them to be self-employed without the aforementioned business permission visa. The Tier 1 (Entrepreneur) visa in the UK also targets migrants which can make a considerable financial investment. However, given that the migrant populations of the RoI and NI predominantly consist of EEA nationals, these prohibitive measures on self-employment among non-EEA nationals can only go so far in explaining the low rate of migrant entrepreneurship.

My next concern was to outline the business supports available in the RoI and NI, and I will discuss participant experiences of these supports in the next chapter. I then examined the influence of the recession on the business environments in these two places. Two important elements of this were the reduction in business credit and weakening consumer demand. Trends show a reliance on banks as sources of finance among SMEs in the RoI and NI, yet the data available for the RoI shows that banks were reducing the credit they were providing for SMEs from 2010 onwards. Trends in the RoI and NI suggest that, along with a reduced supply among banks, there is also decreasing demand

for external finance from SMEs in the aftermath of the recession. In terms of consumer demand, given that disposable incomes have seen a considerable decrease in the RoI since the beginning of the recession, it may have been reasonable to expect overall consumer demand to match this. However, while demand did plunge in the RoI and NI in 2010 and 2011, it also recovered after this point.

It is within these broad contexts that the experiences of the self-employed migrants who participated in my study emerged. The two biggest challenges that they reported were low demand and a lack of access to credit. While non-migrants also face these challenges, it became apparent during the analysis of the data that certain factors differentiate migrant experiences of these challenges. Drawing on Bourdieu, I understand this differentiation process within the field of self-employment as being influenced by the capitals possessed by migrants. In the next chapter I begin to outline this broader argument by providing an overview of participant experiences of business environments in the RoI and NI, which will frame the analysis in chapters 6 and 7.

Migrant experiences of self-employment: start-up, supports and challenges

5.1 Introduction

In the last chapter I drew on secondary information to evaluate the business environments of the RoI and NI, examining the extent to which these environments may be stymieing migrant self-employment. I reached the tentative conclusion that the business environments themselves could not explain the low rate of migrant self-employment, as many of the negative factors associated with opening or running businesses in the RoI and NI applied to non-migrants as well as migrants. The purpose of this chapter is to present a broad overview of trends in the interview data which are related to experiences of starting and running a business in the RoI and NI. The trends here largely echo those of the previous chapter, in that where challenges exist (table 5.4), there is little immediate evidence to suggest that these challenges are experienced as a result of being a migrant.

As in chapter 4, it is important to examine the efficiency of the start-up process, on this occasion from the perspectives of the migrants who participated in the study. Start-up is a relatively straightforward process in the RoI and NI, although laws governing the ability of non-EEA migrants to become self-employed can be somewhat problematic. Many of the participants felt that start-up was an efficient process in the RoI and NI compared with their CoO. While non-EEA participants did not discuss the length of time they needed to wait to become self-employed, with one exception, the difference in years between their arrival and business start-up often reveals a lag reflecting rules on non-EEA nationals' self-employment (see section 5.2).

The standard or orientation of business supports can possibly help explain the low rate of migrant self-employment. They can be a crucial element in helping businesses to start-up and establish themselves, and potential deficiencies could have a telling impact. A significant number of the participants noted challenges with business supports in the RoI and NI. These issues normally were related to the relevance of the supports for the needs of the specific businesses, with some participants believing that the standard of training provided was very low. However, there was little evidence that the participants had these negative experiences because they were migrants. Moreover, although the number of those which did stress difficulties with supports is significant (n=19), 15 participants were also positive about their experiences of these supports (see section 5.3).

I will then turn to the broad challenges which participants associated with being self-employed in the RoI and NI. My focus will be on competition and costs, as these were prominent challenges noted by participants. There is little to suggest that these issues were experienced directly as a result of being a migrant. Indeed, most of the challenges appear to be relevant to migrants and non-migrants. This leads into chapters 6 and 7, where I analyse the processes which exacerbate participants' experiences of the two most prominent challenges identified: weak consumer demand and access to business finance (see section 5.4).

5.2 Experiences of business start-up

The experiences of the participants in starting businesses in the RoI and NI largely echo the findings of section 4.2, related to the relevant ease of starting-up in both places. The majority of participants that discussed the start-up process, 15 in total, were positive, while only two were explicit about having a negative experience. Emily, a return migrant who is self-employed offering specialist training, believes that starting-up is the easy part of being self-employed in the RoI:

For me you know I have a problem with a lot of this start-up stuff because it's easy to start it up, it's keeping it running is the big thing and that's where the likes of me, a small enterprise, needs support, it's keeping it. Keeping in business.

Camila, a cosmetician from North America in Antrim, found the process simple as it could be carried out online. Omar is from Asia and ran a start-up support service in the RoI, and while he discussed the difficulties of starting up, he also seemed to be referring to the experience more generally rather than the nature of the start-up process in the RoI:

So everything is a challenge. Everything from finding the right funders, to building the right team or getting funding to talking to the right people, to finding the right property, premises, to setting up the business, everything is a challenge.

Member States	days	Cost €
Austria	10	305
Belgium	1,5	517
Bulgaria	4	28-56
Croatia	1-5	105-670
Cyprus	1-3	311
Czech Republic	1-5	402
Denmark	1	90
Estonia	2	185
Finland	5	330-380
France	4	84
Germany	6	376
Greece	1,45	86
Hungary	2	160-319
RoI	2-5	50
Italy	1	2,000
Latvia	2	33-36
Lithuania	4	74-196
Luxembourg	3	1,100
Malta	5-8	210
Netherlands	1	350-400
Poland	1	120
Portugal	1	220-360
Romania	1-3	100
Slovakia	10	166-332
Slovenia	2,9	0
Spain	3	464
Sweden	10	204-236
UK	1-5	16-50

Table 5.1: Start-up time and cost in EU member states (2014)
Source: European Commission (2016)

A common theme in the discussion of the start-up process in the RoI and NI was to compare both places to other EU countries. Participants compared the RoI and NI favourably to Belgium, Croatia, the Czech Republic, France, Germany, the Netherlands and Poland. Eliska, a fashion designer from eastern Europe working on her own account in Galway, claimed that it was easier to start a business in the RoI than in the Czech Republic. A personal development trainer, Emma, noted that it was easier to start-up in the RoI than in the Netherlands. This claim is supported by table 5.1, as while it only takes a day to register a limited company in the Netherlands, it costs between €350 and €400. Julia, also from the Netherlands, owned a language school and agreed with Emma, claiming that:

If you try and set up a school like this in Holland, you have to jump through hoops for a couple of years and have to get a degree in this and a diploma in that and everything. I went to my accountant, I told him I have name for my school. He said that is fine... 20 Euros.

Self-employed as a business consultant in Mayo, while also having studied and worked in business in Germany and Croatia, Mia also felt it was easier to start-up in the RoI. She highlighted the existence of a minimum capital requirement in some other countries in order to form a limited company, which does not exist in the RoI. Table 5.1 also shows that it is relatively expensive to register a company in Croatia (between €105 and €670) and Germany (€376).

That being said, there were also some discrepancies between the negative perceptions of start-up environments elsewhere in Europe, and the description provided in table 5.1. Jan, a graphic designer working on his own account in Waterford, claimed that his wife was self-employed in Poland and that opening up was easier in the RoI:

My wife had a business in Poland so I know how it works in Poland and how it works here and it's much easier here to have a business, to open a business. Even opening... Becoming self-employed in Ireland takes about 10 minutes in the tax office. Just filling out the form. In Poland it takes about a week or 2 weeks to get registered in 5 different offices. To get 5 different numbers, it's just much much easier in Ireland.

While Jan claimed that a number of offices must be visited in Poland before becoming self-employed, table 5.1 suggests that only one body, Krajowy Rejestr Sądowy, must be approached in order to start a limited company. Jan also claimed that this process can last between 1 and 2 weeks in Poland. Antoni, who worked on his own account in ICT, supported this, suggesting that he would rather overcome the language barrier to become self-employed in NI than overcome the “bureaucracy barrier” in Poland:

I wanted to try start my own business and, the reason why I wanted to start it here is just I have found it's easier to jump over language barrier... than over bureaucracy barrier in Poland...

However, table 5.1 suggests that the limited company registration process in Poland takes only 1 day. Assuming that it does not take longer to become self-employed as a sole trader than to start a limited company, the arguments made by Jan and Antoni may not be completely accurate.

Adam is French and owned a recruitment agency in Dublin, and he also argued that it is easy to start a business in Ireland compared with France, where he claims that the process can be long and expensive:

we just realised that... that there is some money to make and it was quite easy... In France to set up a company it's really difficult, it's really long, it's really expensive and... we realised that here it was... easy so we tried

While France does not make the EU target of 3 days to register a company, it is only marginally slower, taking 4 days as opposed to the 2-5 days stated in the case of the RoI. The discrepancies here may be explained by somewhat outdated perceptions of the start-up process in their CoO. In May 2011 the Competitiveness Council encouraged EU member states to reduce start-up time to 3 days and costs to €100, with the aim to reach these targets by 2012, and reforms and legislation have since been implemented in Poland and France (Centre for Strategy & Evaluation Services, 2015, p.9). Given that Adam, Jan and Antoni arrived in the RoI and NI before or while these reforms were being implemented, their perspectives may be somewhat outdated in this matter.

Codename(s)	Difference between arrival and becoming self-employed (years)
Mamadou	9
Noah	< 1
Mohammed	19
Ali	6
Aadya	5
Omar	2
Peter	9
Shaimaa	< 1
Artem	6
Aarav	10
Youssef	2
Chia-hao	-
Ahmed	6
Alexander	10
Fatoumata	12
Moussa	13
Camila	< 1

Table 5.2: Time in years between arrival of non-EEA participants and becoming self-employed.

I also highlighted in chapter 4 the added difficulties that non-EEA migrants might have in becoming self-employed. Aarav is from India and working in biotechnology in Galway, and he was the only participant to raise this issue. Nevertheless, it is evident that it had an impact among the non-EEA born participants based on the length of time between migrating, and the year in which they became self-employed (see table 5.2). Of the seventeen participants born outside the EEA, eleven were in the RoI for at least 5 years. Mohammed, for example, lived in the RoI for 19 years before becoming self-employed. There were also exceptions. Although born outside the EEA, Noah had an Irish passport through his grandparents and Shaimaa had resided within the EEA from a young age. This explains their arrival here and commencement of self-employment that same year. Omar was granted permission to become self-employed, explaining the 2 year difference. Both Youssef and Camila had EEA-national spouses, which may help explain the short time they spent in the RoI and NI, respectively, before becoming self-employed. Finally, Chia-hao was registered as self-employed elsewhere in the EEA but lives and works for his parent company primarily in the RoI.

5.3 Experiences and perceptions of business supports

While participants were largely optimistic about the start-up environments, opinions were more mixed regarding the business supports on offer. Negative experiences of business supports were evident in the case of 19 participants. Table 5.3 outlines the issues participants experienced with business supports in their order of importance. By far the most prominent of these issues was 'irrelevance', being evidenced in interviews with 14 participants. This refers to claims that the supports on offer were not suitable for their particular business needs. A number of participants suggested that the enterprise training provided in the RoI and NI was amateur or at a level beneath the competences they already possessed (Noah, Aadya, Omar, Peter, Ryan, Zofia and Ella). It is interesting to note that each of these participants possessed either undergraduate or postgraduate degrees (see table 2.1). Ryan was a return migrant in the RoI who supplied equipment to dentists. While he believed that start-up courses were very important for people who had never opened a business before in order to grasp essential skills, like bookkeeping, he had previously owned a business abroad and did not feel that training was necessary. Ella, a return migrant in NI who was planning to offer paralegal services, indicated that she was not going to go for training because she felt it was rather amateur.

Codes	# of cases
Irrelevance	14
Non-entitlement	6
Awareness	3
Costs	3
Issues with mentors	2
Timing	2
Communication	1
Male dominated	1
Unclear	1

Table 5.3: Factors influencing participants' negative experiences of business supports in the ROI and NI.

Peter, Zofia and Omar all questioned the competence of some of the people involved in providing business support. Omar, the owner of the start-up support business in Dublin, claimed that:

you need to know the right people, it still comes down to. Because you can lose yourself in a big agency... there are strong people to talk to and there are weaker people to talk to... there are fantastic aggressive ambitious development advisers and then there are those who clock in the hours, because they need a job.

For Omar it was therefore important to have the right connections within support agencies, in order to know who to approach. He implied that there are personnel who are not in an advisory position because of their talent or ambition, but simply because they view it as another job, and that these people are to be avoided. Peter, a pharmacist from northern Africa in Waterford, echoed these sentiments:

to be honest with you... from my experience I would be able to train them, I don't think a lot of people... They have the theory but not the practice. Like I mean... I genuinely think there is a lot of amateur... people running these organisations. There are some good people I can't deny. But some of them is just a job. And I... I am probably much better than them... in advising people. Like I advise a lot of people in business.

Zofia is eastern European and planned to offer start-up support services in NI. She also believed that she is more competent than some of the training providers, highlighting the following example from a social marketing course she took:

I went to one of the social media events, last year. It was a branding agency. And their slides were not even branded with the logo... I recognised straightaway the material they have. It was copied and pasted from the website. When I challenged the speaker on his knowledge he hadn't had a clue how to respond to my questions. It was me actually that was doing the event and that's how I won two businesses... we don't even know what company he was from because the slides were not branded. Pure white...

Related to this sense of amateurishness, some participants felt that there might be a high opportunity cost involved in taking part in training. This was most evident in the case of Noah, a North American who formerly worked on his own account as a business consultant in Dublin, who claimed that:

...the local enterprise offices, I just think they dumb it down too much basically... Just setting up a business 101... I like to plan my schedule and I don't want to spend 5 days in a classroom learning to do excel.

Aadya was from eastern Asia and sells art in the RoI. She was less critical of business training, but claimed that it still might use time that would be better spent on another part of her business. Julia, the former English language school owner from western Europe, was positive about certain aspects of the training, but claimed that she did not pursue more help for other areas of business as she became distracted with running the school. She stated that: "I would have liked to have more time and support with that but as I said I'm still split with working here... It's really busy now".

One of these struggles was with bookkeeping, and Julia felt more could have been done to address this. Other participants also felt, with hindsight, that elements of the courses could have been improved to provide more effective preparation for self-employment. Emily, the return migrant and specialist training provider, argued that a lot of emphasis is put on the process of starting-up, and that more support is needed to help keep people in business. Camila, the cosmetologist in Antrim, received business training as part of a college course she took in NI, but felt that involved too much reading and writing and that the material was not adequately explained. Charlie was a return migrant in NI, and he formerly offered specialist travel agent services to wealthy individuals and organisations, drawing on his connections from similar employment abroad. He felt that the young entrepreneur training in which he participated should involve additional aspects. These included the

opportunity to shadow a business owner for a short period, more information on setting up websites, and more real-life stories of business struggles, as he felt the information provided was too abstract. He also believed that the organisers should not leave it to the course participants to ask for a mentor, as young people can be hesitant when it comes to asking for help.

Finally for 'irrelevance', Eliska and Jakub did not feel that some business networks met their needs. For Eliska, the fashion designer from Eastern Europe in Galway, some of the groups that she engaged with were comprised mostly of established business people. This caused problems as she felt that they could not identify with or understand her:

...people who are well... established... they do run this business because their fathers and grandfathers... or their families owns it... so for them it is very hard to understand that you are that crazy that you are starting from zero with no contacts, with no capital allowances... they won't get you... And at the beginning all that you are looking for, it's not a support, it's more or less understanding, you know and then... this is the second thing you are looking for, support...

Jakub is also from Eastern Europe and offered ICT solutions in NI. He claimed that one of the purposes of the networking group he joined was to encourage members to act as customers for one another. Jakub felt that he did not get much business out of this because of the nature of his activity, arguing that:

...maybe because our products are so difficult to sell and so... You know like if I was a gardener yeah... Well yeah that's easy to sell, because you know what I do, don't you? If you were... dentist... that's easy to sell. If you are selling insurance, yeah that's easy... If you're financial adviser, they do well. If you are a real estate agent, yeah... But with our stuff. Much more difficult to sell. So I think that's why those business groups didn't kinda work for us.

Another theme associated with the negative experiences and perceptions of business support was 'non-entitlement', although this was less common than 'irrelevance', arising in 6 cases (see table 5.3). This is the situation where a participant perceived themselves not to be entitled to business supports. Omar, the owner of the start-up support firm in Dublin, claimed that many migrants are impeded by a sense of non-entitlement to supports, although I did not find evidence of

this among other participants. Noah, the business consultant from North America in the RoI, did not attempt to go to Enterprise Ireland for support, as he was not creating jobs or exporting and was not within their remit:

Enterprise Ireland will help companies that are gonna employ ten people and be export from day one. I was servicing the indigenous Irish market place so I wasn't able to... I mean I knocked on their door as an agent for some of the start-ups I was working with, sure, but not for my own business.

Ahmed was from northern Africa and at separate points owned two shops in the RoI. He approached Enterprise Ireland, but because he was in retail he was also rejected. Mamadou came to the RoI from western Africa, and owned a medical device company. He also struggled to obtain support, but for different reasons. He was full-time employed while starting and running his business part-time, and when he approached a local partnership for business supports he was informed that the supports were reserved for those who were unemployed. This was sometimes reflected in the timing of the courses:

...you know a lot of people lost their jobs so they are trying to get those who are jobless, you know, back. So the timing of those kind of training was very difficult so usually you know, maybe, between ten and two o'clock or something like you know

Mamadou seemed to be implying that the timing of relevant training, during standard working hours, excluded those who were already in employment.

Louise is from western Europe and was in the process of starting a translation and interpretation service in Cork when we met. In terms of the Back to Work Enterprise Allowance (BTWEA - see chapter 4), she claimed that she was not entitled to this support due to her past role as a director in her ex-husband's closed business. Mia, the business consultant in the RoI from western Europe, supported this claim, stating that the need for an additional director when registering a company means that spouses are often listed nominally. This has repercussions should the business fail, as in the case of Louise, who was unable to access the BTWEA. Eliska, the eastern European fashion designer, also struggled to access BTWEA, although this was because she wanted it in order to open up her business immediately after becoming unemployed, and there is a mandatory waiting time of a year:

when I lost my job... I didn't know what to do. I was in middle of worst recession, there were no jobs around in Galway. I wasn't ready to go back to home... and I had this dream job in my head... design things and make things so I start... bridal... But I think this is important because I wanted to start straight after I lost my job but I have been told that I can't do it, that I have to be unemployed for a year to start my own business. I could start my own business but I wouldn't be getting anything, I wouldn't be getting social welfare which I found a little bit unfair after 5 years working here... that doesn't make any sense to me especially when you know that there are no jobs around.

As I demonstrated in chapter 4, the Short Term Enterprise Allowance scheme was introduced in 2009 as a response to the recession and growing unemployment, which does not have the year-long waiting time. Eliska did not mention this, and it is also possible that the shortened period for which she would have been entitled to her benefit payment (156 or 234 days) was a deterrent.

Table 5.3 highlights a number of other, lesser-occurring themes associated with negative experiences or perceptions of business supports. Three participants highlighted issues with the costs of supports. Noah declined participation in a bi-lateral business networking and lobbying group based on the membership fee, while Olivia also attested to the high cost involved in joining some networking groups. Ali, the co-owner of an ICT services business in Dublin, claimed that the standard of free enterprise training is “next to nothing”, and that some of the trainers demand a fee for more advanced guidance. Issues with the ‘timing’ of supports during the day were also highlighted twice. I already mentioned this in the context of Mamadou’s attempts to get business training, and Olivia stated that the timing of business network meetings in the morning might be problematic for her, as she brings her children to school. She also voiced the concern that these meetings might be ‘male dominated’ (see table 5.3).

Despite these concerns, 15 participants also reflected positively on their experience of engaging with business supports, which is not insignificant compared to the 19 which had negative experiences. Many of those who were positive about the supports available were referring to the standard of training and mentoring. Sometimes participants did not have business experience prior to becoming self-employed, and therefore found the training useful. Aarav, the owner of the biotechnology business in the Rol, compared the training on the New Frontiers programme to a brisk MBA degree. The owner of the language school, Julia, claimed that training provided her with

business sense, something which was also noted by Emily and Oliver. Emily claimed that she would not have survived without her incubation centre, where she received training, mentoring and also support from other self-employed persons. Omar was also positive about the standard of what he termed “education facilities”, referring to enterprise training supports, while Charlie claims that many of the businesses started by people on his programme were still running three or four years after they completed it.

Business training and mentoring also helped some participants to decide that they were going to take the step of becoming self-employed. Grace, a return migrant in the RoI, owned a consultancy company which worked with international clients. Following training and a chance to present her idea to a panel of representatives from Enterprise Ireland, she was told that she was ready to start her business. Louise, the western European who offered translation and interpretation services in Cork, was also positive about the business training provided from her LEO, noting that it was run by the owner of a training business. She also claimed that the training and mentoring she received helped her decide to become self-employed. Beyond training and mentoring, Mia was a consultant in Mayo and claims she has also witnessed many others become self-employed through the BTWEA.

Of those participants who did express concerns about business supports, the majority of the issues raised could conceivably impact non-migrants as well as migrants. Some other factors arose, which were potentially more relevant to migrants, but these were less common. In terms of ‘non-entitlement’, Omar claimed that migrants often falsely believe that they are not entitled to the same supports as non-migrants. I could not gauge the extent to which this is an issue, and it did not arise in the other interviews. ‘Awareness’ referred to knowledge among migrants of the business supports available to them, but was discussed by only three participants. Omar claimed that awareness more generally was an issue among migrants and that signposting is needed to direct them to the appropriate business services. It was also evidenced in the interviews with Ahmed and Julia. I noted in the last section that Julia, the language school owner, was confused regarding the process of starting a limited company, and did not know which supports could help her. Her reference to this process being “messy... here” implies that in her experience it is more straightforward somewhere else, and she then goes on to tentatively link this with being a migrant:

It’s just a bit messy... to set up your own company here as... I’m not very much aware of where to get the support and how to get it... how to work with the government and how to... go about certain things in my company, I haven't a

clue. The infrastructure is... not very clear to me. Maybe that's because I'm an immigrant, I don't know.

Ahmed, the retailer, was unemployed at the time of our interview and claimed: "... if I could find training now I would do it, if I would find any help now I would do it. I hate waking up in the morning and doing nothing". This suggests that he was not aware of the free enterprise training which would have been available to him, although the extent to which this lack of awareness is as a result of being a migrant is unclear. Omar highlighted one more issue, which is the language used to communicate the supports (see 'communication' in table 5.3):

Immigrant entrepreneurs speak a different language from local entrepreneurs. So you tell a local entrepreneur about grants and schemes and accelerators, those words mean stuff to local, Irish entrepreneurs, people who have grown up in the Irish educational system and all of that. Immigrant entrepreneurs, no clue, those things don't mean much. And if they're thinking grants and schemes, they're thinking more along the lines of life-support and those kind of things as opposed to entrepreneurship support. So we are talking the wrong language, and there needs to be adaptation so when a Chinese immigrant reads something it makes sense. When a Indian immigrant, when a immigrant out of South America read something it makes sense. So language is an issue.

Omar therefore believed that the language used to communicate business supports needs to be that which migrants can understand. Again, while this may be a significant issue, it did not seem to arise elsewhere in the interviews.

It therefore does not appear that business supports can explain the low level of migrant self-employment. First, despite the significant number of participants who had negative experiences relating to business supports, there were also a considerable number who had positive experiences. Second, most of the negative experiences related to the relevance and usefulness of the supports, as opposed to their accessibility. Most participants who wanted training, for example, were therefore able to obtain it. When an issue did arise with accessibility, it was not related to being a migrant, but the nature of the business activity or the timing. Aarav was able to access the New Frontiers programme, with training which he compared to a brisk MBA, because he had the potential to create employment and export. Others did not have access to such supports. Earlier I highlighted Ahmed's claim that he was not eligible for Enterprise Ireland support because he was in the retail sector. Noah

and Amelia made similar points about not being able to access Enterprise Ireland support because of their activities. In the next section I turn from business supports to prominent challenges experienced by participants relating to competition and costs.

5.4 Challenges doing business

5.4.1 Competition

Table 5.4 presents the most prominent challenges experienced by the participants in the study. The first two, demand and finance, are central to chapters 6 and 7 respectively, and therefore mentioned only briefly at this point. To a much lesser extent, participants also discussed issues with, for example, taxes (ten cases), employing staff (seven cases), paperwork (four cases) and internet and phone access (two cases). The focus in this section will be on the third and fourth most significant challenges, competition and costs, respectively. Although these were influential challenges, there is little evidence to suggest that they are related to the experience of migration. This final substantive section will therefore lead into the following chapters, where my focus will be on consumer demand and access to finance.

Challenge	cases
Demand	31
Finance	26
Competition	20
Costs	17
Taxes	10
Employing	7
Benefits	4
Regulations and planning	4
Paperwork	4
Location	3
Transition from welfare	2
Internet and phone	2
Administrative	2
Opportunities	1
Crime	1
Familiarity	1
Bankruptcy	1
Sharing information	1

Table 5.4: Challenges experienced by participants.

'Competition' relates to the trading of substitutable goods or services by rival actors, and influenced twenty of the participants' experiences of self-employment. Globalisation impacted some of the participants, opening them up to competition from places which may not before have provided it. Ryan, the supplier of dentistry equipment in Galway, noted a potentially growing trend in orders being sent from dentists to suppliers in China. The owner of the translation and interpretation service, Louise, also highlighted potential competition from Asia, although she remarked that it is easier for translators to avoid being undercut in price terms, as cheap translation is often of a noticeably lower quality:

With translations it's easy okay because you are not... They... Although they also applied for translations from Dutch to English for example, use Google translate and do a very bad job so I think people who have had that a few times know very well that they have to take native people you know

Cheap competition can also originate closer to home. Daniel and Sophie claimed that unemployed graduates often provide cheap alternatives to the services they offer. Daniel was a return migrant in the RoI offering ICT services, and believed that the growing number of graduates in this sector would impact his business. He therefore began to prepare alternative services he could potentially offer. Sophie was also a return migrant in the RoI and a podiatrist. An Irish university recently started offering courses in podiatry, and in the last number of years graduates have begun to filter into the marketplace:

there is one... We now have a University in Ireland, Galway, is actually producing a podiatry... Has a degree, a four-year degree course and they're starting to produce people. So they are about second or third years starting to come out. So it's... on the go, I don't know, 4, 5, 6 years maybe. So they are producing podiatrists as well...

Both Shaimaa and Artem described the impact of competition on the sector as a whole in terms of the limits it places on the prices that they can charge. Shaimaa was a former calligrapher from western Europe. She felt that she was no longer able to target weddings, as she felt that less experienced providers of the same service were capturing this market on prices with which she could not compete. This has led her to focus more on retail:

it's more retail... I was also looking at weddings as well... and weddings are very time-consuming... inscription... It's beautiful to do them, love doing them but really should we say the more newer calligraphers can afford to do them in the sense that it's... great practice to get your invitations written up in beautiful writing... the new people that are learning how to write calligraphy, I can't compete with them, in price, because they'll do it for nothing... Okay you're not going to get as... a good quality like what I can produce because I've been doing this for forty years of my life, right, whereas these people are maybe only doing it for two years so the quality isn't there, but, when people are commissioning you to write on invitations they don't understand really that... that person can charge fifty cent, where as I wanna charge 1.50, they are going to pay the fifty cent...

Artem, the owner of a growing translation and interpretation business from eastern Europe, also noted the lack of regulation guiding who qualifies as a translator. He argued that this has led a number of people into the market which charge little money⁹, forcing the better providers to charge less:

there is no regulatory body in Ireland. Pretty much anybody can claim himself translator or a translation company... There is no need to pay a licence, there is no need to obtain some kind of certification... There is a lot of bad translators out there and that kind of puts all of the industry at risk on one side... they keep the rates down so that forces good companies with nice professional services to lower their rates as well.

Zuzanna was an own account translator and interpreter in NI from eastern Europe. She also noted the increase in translators and interpreters in NI, but the impact she discussed was on the restrictions implemented relating to where she could look for work, as opposed to price:

Then working independently started to be a bit complicated as well because for example I would okay surely be asked by... Secondary school to help with GCSEs in Polish, then last time I did that there was a problem with payment... Certain interpreting services have deals to do for example education or to do

⁹ To qualify this, Artem also feels that larger competitors have a negative impact when they tender for public contracts with bids which offer the service at a low price.

health and so on, you can't really cross those lines as an independent interpreter.

Then they started to train more and more interpreters, and... what they trying to do now is to send you... Localise the jobs so you're supposed to do the jobs that are closer to you. Doesn't always work... Because of that the number of jobs also dropped... there is more interpreters so they try to... cut the costs in not travelling, you are trying to do the jobs in your area.

Harry and Antoni are at the opposite end of this spectrum. They are both young graduates who had to cease their self-employment as there was too much competition from people offering similar services to them. Harry, a return migrant and financial adviser in NI, claimed that:

there's mortgage brokers in a lot of places... if you Google search this... it's whether or not you search for mortgage adviser or financial adviser or any sorts of different things... Within a three-mile radius of here, probably about 40 to 50 different places that'll give you all that so...

Formerly in ICT, Antoni positioned the inability of his business to gain traction within the context of increased activity in that sector:

This idea was good when I was at high school for website chats and so it was 10 years ago. 10 years ago it might work but now there's so much competition in this area so the one customer I have at the moment is just... He basically pays for my server... So that's it.

Earlier, Sophie implied that some of the people moving into podiatry do not have the same overheads as they do not follow the rules and regulations of her sector. This also created issues for Oliver, a return migrant and the owner of an architecture firm in NI. He faced competition from part-time architects who, he claimed, use materials from work and operate from home in order to limit their costs. He also provided the following illustration of the impact of the recession on the increase in such competition:

So the recession made things harder. I have a good friend... engineer, just on the other side of the road. A couple of hundred yards down. Had an office.

Primarily an engineer but his son trained as an architect and he had another 8 staff at the time. Things started to go bad for him... probably 2010 he had to close up. You laid one off and then another and then another and eventually the whole place goes. That on the face of it was fantastic for me because there were 8 fewer people doing what I do... The problem is those same people are sitting in their bedrooms at home, without insurance, without overheads, without any thing, beating against me on price...

Mohammed and Fatoumata were early pioneers in terms of the goods and service which they provided in their local areas. Mohammed, an ethnically oriented retailer from northern Africa, noted the increase in similar retailers locally. Fatoumata was an event organiser and decorator from western Africa in Cork. She did not have much competition initially, but this increased when others noticed that there was money to be earned in this activity. Finally for the participants in busy sectors, Eliska highlighted the difficulty in establishing a brand, as she believed fashion design is something to which all women aspire:

You have to establish your brand... But in the... first or second year it's very hard to say how many customers you are going to get out there. It's more or less about finding those customers, fighting for them and convince them to work with you... It's like... It's not like setting up E shop or running office, like it's different... because every single girl has a dream to be a fashion designer

Another trend relating to 'competition' was for larger or more established rivals to create problems for the participants. Aarav, the owner of the biotechnology business, had a PhD and a background in academia. He noted his disadvantage compared with entrepreneurs who were employed in other, more lucrative sectors before starting businesses:

... it's a very difficult thing to get things booting up considering the fact that everything is so expensive and probably... 70 percent of the business are not able to cross... 3 years time because of the challenging landscapes. So at one end you have the competitors who are constantly increasing because they started early. So it's kind of overtaking a train which already started few years... you have to spend on marketing... everything involves cost, there is hardly any money to hire anyone. You know how badly people in science are paid! In research are paid! So if you see most of the start-ups guys are the

entrepreneurs which are there, they are the ones who... spend some 10 years in IT sector and... or in senior management and those type of things... or banking or something... You would be probably surprised to learn that working in a university and working in these kind of environment your salary difference is just double and half [unclear]. So, well I know you are studying from the migrant point of view but the thing is... you need money to make money that's a fact... And that's when if you are coming from a science background you have a great disadvantage...

Aadya, the art retailer from eastern Asia, also faced competition and distrust from established art galleries. This is despite her claims that she was not a direct competitor, but rather helping to expand their market. She believed that by encouraging people to buy personalised art at a reasonable cost, there would be potential for them to spend progressively more on art, eventually benefitting the usually more expensive galleries. Ella, the paralegal services provider in NI, also hoped to be disruptive in this way, although this would be less to the benefit of larger competition. While she was abroad, Ella noted a cheaper way of providing legal services than is currently available in NI. One of the challenges she perceived the business would have was to convince people to leave the established providers of that service. Peter, the former owner of two shops, struggled as his wholesale suppliers were also direct competitors:

I mean wholesalers. Some of them are really... For example [supplier/competitor name]. They sell to me this spoon for 1 euro as a wholesale and they sell the same in their own shops 75 cent. I have to sell it for 2 euro 50 to make a profit. Same time who is the idiot who will come to buy it for 2 euro 50 while he can find... for 75 cent...

Charlie, the travel agent in NI, also faced competition from established businesses while tendering for large contracts. His tactic to appear like a more significant actor in this sector was to bring his mentor to support him during some meetings:

I chose to tender for smaller business than I had done... I knew basically the mission leaders for those particular ones so I knew had a good chance of winning them. But it was hard because I was going against people I had previously worked for. That was... probably why I brought this other person as support, to make it look like I was bigger than I was. The person wasn't

speaking on my behalf or anything... literally just supporting me. So for instance if I was doing a presentation or something, they were the one just flicking the pages and... stuff like that.

Youssef and his wife opened a laundrette and dry-cleaning service in the ROI in the 2000s. While they initially focused on providing a service to walk-in customers, the onset of the recession and near failure of their laundrette led them to rethink their business model. They therefore began to re-focus the business on attracting large state tenders, coming into direct competition with significant actors in the laundry sector:

It's a tough business you know so... It's not easy, the contracts are very expensive so everybody fights for the tenders tooth and nail you know. Your... smallest contract is 50,000 a year and goes up to about 2,000,000 to 5,000,000 a year so you can understand the type of players involved in the business. It's not... a mom and pop business any more, now it's very corporate now...

This section has examined the factors influencing the experience of 'competition' as a challenge for the participants. For some, competition from rival businesses abroad increased, while for others a lack of sectoral regulation and the emergence of a large number of qualified graduates were also intensifying competition. Dealing with competition from larger businesses was also an issue. In the next section I focus on the experience of the cost of doing business in the ROI and NI, before concluding the chapter.

5.4.2 Costs

Another prominent challenge was the high level of costs incurred in running a business in the ROI and NI, impacting seventeen of the participants (see table 5.4). For some of the participants hiring was expensive. Both Peter and Ahmed believed that the minimum wage is too high. Peter, the pharmacist in Waterford, claimed that this limits the amount of people he can hire and that it impacts those he does employ as they have a heavier workload:

The other thing is I prefer the government to give me the option to appreciate good people, good workers, good staff, good members. If I have say... Roughly, I'm just using as a figure, like twenty Euros per hour to spare or not to spare to afford to pay for two members of staff because I need two. I prefer to have the

opportunity to give a good person fourteen and to give somebody else six Euros until they are... They can improve themselves but if the government is forcing me to pay say nine Euros or 8.65 for one or ten Euros for other. Then the two people is going to get the same money...

Ahmed, the former shop owner, echoed these sentiments, implying that the need to pay someone €75 a day stopped him from employing more people:

I could have hired someone with 30 Euros a day. It's dead easy... I can give you someone to work for you all the day 35 Euros. I can do it. I can't, by law, by working law I can't. And I can't afford to have someone work for me 80 Euros a day or 75 Euros a day. I can't afford it, the business wouldn't give me that

Returning to Aarav and his biotechnology business, the issue was less the minimum wage and more attracting experienced computer programmers. He claimed that suitably qualified personnel are normally in well paid positions in larger companies, and given that they also have their own expenses they often cannot afford to take a wage-cut to work for a start-up:

... and because it's a software job and the software guys in Ireland... they are among the top earners... if you go around and start getting the fresh graduates it doesn't work... because then you can't really say that they are the guys who is going to take the responsibility of developing everything. You need some senior kind of person... it's one of the parts that you will see and that will be very relevant from your point of study, that the people who are native of Ireland, because they have gone to the same schools, same colleges and those things, they have a good amount of network by default which we lack... in return you give them the shares but even for that point... that other guy is used to a salary of... ten K per month and he is kind of... He is already taken a big mortgage, a big car and these things and if you say okay even if I get fifty percent share to him, he is not... going to get the money now. He might be getting the money five years down the line when the company will be in real selling mode.

Here there is also evidence of how the issue of hiring staff, along with the inherent costs, can be compounded for migrants if they lack adequate access to local networks.

The size of their business was also an issue for Emily and Julia when it comes to being able to afford staff. Julia, the language school owner from western Europe, could afford to pay host families, but with her husband losing his job they had to limit their overheads:

We don't want to give too much work to other people and we try to do as much possible so my daughter would be cooking pasta and tidying up... in the summer holidays to help us out just to make the most profit possible... my husband had a really good job in [company]... You try to make up for 80,000 Euros which you get used to and I don't mind so much about money but we took out a big mortgage... We need to keep everything low

Emily, the return migrant and small training provider, employs other trainers to take classes. With the growing managerial burden associated with increased regulation (see below) and the time spent travelling between her two locations, she felt the need to employ administrative staff. Yet, this cost would have come out of her own salary which she earned from the business:

I need to start investing in the business more you know I need to... You see I am splitting my time between [Clare town] and Galway so what I could do is with the admin part-time and I just need a little bit more revenue to do that because any money you put in a salary is my salary and I am kind of at that point where I still need to bring in more cash before I can take somebody on so I would probably have take somebody on full... Part-time and then see how it goes you know

Daniel, the return migrant offering ICT services, also referred to the strains of trying to meet a minimum weekly living cost of €800.

Emily complained about significant new regulatory fees, including the re-submission of a business plan and a validation of the different programmes she offers, costing €8,000 in total. Peter had to invest significant money in pharmaceutical equipment which he does not use, claiming that the body which oversees the sector demands it regardless:

you want to open a new pharmacy, they want to have equipment and a lot of things that are quite expensive which in reality you don't use... you can tell them look I don't generally use it because I have other ways of dealing with

that you know... no that is the law and you have to spend thousands and thousand over something because it is the law and you have to have it

Ella's paralegal services business also required recognition and membership of a regulatory body, which involved paying a fee to take a refresher course and sit an exam. This also required travel to London, incurring more cost. The nature of Camila's work as a cosmetologist also required that she have insurance.

The cost of renting workspace was also problematic for some participants. In order to pursue corporate clients, Artem wanted to increase the professional look of his translation and interpretation business by renting office space, leading to increased expenses. Location also had an occasional impact. Ahmed and Olivia noted the expense of the inner city location of both of their former businesses. Ahmed claimed:

Was small shop like you see from here to there... Well double the size... it's not good. Double the size but yeah... From there until here... That's one. The second, 1,000 Euro a month. It's not small.. The rate to pay the city council is 4,000 Euro, a year. Electricity, tax, workers, freezing cold you have to have heat

Olivia, a return migrant offering accountancy and ICT services, also noted the issue with rates:

The bigger problem for retail units is rates... I can't even remember now what the rates were. Fairly hefty, your rates could be the same... Nearly the same as... rent. Which is... They are standard course that you have to pay before you even open the door, rent, rates

This was particularly problematic during the winter, when income decreased because of the seasonality of consumer demand, while rates remained the same (Camila noted a similar issue during Easter). Eliska, the fashion designer in Galway, was able to save on these costs by working from home, but she still required temporary space in the shape of a stall at fashion fairs. She noted that the cost of these would have put attendance beyond her reach, although doing pro-bono work for sponsors saved her this expense.

The challenges discussed above were significant, impacting a large proportion of the participants. However, these issues cannot explain the low rate of migrant self-employment, as there is little evidence in the data that the experience of these was related to being a migrant. There are some exceptions. Aarav noted how non-migrants who have lived in the RoI for a long period of time, developing social capital along the way, might be able to by-pass some of the costs of employing experienced computer programmers by drawing on their connections. This was not a luxury afforded to him. Nevertheless, the broader trend among participants appears to be that the challenges discussed thus far are not adequate to explain the low rate of migrant self-employment in the RoI and NI.

5.5 Conclusion

The last chapter focused on various elements of the broad business environment in the RoI and NI, including the efficiency of the start-up process and the impact of the recession. In this chapter I have examined migrants' experiences of different aspects of the business environments in these places. First, participant experiences of becoming self-employed in the RoI and NI largely confirmed the conclusions of chapter 4 regarding this matter. With few exceptions, start-up was largely viewed as a positive aspect of doing business in Ireland. That being said, a quick glance at the differences in years between arrival and start-up seem to largely confirm that this process becomes more problematic for non-EEA migrants in the RoI. Although this is an issue, the migrant populations of the RoI and NI are primarily made up of EEA nationals, and this therefore cannot by itself explain the overall low rate of migrant self-employment.

Second, business supports are an important part of the SME infrastructure. It was therefore important to investigate whether the standard or orientation of these could explain the proportion of migrant self-employment. Compared with start-up, the views of business supports were mixed. One of the biggest issues emerging with these supports was that they were not relevant to the needs of some of the participants. Omar also felt that migrants might be excluded from the supports for lack of signposting and a language which does not resonate with migrants. While this suggestion may have some merit, it was not echoed throughout most of the other interviews. A significant number of the participants also had positive experiences of the supports.

Third, I discussed two prominent challenges noted by participants: competition and cost. While these were significant, I concluded that they largely could not help explain the low rate of migrant self-employment in the RoI and NI. In chapters 4 and 5 I have therefore focused on the

business environments in these places and participants' broad experiences thereof. In the next chapter my focus will be on consumer demand. On the surface this appears to be similar to the challenges addressed so far, albeit more prominent, in that it is likely to impact both migrants and non-migrants. However, the negative experience of demand among the participants is often related to, and compounded by, a lack of social capital associated with migration. This suggests that while both groups were impacted by weak demand in the aftermath of the financial crisis of 2008 and the ensuing recession, certain elements of migrant experience can negatively differentiate them from non-migrants, exacerbating the issue in their case. I will explore this in more detail next.

Migration, networks and social capital: self-employment and experiences of weak consumer demand

6.1 Introduction

In his forties and from Africa, Mamadou received medical training and owned a business before migrating to the RoI in the early 2000s. He found a job online before arriving, although to supplement his income he later decided to open a part-time business, selling medical devices sourced at a low cost and transferring this into reduced prices. Despite this advantage, he struggled to develop a customer base and had to close the business in the RoI. A return migrant in his twenties from NI, Harry struggled with similar issues. He attended university abroad, completing undergraduate and masters' degrees, before returning and becoming self-employed as a financial advisor. Like Mamadou, he struggled to develop a sufficiently large clientele and has since ceased this activity.

On the surface, the trajectories of these participants appear different. Harry and Mamadou are from different age groups and continents and, while Mamadou moved to the RoI from his African CoO, Harry grew up in NI and returned following studies abroad. Nonetheless, there are some interesting parallels between both cases. Mamadou was educated in his CoO and moved to the RoI later in his life. He noted the impacts this had on his settlement in Ireland, especially as he was not a part of social organisations like a golf club. Despite growing up and being schooled in NI, Harry noted the effect of studying abroad on the development of professional networks. While the few friends who had remained in NI for college had developed contacts which were useful in their working lives, Harry felt that he lacked these networks.

They both felt that the lack of professional contacts was costly to them in running their businesses. Mamadou claimed that even the lower prices he offered were not enough to gain the trust of the buyers he needed in the public sector. Harry had to rely on a small group of clients, mostly assembled through his mother's connections or other acquaintances. Combined with the significant proportion of the profit which was absorbed by his parent company, he earned very little through this activity. Since the interviews, Mamadou remains in the RoI and sells his products to college acquaintances in his CoO, who were the only buyers he could find. Harry had ceased his financial planning by the time we met during the spring of 2015, but remained self-employed doing irregular, one-on-one teaching until he could find more permanent employment.

These stories illustrate the experiences of many of the participants in this research project who, like Mamadou and Harry, experienced weak consumer demand as an issue. Indeed, the difficulty of developing a customer base was the most prominent challenge expressed by participants. Section 6.2 details the range of factors influencing these negative experiences, including social capital, the recession and competition (see table 6.1 for a summary). Many of these are conceivably relevant to both self-employed migrants and non-migrants. Weak consumer demand was a symptom of the post-recession ROI and NI (see chapter 4), and led to both Mamadou and Harry ceasing their activity. However, the most influential factor which impacted participant experience of low demand was social capital, addressed in 17 cases. The key finding of the chapter is that issues with social capital were closely related to the migration experience of participants, in that as migrants they struggled to access important networks from which they could derive this capital. While participant experiences of weak consumer demand must be understood in the context of the recessionary business environment they were operating in, I argue that this experience was exacerbated among participants due to their lack of social capital associated with their migration.

In section 6.3 I discuss the relationship between social capital, networks and migration. Social capital is drawn from networks of interpersonal relationships and, following Bourdieu's broader understanding, can be used in exchange for economic and cultural capitals (Bourdieu, 1986; Cederberg, 2012). However, actors and their networks develop together through interaction in particular places over time. Without a history in local networks in the CoR, migrants can struggle to become embedded in networks and may therefore have difficulties in developing social capital.

This is evidenced in the cases of Mamadou and Harry, and in section 6.4 I analyse the experiences of network access among the participants more broadly. Many struggled, at least initially, to access important networks and this limited their ability to develop social capital. This was also evidenced in the case of some of the return participants in the study, such as Harry, highlighting the importance of being present in particular places over time in order to maintain networks from which social capital can be derived. Moreover, markers of identity can also position actors as 'outsiders', thereby also potentially limiting their access to networks, and it is important to consider such instances also.

The aim of section 6.5 is to demonstrate the impact of low social capital on participant experiences of weak consumer demand. While this is a result of broader macroeconomic forces following the recession, the experience of migration seems to have exacerbated it in the case of many participants by restricting their access to social capital. Without the necessary contacts or

references, participants often struggled to develop a customer base. This was evidenced in the case of Mamadou. Without the network afforded by involvement in specific places over time, like school or college, he struggled to make the headway with his products despite offering them at lower prices. Harry may have attended school in NI but crucially, in his opinion, not university and he noted the advantage afforded to his friends which had stayed in NI. Lacking these networks, Harry struggled to develop a client base beyond family and acquaintances and had to cease his business activity.

6.2 Participants' experiences of low levels of consumer demand

The relationship between a business and the consumers of its goods and services is a vital one. Not receiving a wage, the income of owners is often dependent on there being a relationship with consumers which results in demand for the goods and services being provided. There are exceptions, with some self-employed persons on the Back to Work Enterprise Allowance (BTWEA) in the ROI and the former Enterprise Allowance scheme in NI. The purpose of these is to allow the unemployed to keep their welfare payments for a period of time after registering as self-employed. This provides them with an income while they establish the business, with the implication that they may not be as dependent initially on consumer demand for their goods or services. This was the case for both Jan and Daniel, both on the BTWEA scheme. Daniel, a return migrant who ran a business in the information and communication technology sector, was not as sensitive to seasonal changes in demand until his scheme ran out, when he became fully dependent on income from the business. The scheme also supported Jan, the graphic designer in Waterford, but when it expired he closed the business as he had not developed enough demand (see section 6.5). These schemes aside, with 31 participants noting it as a challenge, low consumer demand was the most significant issue addressed in the study. Table 6.1 provides a list of the factors influencing the experience of low consumer demand. First among these was a lack of social capital, arising in 17 cases, which will be the focus of discussion later as it helps to differentiate migrant experiences of low consumer demand. The emphasis in this section will therefore be on outlining the other factors which influenced participants' experiences of consumer demand for their goods and services.

Independent code	Description	Number of cases
Social capital	Weak demand associated with low social capital of the participant	17
Recession	Instances where weak demand is associated with the economic climate	11
Unsteady demand	Issues with demand associated with it being unsteady, for example seasonal in nature	11
Competition	Weak demand as a result of competitors	9
Awareness	Perception that consumers were not aware of participant or the goods/services they offer	3
Unclear	Unclear why the participant is experiencing issues with demand	3
Local market	Issues with demand associated with the local market, such as size	2
Price	Instances where price influenced demand	2
Regulation	Demand influenced by regulation	2
Sales	Struggles with sales pitches	2
Availability	Demand influenced by lack of availability of participant at different times	1
Cultural perceptions	Cultural perceptions of goods/services provided by participant which influence demand	1
Discrimination	Instance where participant felt clients were lost due to discrimination	1

Table 6.1: Factors influencing negative experiences of consumer demand by number of participants impacted.

Following on from section 4.5, macroeconomic factors were influential (eleven cases). Some participants believed this was a result of their service, or elements thereof, being perceived as a luxury. Working as a supplier to dentists, Ryan believed that demand for cosmetic treatments declined during the recession, impacting the businesses he supplied and by extension his own. Emma, from the Netherlands, started a training and coaching company in the RoI during the 2000s. Louise is from Belgium, and was in the process of starting up a translation business which also was to provide social media training. For both Emma and Louise, the recession impacted demand for training, although in Emma’s case this was partially offset by an increase in demand for coaching. This came from employers or managers who needed advice on delivering a “tough message to people”. Youssef was born in northern Africa and owned a launderette with his Irish wife. He also claimed that his service was seen as a luxury, noting that consumers often kept using it during the recession, but less frequently.

Eleven participants highlighted how consumer demand was unsteady over time. For the most part this referred to demand having a seasonal element, and the nature of the work sometimes impacted the parts of the year when it was in demand. Oliver, a return migrant in NI, was formerly self-employed renovating gardens. Although he claimed it was the best paid work he has undertaken, Oliver ceased it because at the time he foresaw no demand in the winter. Another return migrant, Conor, had not started his walking tour business by the time we spoke, but he also

believed that the winter would be quiet as this activity was to be based outdoors. For Jakub and Olivia the summer was not as busy. Jakub, the eastern European owner of an ICT solutions business in NI, noted how he normally goes on holiday for two months at this time, taking care of existing customers but not looking for new ones. A return migrant in NI, Olivia, offered support for accounting software. She also seemed content to have less work during the school holidays when her children were off, but felt the need to find more clients by September.

Sometimes unsteady demand was more random due to sectoral issues, or the life-stage of the business. Zuzanna, an interpreter in NI from eastern Europe, highlighted a general unsteadiness in demand which she associated with the number of other interpreters being trained (MacDonald, 2000). Returning to Emma, demand was initially unsteady following start-up, but was increasingly predictable as she became established. This was also the case for Artem, an eastern European running a translation and interpretation business in Limerick and Cork. Demand for the services offered by his business became increasingly steady as his company began engaging with more corporate clients. Geographical factors associated with the local market also had an impact. Youssef noted how demand for the walk-in element of his laundry service from individual consumers is unsteady, and he related this lack of consistency to the size of his urban area. In places with larger populations he believed there is more business activity, and therefore more demand for the service.

Competition was also an issue, particularly among those who provided services. Sometimes this came in the form of potential clients having pre-existing contracts with other providers. Adam, from western Europe and running a recruitment business, argued that large, foreign corporations were the ideal clients. These often had existing arrangements with other businesses providing human resources (HR) support, and therefore Adam had to wait to bid for their contracts. An eastern European graphic designer in the ROI, Jan also felt that he was more likely to get custom from newer businesses, as older ones often had pre-existing contracts with larger competitors. A return migrant from NI, Ella wanted to provide a service that solicitors normally offer, and noted that convincing potential clients to move away from their solicitors might be an issue. Olivia and Ethan also discussed losing clients. In Olivia's case this was because the client found an accountant with a more appropriate skill-set for the work. Ethan, a return migrant offering ICT services, was formerly an employee of a business in New Zealand which became a client when he returned to NI. The client has since informed him that they found someone local to do the work instead, although Ethan was prepared for this scenario as he believed it was an eventuality.

The range of factors influencing consumer demand among participants suggests that it is experienced differentially. To return to the examples of Artem and Zuzanna, both of these participants provide a similar service (translating and interpreting) and they have experienced fluctuating demand. However, Artem stabilised this by orienting his business towards corporate customers, whereas Zuzanna could not. Artem was able to achieve this as he developed a list of references which could help him attract the corporate work. This suggests that social capital may have influenced participant experiences of consumer demand, something which is further evidenced by 17 participants associating their difficulties concerning demand with a lack of social capital. I will elaborate more on this concept, and its relationship to networks and migration, next.

6.3 Social capital, networks and migration

Following Bourdieu, I define social capital as the actual or potential resources which can be drawn from membership in a network of interpersonal relations (Bourdieu, 1986). Given that social capital is derived from them, it is important to conceptualise networks. Understood here as ties between actors, networks develop over time and through specific places (Hoang and Antoncic, 2003; Ryan *et al.*, 2008; Hoang and Yi, 2015). They are therefore embedded within particular spatio-temporal contexts, whether these are spatially proximate or distant (as in the case of transnational ties; see Bunnell and Coe, 2001; Jones, 2008; Yeung, 2009). It is also important to note that networks are emergent, and their reproduction depends on the ongoing performance of relationships among actors (Jones, 2008; Jones and Murphy, 2010). Actors, networks and their contexts are therefore co-constitutive (Müller, 2015), meaning that each plays an important role in the re-production of the others, and that they emerge together. While this can be a positive process, there is also the implication that those who have not hitherto been part of the performance of the network, may therefore be excluded from it (Portes and Landolt, 2000; Mohan and Mohan, 2002; Portes, 2014). As the performance is ongoing, the absence of a former member of the network may also lead to them struggling to re-enter at a later point. This demonstrates the unequal nature of networks (Yeung, 2005). The purpose of this section is therefore to explain how this conceptualisation of networks can help understand the lack of social capital among participants, evidenced in Table 6.1 above.

Distinctions have been made between networks which are characterised by strong and weak ties. Coleman (1988) highlights the importance of dense, closed networks. These facilitate trust through the existence of community norms which regulate behaviours and help reduce transaction costs (Portes, 1998; Pieterse, 2003). However, Granovetter (1973) critiques the assumption that strong ties are necessarily beneficial, suggesting that weak ties are also valuable as they may be

accompanied by less responsibility for network participants (see Ram *et al.*, 2002). Burt (1980; 1992) supports this, claiming that closed networks can lead to the circulation of redundant information. These ideas have been taken up by economic geographers studying the growth and decline of industrial clusters (Maskell and Malmberg, 2007; Power and Jansson, 2008; Rinallo and Golfetto, 2011), arguing that clusters deteriorate if they are impermeable to emerging knowledges. It is preferable, in Burt's opinion, to be located in structural holes, which are the positions at the intersection of two or more networks. Thus positioned, actors can derive the benefit of being the mediator of interaction between networks. Putnam (2007) develops this further, claiming that having more bridging ties with other groups makes an actor more likely to have more bonding ties within their own circles.

Whether the focus is on strong or weak ties, Portes (1998; 2014; Portes and Landolt, 2000; see also Adler and Kwon, 2002) highlights the assumption within the literature that the development of networks will necessarily lead to the emergence of social capital. The issue here is the role of space in conceptualisations of social capital. Naughton (2014) argues that space is implicitly framed as a container of social capital by Putnam, whereby the development of social capital within a particular territory is assumed to be available to each of its inhabitants in the pursuit of civic goals (see Putnam, 2007). Other approaches also tend to emphasise the positive aspects of social capital. Lin (1999; Lin and Dumin, 1986) highlights that social capital can be exchanged for economic capital, while Coleman (1988) also claims that it is useful for obtaining human capital. Portes counters these approaches, claiming that places characterised by strong ties between inhabitants may be exclusionary to those considered 'outsiders', leading to the unequal distribution of social capital.

The process of interest is therefore the mechanisms whereby some actors are deprived of social capital (Yeung, 2005), positioning them disadvantageously within the relevant field. For Lin (1999), the development of social capital is an investment. Like other investments, rewards may be reaped after a certain amount of social capital is developed, but this will also require a cost of those involved in the network. This may be financial, such as a membership fee of a group or the entrance fee to a certain place. For my purposes, the cost of the time spent in one place which could have been invested elsewhere is the most relevant. For some actors, this may be an opportunity cost, or that accumulated consciously through the decision to participate in one group at the expense of another. In this case, the actor has estimated that the benefits of participating in one group outweigh those of the other, although this estimation may be incorrect.

For other actors, this cost may not be the result of choice, but of the constraints placed on them by their corporeal limitations, such as being restricted to one location at any given time (Hägerstrand, 1970; Pred, 1977; Giddens, 1986). This is the case for many of the migrants in the study. Having lived in a particular place for a significant portion of their lives, they became embedded to varying extents in networks in those places, from which they could draw varying amounts of social capital. Following their migration they became, to different extents, disembedded from the networks in their CoO and often struggled to reinsert themselves into those in the RoI and NI. This was also an issue for some of the return migrants, suggesting that they can also become disembedded if they do not have the opportunity to contribute to the reproduction of the network. Many participants therefore struggled with a lack of social capital, and this had implications for their experiences of weak consumer demand in the post-recession RoI and NI.

A potential exception to the above trends can be networks which were extended to the CoR before the migrant moved there, through earlier rounds of migration (Faist, 2000; Bakewell *et al.*, 2012; Dekker and Engbersen, 2014). These can help newly arrived migrants to establish themselves in networks in the CoR, although earlier rounds of migration can also lead to the development of co-national networks which can create social disadvantage for these groups (Wierzbicki, 2004; Griffiths *et al.*, 2005; Stenning and Dawley, 2009). This type of network may not be useful, for instance, in providing the migrant with the necessary bridging social capital among non-migrant communities. Either way, the lack of social capital, particularly that drawn from non-migrant networks (Ryan *et al.*, 2008; Lancee, 2010; Cederberg, 2012), was an issue for many of the participants. In the next section I discuss this by focusing on their lack of embeddedness within certain networks and the impact this had on their social capital. This leads into section 6.5, where I demonstrate the impact of low social capital on participants' experiences of weak consumer demand.

6.4 Participants' access to networks and social capital

Related to their migration history, the study participants were often differentially and negatively embedded within networks in the RoI and NI, and this impacted the social capital at their disposal. An important network from which migrants can become disembedded is that comprised of family and friends. While contemporary communication and transport technologies mean that people can stay connected, they may not be able to derive the same social capital from these relationships because of the distance. While a non-migrant may be able to draw on personal relationships to obtain the resources to address challenges, a migrant may therefore not have this luxury (see Ryan, 2007; Williams *et al.*, 2010; Gilmartin and Migge, 2011; 2016). Aarav is a former academic from Asia

who did a PhD in the RoI. He noted the difficulty of not having family nearby, and believed non-migrants take the supports this outlet provides for granted: “we don't have parents or grandparents who stay here so that we can keep our kids there and go out and meet a client or something like that so we have to make all within our own thing”.

Entrepreneurship can be a lonely undertaking for many people (Akande, 1994; Shepherd and Patzelt, 2015), and this problem can be enhanced for migrants who lack family and friends in the CoR (Siu, 1987). For instance, Noah moved to the RoI with his family after getting married and, unable to find a job, became self-employed as a consultant. He felt that his income from projects was well below the value of the service he offered. Noah argued that this was a result of a preference in the RoI for reputable brands, as opposed to sole traders. This led to financial struggles, something which was compounded by his isolation following his separation from his wife and his family returning to their CoO. The fashion designer, Eliska, discussed the challenge of building trust without having family or friends in the RoI. Omar also highlighted the tendency for migrant entrepreneurs to experience isolation, and is starting a support service for start-ups partly to tackle this issue.

Related to these networks are those developed through time spent in local educational institutions, social organisations and workplaces (Stack and Iwasaki, 2009; Kim *et al.*, 2015; Glitz, 2017). Some participants felt excluded from important networks either because they had not attended school or college in the RoI and NI, or did not belong to social, cultural and sporting organisations. Noah, the business consultant in Dublin, discussed what he perceived to be a village culture in the RoI, with one's networks influencing their success. He believed that these networks were formed through participation in various social, educational and sporting organisations. In making his case he referred explicitly to not being a member of the Gaelic Athletic Association (GAA) or having attended Blackrock College or Clongowes Wood College, the latter two being elite fee-paying schools. The former medical devices supplier, Mamadou, claimed that not being a member of the GAA or a golf club negatively impacted him, as those were the types of places where he perceived business decisions were made.

Networks also impact experiences of recruitment (Marsden and Gorman, 2001; Glitz, 2017). Although Aarav did a PhD in the RoI, he believed his lack of schooling in Ireland frustrated his ability to hire sufficiently skilled labour. He ran a biotechnology business, which required highly skilled and experienced computer programmers. However, Aarav noted that such individuals are normally already working for larger companies and have big salaries. As the owner of a start-up he felt that he

could not match these salaries, and that programmers themselves were often unable to take a pay-cut as they had financial commitments such as mortgages. Aarav highlighted how those who have been educated in the CoR might be able to by-pass this issue:

The problem lies in here... people who are native of Ireland, because they have gone to the same schools, same colleges and those kind of things, they have a good amount of networks by default, which we lack. So suppose you... want to plan the geography app business, it won't be very difficult for you to find some of your friends or some of your school friends or college friends who have... Instead of going into geography have gone into IT... You tell your geography idea and you have some coffee, some beer and then they say okay it looks interesting, we apply for it. It is very easy for you, it's very difficult for me.

Being disembedded from local networks can also impact the reputation of migrants in the CoR, and they may struggle to obtain the trust of important local actors (Ryan *et al.*, 2008; Herreros and Criado, 2009; Steenkamp, 2009). There was a sense among some of the study participants that being new to an area resulted in hesitancy among non-migrants to engage with them. Mia, the business consultant from western Europe in Mayo, worked with a wide variety of start-ups in the RoI, including those owned by migrants. She felt that the lack of embeddedness in networks through school and work was costly to migrants, and highlighted the need for 'Irish experience', or the sense that achievements abroad counted for less in the context of the RoI (see Bauder, 2005; Gilmartin and Migge, 2011). Mia also perceived that Irish references were necessary in order to be considered for important contracts, but highlighted that this created a vicious circle as in order to get these the migrant needed to find work first. The co-owner of the ICT business in Dublin, Ali, supported this latter point.

Sometimes migration is indirectly related to network disembeddedness, with other related factors, such as ethnicity and gender, also driving these processes (McDowell, 2008; Kynsilehto, 2011; Bürkner, 2012; Marquardt and Schreiber, 2015). On occasion, participants were excluded from networks because of marks of difference. This could occur because of the language or accent of the migrant. Jan, the former graphic designer in Waterford, stated that he preferred to engage with potential customers using letters, as opposed to speaking face-to-face. Although he claimed that he could not prove it, he felt many established businesses in his local area did not use his service because of his accent (he also suggested that the pre-existing contracts of potential customers with competitors impeded him). The owner of the translation business in Limerick and Cork, Artem,

discussed the struggles of settling into the RoI as an adolescent, claiming that he was very sociable but felt cut-off by his lack of English at the time (Hattar-Pollara and Meleis, 1995; Aroian and Norris, 2000; Gilmartin, 2015).

Sometimes the participants also experienced verbal discrimination. Ali highlighted an interaction with a client in which he was told that his approach might be appropriate in his CoO but not in the RoI. Aadya, the art dealer, was verbally abused using a racially derogative term in a former place of residence in the RoI, but claimed this was more down to lack of understanding. The former shop owner, Ahmed, was discriminated against verbally on at least two occasions, outside his shop and also by a customer who was seemingly concerned about the Islamic State in Syria (ISIS), although Ahmed informed me that this was cleared up later.

Louise had a distinctively Belgian name, and was also in partnership with two other migrants from Africa. She was racially abused online, and her children experienced it in school. Louise's business partners were also keen for her to act as the public representative of the start-up, due to their experiences of racial abuse and harassment in the RoI. These negative experiences reflect the findings of McGinnity *et al.* (2006), who claim that black South/Central Africans experience the most discrimination in the RoI, even after controlling for other factors. Louise related the story of one incident at an ATM:

He has been attacked even... been attacked in Cork... A guy jumping on him in Cork while he was waiting for the ATM saying you getting Irish money out of the... That was ridiculous, ridiculous! What was worse though was he pushed the guy back, but then all the women who were standing behind him in the row to... wait for the ATM... started abusing him. Yeah you... All these Nigerians (not even Nigerian, but you know, all that stuff)... and then a guard came in and the guard said to him well people... are entitled to their opinions. That was the reaction of the guard... That's why my... two colleagues have said look you are the face of the business, and we will do the work in the background... at the start let's just make this a white business... It's sad but that's... the way they see it.

While this incident is disturbing, it is important to note that the impacts of typical social categorisations on network access will also vary between contexts. Processes of differentiation are drawn along a broad, emergent and open number of axes (Marston *et al.*, 2005). These include, but

are not limited to, race, ethnicity and gender. The impact of different categorisations also varies between places (McDowell, 2008; Kynsilehto, 2011; Bürkner, 2012; Marquardt and Schreiber, 2015). Kloosterman and Rath (2010) argue this in the case of migrant entrepreneurs, claiming that worn assumptions about the experiences of migrants as business owners were no longer fit to explain the phenomenon in many contexts. While previous literature typically focused on small, family-run and ethnic businesses in cut-throat sectors, Kloosterman and Rath (2010) suggest that migrants operate a wide variety of enterprises, sometimes in high-growth sectors. Aadya, the Asian art dealer, noted how her gender and race may have led to curiosity among potential partners, making it more likely for her to get meetings. The owner of the start-up support business in Dublin, Omar, also discussed the curiosity created by his Asian background, “strong American accent” and charisma, and how each of these helped him in a business sense (Dong and Blommaert, 2009). In both of these cases, difference was drawn along a variety of axes (race, gender, accent, charisma), and the resulting impacts were also context-dependent. In these instances they seemed to assist Aadya and Omar in taking advantage of commercial opportunities.

As discussed at the beginning of the previous section, social networks emerge through the ongoing performance of relationships by actors (Bourdieu, 1986; Jones, 2008; Jones and Murphy, 2010). Networks may therefore develop separately in the absence of migrants, and return migrants may struggle to re-embed themselves (Hammond, 1999; Ghanem, 2003; De Bree *et al.*, 2010). Among the return migrants in the study, similar issues to those presented throughout this section were encountered on occasion (Ma, 2002; Cassarino, 2004; Wahba and Zenou, 2012; Gilmartin, 2015). Emily, the return migrant and specialist training provider, had several stints studying and working abroad for non-governmental organisations (NGOs), and eventually decided to return to the RoI. This was not an easy process, but she persisted as she feared going away again would delay the struggle of reintegration. While her former network of acquaintances was still in the RoI, she felt isolated from them as both Emily and her friends had changed in the intervening period. She claimed that they tended to have settled down and started to have families, something which influenced their interests and concerns, whereas Emily felt that she had become more politicised from her time abroad. Emily therefore spent time developing new personal networks.

The proximity of migrants to their CoO while away may influence their ability to maintain relationships, and can therefore impact their experiences of re-embedding in social networks. Ryan studied in the UK and then opened a business supplying dentists, which he ran for a number of years before deciding to return. Unlike Emily, he was relatively proximate to the RoI, and this facilitated frequent return trips (Duval, 2004). Upon moving back, he therefore did not feel that he had

necessarily dropped out of networks. However, during his time abroad he had developed a customer base, and upon return to the RoI he had to restart this process. While his proximity to the RoI made it easier to maintain personal networks, his return removed him from a network of clients abroad and the social capital this provided. This is despite re-starting the business he owned while living elsewhere upon his return in the RoI, and not changing the nature of his activity to any great extent.

The argument I have made in this section is that while migrants may be mobile, the networks from the CoO may not. This could create problems for participants as they tried to become embedded in new networks in the RoI and NI. Sometimes networks will stretch across long distances, for example a transnational network. These can provide self-employed migrants with partners, suppliers and customers (Delft *et al.*, 2000; Drori *et al.*, 2009; Bagwell, 2015). Despite this, as the next section will demonstrate, having networks in the RoI and NI from which social capital can be drawn is particularly important in terms of amassing demand for goods and services, which was the most common issue experienced by the participants (Ley, 2006).

6.5 Experiencing low consumer demand: the role of social capital

The aim of this section is to analyse the impact of low social capital on experiences of weak consumer demand. I argue that while weak demand was a significant characteristic of the fields of self-employment in the RoI and NI (see chapter 4), particularly in the aftermath of the financial crisis and recession, it was experienced differentially by participants based on their lack of access to social capital. In the previous section I suggested that this scarcity is a result of having invested relatively little time in the specific places where the desired networks are formed in the CoR. Here I analyse the impact of this on experiences of consumer demand among participants. Not having spent sufficient time in the places where networks are formed in the RoI and NI, many participants struggled with a lack of connections, word-of-mouth and references which would result in demand for their goods or services. Sometimes this was surmountable. Nevertheless, participants were also marked as 'out of place' on occasion by various elements of their identities (Cresswell, 1996), including race, accent and even simply feeling like an 'outsider'. This also impacted experiences of demand. I deal with both of these scenarios in turn.

The nature and extent of the reputation of a business, and its owner, impacts experiences of consumer demand. Alexander, from eastern Europe, discussed the importance of waiting for word-of-mouth to develop among potential customers. The former owner of a garage, he claimed that there was very little business for the first six months after the shop opened. He tried to address this

by distributing flyers, but felt that this strategy did not work. Slowly demand began to increase as awareness about the business spread. This process was accelerated through discounts offered to taxi drivers. Alexander believed that this helped as mechanics recommended by taxi-drivers, who depend on their cars for their livelihood, are likely to provide a good level of service and this could increase local awareness and trust of the business. The ineffectiveness of leaflets was also attested to by Ryan, the supplier to dentists in Galway, who believed that they are often thrown in the bin.

However, building word of mouth is not necessarily a linear process, and it can lead to the development of a negative reputation. Mangold and Faulds (2009) highlight that social media provides a space for customer-customer interaction on business profiles, which complements the producer-customer relationship associated with more traditional marketing platforms. This may require careful management on the part of the owner, as communication among customers may reflect negatively on the business or owner, whether this is justified or not. Camila was born in central America, and owned a beauty salon in NI. She highlighted the potential dangers of social media for businesses through a story of abusive feedback posted on her Facebook webpage by a customer, something she suggested was driven by racism.

Having ties with influential actors, or those connected with them, could also be important. The medical device supplier, Mamadou, claimed that it was connections and not price that moved the market. He demonstrated this by drawing on the example of shoes for diabetic people:

There are shoes that we ordered for over two thousand Euro at some stage... and then some for seven hundred and fifty Euros, whatever. Shoes, and then... exactly the same, whatever, you know, made in Portugal, everything the same, everything completely... then oh yeah look you could get... give it out to people for two hundred euro. It wouldn't fly at all. Why? Because you just don't have the network you know to carry the... you know the... the whole thing

The former business consultant in Dublin, Noah, claimed that there is a conservative consumer culture in the ROI which tends to opt for known brands, even at a higher cost, creating problems for migrants with less social capital. Harry, the return migrant in NI mentioned at the beginning of the chapter, did not go to college in NI and noted that this cost him valuable contacts. He instead had to rely on a small number of clients developed with the help of his mother and attendance at a fitness

class. Combined with the significant proportion of profits which had to be paid to a parent company, this led to him earning little money and he ceased that activity.

A further example of this was provided by Youssef, the north African owner of a launderette in the RoI. Both he and his Irish wife came from business owning families, and this encouraged them to start their own when they moved to the RoI. During the economic boom in the 2000s there was high demand for their service and they opened up other stores. With the onset of the recession, however, the demand dropped and they had to close a number of these, claiming that the service was perceived as a luxury. Youssef suggests that this made them more proficient at managing the business, and they began to orient it away from walk-in custom and towards more lucrative public sector contracts, an activity in which they were involved at the time of the interview. He noted the rumours that a local public contract was always given to a family connection of the responsible organisation. While he believed that specific contract to be of no major significance, he was also frustrated that there was a contract which was not genuinely competitive.

As well as the extension of a reputation throughout the local population, sometimes entrepreneurs need referrals (Chollet *et al.*, 2014). This can be problematic for migrants, who may have to find a way to recruit clients without having the necessary referrals in the first place. The co-owner of the ICT business in Dublin, Ali, claimed: "...getting past the door keeper... getting in the door it's... is a bit tough unless you've really good references... to get a good reference you need to go past the door anyway". Ali highlighted a situation where a non-migrant and a migrant competed for a tender in the RoI, and the non-migrant received the contract. The merit of the migrant applicant is perhaps attested by the successful bidder then sub-contracting the work to that same migrant, who "when they realised okay he is worthy... he was offered a job the second year direct instead of being subcontracted".

Mia and her Irish husband migrated to the RoI during the 2000s in order to raise their family. She noted a similar issue to Ali. Wanting to utilise her business education and experience from abroad without having to travel to the nearest urban area to get a job in management, she decided to work from home as a self-employed business consultant. Mia stressed the importance of references for obtaining contracts, but claimed that these were initially hard to obtain without having worked in this capacity in the RoI. She eventually circumvented this by offering her consultation service voluntarily, although this may not always be an option for others. Artem, the owner of the translation and interpretation service, also highlighted unsteady demand. While

demand improved when he moved into the corporate side of his business, he could not begin to target these larger clients until he had referrals.

Not being in-place when a customer or contract is available can also be costly. This occurs when a potential client is lost, albeit sometimes only temporarily, because they used an alternative provider of the good or service. The importance of being embedded in place and through time is evident here, as the provider offering the service was established to some extent when there was an opening to do business with the potential client, something which they could exploit. Jan and his wife migrated to the ROI in the 2000s. When his wife became unemployed, Jan became self-employed as a graphic designer, working on his own account. He claimed that he was more likely to get custom from new businesses as they usually had no pre-existing arrangements with other suppliers. Adam, the owner of the recruitment service in Dublin, ran a business offering human resources (HR) support, with the majority of his clients sourced overseas. This situation was somewhat different from that of Jan, who struggled to develop a local customer base. In the case of Adam this seems like a more conscious decision; he was still in business when we talked and seemed happy with how it was performing. He targeted large foreign companies based in the ROI, and claimed that recruiting them was an ongoing process of developing relationships. This sometimes involved gaining their attention by headhunting their employees on behalf of another company. Adam also indicated that this process can be frustrated by the existence of pre-existing contracts with other HR support providers, and that there was an element of waiting involved so that his business could take over these contracts.

Harry was no longer self-employed as a financial planner when we met, but was doing temporary work until he could find something more permanent. He was approached to do investment planning abroad, which was potentially more lucrative as the target market is mostly comprised of high net worth individuals (HNWIs), with investable assets of at least \$1 million. Harry rejected this as he did not believe he would be able to attract a sufficient number of clients to make it worth his while. He also discussed the possibility of investment planning in NI but, similar to Jan and Adam above, highlighted the low number of potential HNWI clients and the pre-existing relationships he believed many of these had.

Portes (2014) highlights what he perceives to be a policy fixation on increasing social capital to address to a variety of economic issues (see also Naughton, 2014). He also argues that places characterised by strong social capital are more likely to be exclusionary towards those considered 'outside' the local networks. Being an 'outsider' is dependent on contextual factors in a given place,

and often is the result of the intersectionality of markers of difference, such as race, gender and language (McDowell, 2008; Kynsilehto, 2011; Bürkner, 2012). This may make networks in a given place more difficult to access. Here I outline cases where such conditions influenced social capital and thereby experiences of demand among the participants. The person who discussed this othering in the most detail was Shaimaa, who at the time of our interview was in the process of starting a business which would design and manufacture decorative cards. She noted that outside of a few small, locally powerful families, it was difficult for others to start ventures in the town. Born in eastern Africa but raised in western Europe, Shaimaa claimed to have experienced vitriolic racism, but said that the exclusion she experienced where she lived in the RoI was based on being perceived as an outsider. To underline her point, Shaimaa claimed that people from other parts of the RoI might experience similar difficulty there.

This struggle to break into local networks complicated Shaimaa's experience of trying to start a business. A talented artist, she decided to move away from designing wedding invitations and cards for clients, as there was a lot of competition in this area from amateur service providers offering cheaper rates. She instead opted to design and manufacture decorative cards, and sell them to retailers. When she brought her products to local shops, Shaimaa claimed that the reception towards them was frosty and that owners did not believe that they would sell. The attitude she found in a nearby urban area was different. The first retailer that she approached offered feedback on the design of the product, and another offered them a trial to see if they would sell. Shaimaa understood the difference between both places as how open they were to outsiders. She feels that there was a group of influential families who stymied the interaction of people from elsewhere within the town where she lived. On the other hand, following its experience of decline in the recession, the other urban area seemed more open to people from outside with ideas. Returning to Jan briefly, it is also important to note his alternative experience of the latter urban area in which Shaimaa was more successful. Jan became self-employed as a graphic designer there, and most of his customers were newer businesses or came from outside that city. He also claimed that he preferred to write to potential clients, as opposed to visiting them, as he felt that his eastern European accent was a disadvantage. Jan struggled to develop sufficient demand for his service and when his BTWEA ceased, he closed the business. As I mentioned earlier, Camila also felt that negative customer comments on her business social media page were driven by racism.

A return migrant in the RoI, Sophie was self-employed as a podiatrist. She followed her partner to another EU country, where they lived, studied and worked for a number of years. After she was made redundant in a former job there, she used her redundancy payment to study as a

podiatrist, and following this started a business. She noted that the process of attracting customers was more aggressive where she lived abroad, and she posted advertisements in local newspapers and held information meetings. She returned with her partner to the RoI in the 1990s and, after having a child, re-started the business. Sophie claimed that developing a customer base was a more patient undertaking in the RoI, waiting for word-of-mouth regarding her service to develop as opposed to approaching potential customers directly. The latter course of action, she felt, may have been perceived as stealing others' clients.

Sophie deployed an interesting tactic in one local area, her original hometown, to attract customers there. She described the place as closed off to those considered outsiders, something which she related to the physical geography of the area, which was an island:

You know my name is... I have us down as [full name]. And the reason for that is because like I was saying is [Sophie] doesn't exist, but everybody knows me from [town] my hometown would know me as [Sophie] and they would know [family name] because they know [father's full name] is from [town] and they know [father's name] daughter... if I was to advertise as is easier [husband's surname] nobody would know who I was and [town] is a very weird place, it has a bridge onto the island and if they don't like you they don't like you. And if you've come over the bridge doesn't mean they will accept you whereas [father's] daughter, no problem. So hence that's why [Sophie].

Being from that place, her mother was able to provide her with some connections, but in the intervening years Sophie's name had changed in two ways, and she feared this would make her unrecognisable. First, she had a different nickname in her hometown which she did not use in her time away. Second, having been married and changed her surname, she thought she would not be so quickly associated with her family connections in that area. She therefore adopted both her former nickname and family surname while conducting business there.

The above participants' experiences of consumer demand were strongly influenced by their networks, from which they could derive social capital. Lacking the appropriate networks, they often struggled with consumer demand. There was also evidence that the existence of networks can be exclusionary as well as inclusionary (Portes and Landolt, 2000; Portes, 2014), with Shaimaa and Sophie highlighting the exclusionary nature of the networks where they lived. That being said, social capital was not the only factor influencing negative experiences of demand among participants, with

the recession, competition and fluctuations in demand also proving problematic. Problems such as these are also not necessarily confined to migrants, and self-employed non-migrants have also struggled with low consumer demand.

This is because the business environments in which migrants and non-migrants operate will often overlap. Factors such as soaring unemployment, the retrenchment of welfare and uncertainty about the Eurozone negatively impacted consumer confidence, which in turn led to the weakening consumer demand experienced by a broad variety of business owners. However, while low consumer demand was an objective element of the field of business in the RoI and NI, existing independently of individuals and groups, the capitals which they possessed influenced their experience of this trend (Bourdieu, 1984). In the case of migrants I argued that although their experiences of weak consumer demand were impacted by the recession, these experiences were further problematised by virtue of their lack of social capital.

6.6 Conclusion

The experiences of both migrants and non-migrants of entrepreneurship in the same place will overlap to an extent, and oftentimes they will experience similar challenges being located within that place. This is because both are often grounded in related social, political and economic environments. As I discussed in section 4.5, low consumer demand was a characteristic of the broader business environment in the RoI and NI during the economic recession, impacting both migrants and non-migrants. Caution is therefore required when interpreting the findings presented throughout this chapter. However, the 2011 census data from the RoI and NI underlined a low rate of migrant self-employment in these places, and it was therefore necessary to analyse factors which may have exacerbated migrants' experiences of the business landscape during the recession.

In this chapter I argued that, despite low consumer demand being an issue among migrants and non-migrants in the RoI and NI, it was compounded for participants by their lack of social capital. I opened the chapter by drawing attention to this in case of Mamadou and Harry. Lacking access to networks in the RoI and NI, respectively, they associated low demand with insufficient social capital. Before analysing evidence of this among the participants, I focused on the challenge of weak consumer demand more broadly in the study (section 6.2). A range of factors were involved, including the recession and competition. Many of these are not specific to migrants, being experienced by non-migrants as well, and therefore are less likely to explain the low rate of migrant self-employment.

A lack of social capital was, however, the most common issue associated with negative experiences of consumer demand. Bourdieu (1986) highlights how social capital is derived from networks, and it was therefore important to conceptualise the latter. I defined the network as the performance of ties between actors through particular places and over time (Jones, 2008; Jones and Murphy, 2010). The embeddedness of networks in space and time lends them both an exclusive and inclusive character, as actors who were or are not part of this performance may struggle to access the network (Portes and Landolt, 2000; Yeung, 2005; Portes, 2014). This is important for migrants, since they may not be embedded in crucial networks and therefore may also lack social capital (section 6.3).

In section 6.4 I analysed the ramifications of this understanding of networks and social capital for the migrants who took part in the study. Moving to the RoI and NI often involved leaving a place where they were embedded in networks to come to one where they, at least initially, were not. With time some of the participants addressed this through a variety of means (which are addressed in chapter 9). Nonetheless, the lack of embeddedness in local networks often meant that they had little access to social capital until this was solved. This was also a problem for some of the return migrants, who having left for a considerable period of time, returned to find that their networks had changed.

In section 6.5 I analysed the impacts of this lack of broad social capital on experiences of weak consumer demand among the participants. The main result was that a lack of time in networks in the RoI and NI meant that some of the participants felt that potential customers were unfamiliar with or distrustful of them. It could also result in a struggle to obtain references which are important in order to win contracts. Following Portes (2014), I highlighted the issue that can arise with places that exhibit strong social ties, as these ties can be exclusionary for those considered 'outsiders'. This sometimes made it even more difficult for participants to become embedded in networks. That being said, low consumer demand has been a challenge for businesses more broadly in the aftermath of the recession, being influenced by a number of related factors, including austerity politics, the Eurozone crisis and weakening consumer confidence. It is therefore important not to reduce the experience of consumer demand to the social capital at the disposal of the entrepreneur, but to locate it as one factor differentiating the individual's experience of broader trends.

Following consumer demand, access to finance was the second most prominent challenge in the study. While it is apparently a separate problem for participants, there are some parallels with the focus of this chapter. Similar to consumer demand, the ability to access business finance can be

mediated by the economic capital at the disposal of an actor. The development of economic capital is also dependent on being embedded in the appropriate ways in the CoR, so that business finance may be accessed. This created issues for participants, to which I turn next.

Migrants, economic capital and business finance exclusion

7.1 Introduction

Fatoumata and Moussa migrated to the RoI in the mid-late 1990s. Although I had arrived at their home to interview Fatoumata originally, Moussa was self-employed and also took part in the discussion. Fatoumata was full-time self-employed as a decorator and event organiser, whereas Moussa worked part-time as a taxi driver. Moussa summarised the main challenges he perceived migrants to face in starting and running businesses in the RoI. Echoing the concerns of the previous chapter, he highlighted the tendency for migrants to lack the necessary connections to make the business succeed. Furthermore, he noted that migrants sometimes are not aware of the business supports available to them, and that access to finance is also an issue. Fatoumata and Moussa had personally experienced constraints on their access to finance, when they applied for a business loan but were denied. Moussa claimed that the bank rejected the application on the basis that the business was too small, despite having half the value of the loan deposited in the bank.

This raises the issue of financial exclusion, which is concerning as it tends to reproduce the social and spatial inequalities which are at its basis (Leyshon and Thrift, 1995). I define financial exclusion for the purposes of this research as the processes whereby impediments significantly and systematically frustrate access to external business finance. While broader definitions exist (Datta, 2009; Gloukoviezoff, 2011), these are normally adopted for the purposes of studying financial exclusion among broader populations, and not just self-employed groups. In this chapter I argue that migrants in the RoI and NI become financially excluded from different sources of business finance because of their lack of economic capital (Bourdieu, 1986). For Bourdieu (1986, p.243), economic capital "...is immediately and directly convertible into money and may be institutionalised in the form of property rights". For the purposes of this research therefore, economic capital is comprised of the resources which enable actors to access external business finance. This finance can be in the form of a loan or overdraft, an equity investment or a grant from the various supports described in chapter 4.

In the RoI and NI, financial exclusion is a serious problem for migrants like Fatoumata and Moussa, and previous research has noted how migrants are among the most susceptible groups (Corr, 2006; Gloukoviezoff, 2011; Russell *et al.*, 2011). Russell *et al.* (2011), for example, claim that households headed by migrants in the RoI are the most vulnerable to insurance exclusion, along with

those headed by persons under the age of 25. Gibbs (2010) also draws attention to the issue in the context of NI, demonstrating that while most migrants tend to have basic bank accounts, they may struggle to access other financial products. In terms of self-employed migrants, Cooney and Flynn (2008) claim access to finance is the second most prominent challenge experienced by their participants in the RoI. In their study of Muslim entrepreneurs on the island of Ireland, Cooney *et al.* (2011) demonstrate that it is absolutely and relatively more problematic among the Muslim business owners they surveyed, when compared with other migrant entrepreneurs (see Cooney and Flynn, 2008; I provide further detail on Muslim exclusion from commercial finance later in the chapter). Echoing Cooney and Flynn (2008), access to finance is the second most challenging aspect of self-employment among the participants who took part in this research (see table 5.4).

The chapter will proceed as follows. The focus of section 7.2 will be the negative experiences of accessing external finance more broadly among the study participants. In section 7.3 I then highlight the small but growing literature on financial exclusion among migrants (Datta, 2009). To date, this has largely focused on the plethora of challenges that migrants face when engaging with banks, such as opening a bank account or obtaining a loan. While these findings are useful, the chapter will build on them by examining financial exclusion from other sources of external finance, including credit *and* state grants, extending our knowledge of financial exclusion among migrants. Section 7.4 will then outline these sources of finance in the RoI and NI, focusing in particular on the resources which are often necessary for them to be accessed, before I analyse the processes which are constraining access for migrants (section 7.5; see also Christophers, 2015; O’Callaghan *et al.*, 2015).

7.2 Factors constraining access to business finance among migrants in the RoI and NI

A common issue reported in accessing business finance was the business ‘activity’ of participants, experienced by eight in total, as evidenced by table 7.1. For example, they sometimes struggled to access finance because they were service providers, as opposed to manufacturers. Youssef, the owner of the laundrette from northern Africa, was frustrated with banks in the RoI, suggesting that they did not know how to quantify the risk or value of his business because he provided a personal service. Emily and Ahmed expressed the same issue with Enterprise Ireland funding, claiming that because they were service providers they did not receive any grants. Emily was a small provider of specialist training compared to her larger, government-funded competitors, and she believed her service was rejected because it was already being provided elsewhere. If this was true on the part of Enterprise Ireland, it was likely related to their concern not to create a displacement effect. This is

the concern that rather than creating new value for the economy, funding will benefit start-ups at the expense of similar service providers in the same sector (Squires and Hall, 2013). Amelia was a return migrant and midwife, working part-time and hoping to start a mother and baby care service when we met. Her application to participate in New Frontiers, a support programme for entrepreneurs, was rejected, which she feels was because she was planning to become a service provider. In terms of finance, the consequence of this was that she did not receive the sizeable grant attached to participation in the programme.

Code	Description	Number of cases	% of cases
Activity	Struggles accessing finance due to nature of business activity being undertaken by participant	8	19.5%
Collateral	Obstacles created by a lack of collateral to offer banks on loans, including property and finance	7	17.1%
Business plan	Problems providing detailed business plans when elements of the business are still unclear	5	12.2%
Credit crunch	Issues created by the decrease in credit available following the financial crisis of 2008	5	12.2%
Credit rating	Challenges associated with a lack of, or weak, history of obtaining and repaying loans	4	9.8%
Funding awareness	Not being aware of relevant financial supports	3	7.3%
Unclear	Instances where the participant was not clear about the reason behind challenges accessing finance	3	7.3%
Gender	Instances when gender influenced access to finance	3	7.3%
Time-lag	The challenge created by the time taken to prepare, submit and get approved on applications for finance	3	7.3%
Risk averse	Instances where finance denial was associated with a risk averse business financing environment	3	7.3%
Communication	Problems communicating proposals, through lack of English or because applications were technically complex	2	4.9%
Social capital	Instances where a lack of social capital created issues accessing finance	1	2.4%
Confidentiality concerns	Participant did not trust bank with details they required as part of loan application	1	2.4%
Workload	Applying for finance as requiring too much work	1	2.4%
Discrimination	Participant experienced racial discrimination from a bank	1	2.4%

Table 7.1: Factors influencing the negative experience of business finance access among study participants

Olivia, the return migrant in NI offering the accounting and ICT service, did not believe that she would have been successful in applying for finance for a former business, given that it was in retail. Similarly, Roberts had previously been self-employed, and when we talked was also in the process of starting a herbal tea manufacturing business. Referring to a cafe which he previously co-owned, he believed that Microfinance Ireland (MFI) were not looking to support such activities. This perception is probably supported by broader MFI trends, with approximately 6 percent of their loans going to accommodation and food service activities, as indicated in table 7.2. Fatoumata and

Moussa were rejected in their application for a €20,000 bank loan, with the bank allegedly stating that they did not give loans to “small-time businesses”, despite Moussa claiming that they had €10,000 deposited in that bank at the time, which could have acted as security. When they pressed the bank for further information on the rejection of their application, they also claimed that the bank declined to provide any more details. The tendency for banks in the RoI to provide businesses with an inadequate explanation for loan application failure was evidenced by a new regulation coming into effect in 2016, which made such explanations mandatory (see Ní Aodha, 2016).

Sector	% of MFI loans
Wholesale and retail trade; repair of motor vehicles and motorcycles	23
Manufacturing	15
Arts, entertainment and recreation	8
Administrative and support service activities	7
Construction	7
Transportation and storage	7
Accommodation and food service activities	6
Information and communication	6
Other service activities	5
Professional, scientific and technical activities	5
Agriculture, forestry and fishing	3
Human health and social work activities	3
Other	3
Education	2

Table 7.2: Percentage of MFI loans by sector.

Source: Table compiled with data drawn from Microfinance Ireland (2016)

Ní Aodha (2016) argues that the requirement that applicants provide complex information on their ‘business plan’ is problematic for SMEs, and this was supported by five of the participants (see table 7.1). Returning to Roberts, he claimed that he would not approach a bank for finance because: “first you need amazing business plan which is hard when you're opening something which doesn't exist in the world yet”. The issue of articulating a business plan when he had not yet begun the business was further compounded by his distrust of bank officials, who might share the information with potential competitors. Sophie, the returned migrant and podiatrist in the RoI, expressed concerns that banks require 3 years of accounts, and therefore she did not want to go to a bank for finance. Louise, the provider of translations and interpretation services in Cork, also seemed cautious about approaching a bank for a loan until she could prove that the business idea was working.

Articulating aspects of the business plan can also be problematic while approaching sources of external funding other than banks. Zofia, the prospective provider of start-up support services in

NI, applied for a £5000 grant from one group, but only received £500 as aspects of her business plan were unclear. This was a source of consternation for her, as she felt that the purpose of such funding was to help develop aspects of the business which were underdeveloped. Aarav's biotechnology start-up in the ROI required significant investor funding, but when approaching potential investors and selling his idea to them, he was also cautious. He argued that there is a need to prove to potential investors that an investment in his start-up will likely result in a significantly higher return than an investment in an activity perceived to be safer. Aarav also felt that he could not be too ambitious in outlining potential returns for investors, as contracts can involve the investors receiving progressively larger portions of the business as originally projected returns on the investment fail to be achieved. All this was usually compounded by the struggle in selling a highly technical business idea to an audience of investors who may not have understood his business.

Another significant issue, influencing the access to finance amongst five of the participants, was the 'credit crunch' which followed the financial crisis of 2008 (Lawless and McCann, 2011; Lawless *et al.*, 2012). Mia, the business consultant in Mayo, has worked with a wide variety of other self-employed persons, including migrants, and she was therefore well positioned to discuss the challenges they face. When I asked her about the most challenging aspect of doing business where she lived, Mia claimed it was accessing finance following the recession. She attributed some of the challenging aspects of accessing finance which I mention above, such as the detail required in applications, to this credit crunch. She also highlighted a common perception that there is no point in approaching banks. Three other participants, Mamadou, Ahmed and Moussa, echoed this concern of Mia. Ahmed, the former shop owner, plainly suggested that there was no chance of getting money from a bank, while Moussa claimed that while loans would have been available during the Celtic Tiger, it was hard for non-migrants, let alone migrants, to access credit from banks. The owner of the medical device supply company, Mamadou, was more reflective, pondering whether an approach to different banks may have worked, given that the one he did approach was supposedly hit relatively hard by the recession and was not providing business loans.

'Time-lags' in the application and approval of external finance also proved problematic for some of the participants, with a sense that funding provision, public and private, was too cumbersome. Returning to Mia, she drew attention to frustrations with the effort involved in applying for grants, highlighting that the money often needs to be spent first in order to be eligible for a grant. This is an issue because the self-employed person may not have the money to spend in the first instance. The application and approval cycle was also a source of ire, as approval boards often only meet on an irregular basis, further frustrating the process. Mia noted that by the time

applications were approved, a business may have missed out on an important opportunity. When I asked her about why businesses can fail, the second reason she provided was also related to this:

Again a lot of time is about not being able to get it off the ground because you need X number of people to develop the thing and in particular say if it's technological, software-based idea you need a team of developers. But you have no money to pay them, but you can't get a grant until you get the first sale because... Sales is evidence that there is demand which can get your product going to sell it because you have the finance. So it's a little bit of a catch 22

This is echoed in the case of Aarav, the owner of the biotechnology business, who also had a "software-based idea" and needed to hire computer programmers with the appropriate level of experience, but could not afford their salaries. At the time of our interview, this placed him in a situation in which if he did not receive funding the business would eventually fail.

Roberts and Youssef also argued that the application process was cumbersome, this time in the case of commercial lenders. Roberts, the tea manufacturer, needed €5000 to fund the purchase of goods which he claimed were to be re-sold to the UK within days. The requirement of the bank for a business plan and sensitive information on his accounts and customers, however, discouraged him from applying. Youssef, the launderette owner, also complained about the work necessary to receive finance from banks to scale the business. Both Roberts and Youssef therefore sought alternative sources of external finance, with Roberts taking a loan from a friend and Youssef drawing on personal savings. Youssef stated that:

They are usually okay for... with leases and leasing equipment but at the same time they require you to jump through too much hoops and sometimes we just need to get the bloody piece of equipment in now... Like for example our warehouse, we didn't take out a loan for it... We financed it... our own... we had savings... by the time the bank got us a third meeting we had got the equipment installed so we basically said to them we don't need you... when that man said sign the lease for the warehouse, I signed the lease and he gave me 2 months free to get the install in. And the bank is asking you to do... you know to fill their criteria and it takes an awfully long time to do that. By the time you get a decision for a loan for 100 grand... it could be 30 days you know. By which time we would have lost a month...

Aarav drew attention to a risk-averse culture among private investors in the RoI, claiming that they tend to fund businesses in the growth stage, as opposed to backing them in the development stage (Woods, 2016). This was an issue for him as he was still in the development stage when we talked, and was struggling to establish the business without the necessary finance. Drawing again on Zofia's experience, the funding she received was limited because elements of her business were not clear, whereas she was applying for the funding in order to develop the business. Mia echoed Aarav and Zofia's concern, likening the risk-averse tendency to "backing the horse once it is cross the finish line".

Gender also influenced access to finance (Kontos, 2003). Mia drew on the story she had heard of the Irish woman who had approached a bank for finance but had been told to return with her husband, to explain that migrants are not the only people who experience issues with self-employment. Highlighting the aforementioned problems applying for finance, Sophie claimed that she does not bother with the banks and therefore uses one of her husband's credit cards. This did not seem to be a problem for her, and she stated that when she used it, she also paid for it. Nevertheless, it is a potentially insecure position to be in with her depending on access to a credit card which is not under her name.

The BTWEA scheme encourages self-employment among the unemployed by allowing participants to keep their welfare for the first two years of the business while it becomes established. Unlike MFI, the LEOs and Enterprise Ireland, it is not explicitly selective regarding the importance of sector, or the potential to create jobs and export. It is instead designed to ease the unemployment burden on the state. Daniel and Jan have benefitted from the allowance, although when it finished Jan had to close the business as it was not making enough money. The structured nature of the BTWEA allowed Daniel and his partner to plan for their exit from the scheme, and they survived this phase. The allowance is not without its problems. Louise, the owner of the translation and interpretation service in Cork, was unable to access it due to her past role as a director in her ex-husband's closed business, also raising the issue of gender. Mia partially supported Louise's claim, stating that the need for an additional director when registering a company means that spouses are often listed nominally. This has repercussions should the business fail, as in the case of Louise, who has since been unable to access the BTWEA.

This section has focused on the wide array of factors associated by participants with their struggles to access business finance, which can become complicated depending on the particular activity being undertaken. Struggles to access finance have also been associated with the recession

and credit crunch, as well as the tendency for finance providers to be risk-averse. Different aspects of the application processes for finance were also problematic, with some participants critiquing the time-lag between application submission and approval. In the next section I begin to examine how the issues participants had with access to business finance may be related to being migrants, through a focus on the literature on migrants' financial exclusion.

7.3 Financial exclusion and migration

The concept of financial exclusion draws attention to the processes which systematically impede access to external finance for certain groups. Often a result of social exclusion, financial exclusion is of growing concern because of its potential to reproduce the inequalities in which it is often based (Leyshon and Thrift, 1993; 1994; 1995; 1996; Anderloni and Vandone, 2008; Datta, 2012). An increasing amount of work is therefore being published, by academics and practitioners, to understand and tackle the issue. Such research has focused on financial exclusion among women (Coleman, 2000; Carter *et al.*, 2003; Carter *et al.*, 2007; Agier and Szafarz, 2013) and racial and ethnic minorities (Blanchflower *et al.*, 2003; Cavalluzzo and Wolken, 2005; Joassart-Marcelli and Stephens, 2010). In this section, I position the chapter in relation to the growing body of work on migrant financial exclusion. The previous research has been successful in drawing attention to the disparate processes which can exclude migrants. Throughout this chapter I will propose a framework to understand these processes systematically, drawing upon it to understand the exclusion from business finance of some of the migrants in my study.

Commercial banks have developed technologies to analyse the risk attached to awarding credit to different people, and the criteria attached to these systems can tend towards undermining migrant applications for credit (Datta, 2009). One of the mechanisms for analysing this potential risk is their credit history, which is the track-record in borrowing and repaying previous loans. Depending on the amount of time they have spent in the CoR, a migrant may not have a credit history. The potential for these technologies to make mistakes while calculating risk has also been highlighted. A lack of English language skills may also be an issue, as well as having access to the correct documentation required as part of the application (Corr, 2006; Mitton, 2008; Datta, 2009; Gibbs, 2010). The requirement for documentation can be problematic when, as Datta (2009, p.333) explains:

Access to banking services, for example, requires a number of documents which recent migrants, asylum seekers, irregular migrants or those who have been forced to hand over documentation to employers may find difficult to produce

These processes are spatial, with Leyshon and Thrift (1995) highlighting how financial exclusion more broadly is based on social and geographic inequalities. They note how credit providers withdrew their services from higher risk customers following economic crises in the 1980s and early 1990s. The issue was that the customers which were presumed to be more risk-laden were normally from already vulnerable groups, and their social exclusion was also often accompanied by a withdrawal of branches from poorer places (Leyshon and Thrift, 1994; Pollard, 1996; Leyshon *et al.*, 2008), although it does not necessarily follow that spatial inclusion will be accompanied by financial inclusion (Yeung *et al.*, 2015). Joassart-Marcelli and Stephens (2010) also highlight spatial exclusion, with poorer and more isolated migrant groups in the greater Boston area in the US less likely to have access to a commercial banking, and more likely to have to resort to informal providers such as pawn-brokers. In her study of financial exclusion among new migrants in NI, Gibbs (2010) also highlights that migrants in rural areas may lack access to commercial banking functions. On a broader scale, Anderloni *et al.* (2008) call for attention to the differences in the migration histories of receiving states, and how these may influence or mitigate financial exclusion. For example, migrants travelling to a country with a history of migration from the same place may have better experiences in accessing external credit, through compatriots who can direct them towards the appropriate institutions or even provide an informal source of credit themselves.

Political and economic shifts can also influence migrant access to credit. One example is the 'War on Terror' following the attacks on 11 September 2001. Part of the response involved targeting financial networks supposedly linked to Al-Qaeda, but which had ramifications for the financial inclusion of migrant groups in the US more broadly. De Goede (2003) described how the events of 9/11 influenced the access of Somali migrants in the US to informal hawala money transfer networks, noting the hypocrisy of authorities who repressed these informal movements of finance. While the majority of these transfers are legitimate, for example as a means to send remittances to Somalia, she accepts that some may be used to fund terrorism, yet:

it has been proven that al Qaeda's members have made use of both Western Union money-transfer services and of ordinary checking accounts in US banks. In this context, the raids on Somali individuals and businesses illustrate how measures taken in the wake of September 11 target foreign others, while

measures against Western financial institutions that allow money laundering, tax evasion, and financial exclusion of migrant communities remain weak (de Goede, 2003, p.528)

Amoore and de Goede (2005) expand on this, highlighting the use of risk analysis in the bid to stop terrorism, which resulted in the stemming of particular financial flows, but that this normally only led to the risk being displaced onto marginal groups such as migrants.

The management of risk is an important theme in the financial exclusion literature, driving credit providers to withdraw support from disadvantaged groups, sometimes including migrants. However, migrants also assert their agency (Ford and Rowlingson, 1996), drawing upon understandings of risk when accessing and managing finance (Datta, 2009; Aznar, 2013). Datta (2009) focuses on migrant calculations of risk and their engagement with financial institutions, paying particular attention to self-exclusion as a strategy to manage this risk. Aznar (2013) draws attention to the spatiality and temporality of this risk management among Cameroonian and Congolese migrants in London, claiming that:

...migrants have sought to avoid the risks of financial loss and bankruptcies they associated with banking in their home countries by managing their everyday expenses in cash, and solely engaging with well-known and well-established UK banks.

Understandings of risk which were developed in the CoO were not easily shaken-off and impacted their financial practices in London.

Factors such as race and ethnicity, sometimes related to migration, also have an influence (Blanchflower *et al.*, 2003). Although groups constructed as racially or ethnically 'different' are not necessarily comprised of migrants, they are sometimes at least partly comprised thereof. Cavalluzzo and Wolken (2005) analyse the influence of personal wealth on the relationship between ethnic groupings in the US and the rejection of business loan applications. Broad personal wealth is shown to have a positive but not largely significant impact on the likelihood of being granted a business loan, with property ownership a more significant influence. Differences in rejection rates between African Americans and whites are explained largely through credit history, while "variation in personal wealth accounts for a more substantial part of the difference in denial rates between Hispanic-/Asian-owned businesses and white-owned firms" (Cavalluzzo and Wolken, 2005, p.5).

Blanchard *et al.* (2008) also find evidence for discrimination in terms of loan approval against black- and Hispanic-owned businesses in the US in 1998, which they argue may be connected to a perception on the part of lenders that these businesses may be less likely to repay. Asiedu *et al.* (2012) claim that this discrimination against black-owned businesses increased by 2003, but decreased in the same time-period for Hispanic-owned businesses.

Some work also focuses on financial exclusion among migrants specifically in the RoI and NI. In a broad study of financial exclusion in the RoI, Corr (2006) highlights the issue among a number of disenfranchised groups, including migrants. She highlights that labour market segmentation among migrants in the RoI contributes to this risk, and also claims that, like other groups, producing the appropriate identification is a key issue for migrants in accessing finance. Russell *et al.* (2011) claim that households headed by migrants and people below the age of 25 are the most prone to insurance exclusion. Quinn and Ní Ghabhann (2004; see also Aznar, 2013) also highlight migrant tactics in overcoming access problems, such as the founding of Rotating Savings and Credit Associations (ROSCAS), where money is invested by group members in a fund and members are given separate times when they can withdraw the total amount (for example, to start a business) and return it for the next member to use. As part of their broader study of immigrant entrepreneurship in the RoI, Cooney and Flynn (2008) note that access to finance is the second most prominent challenge experienced by their participants, occurring in just under 18 percent of cases.

In their all-island study of immigrant entrepreneurship among Muslims, Cooney *et al.* (2011) claim that financial exclusion is more exacerbated among this group, being experienced by 67 percent of the sample. Commercial banks in the RoI and NI charge interest, which contradicts the beliefs and practices of some Muslims, and the majority of Cooney *et al.*'s (2011) sample believe that *commercial* Islamic banking services should be introduced in the RoI and NI¹⁰. Gibbs (2010) examines financial exclusion among new migrants who arrived in NI since 2000 to take up or seek employment. Echoing Corr (2006) and Datta (2009), she claims that the forms of documentation required are often unclear or impossible for migrants to comply with. She also highlights the lack of translation and interpretation services in banks and building societies, and a lack of consistent policy on who can open an account and the types of accounts they may have. This results in migrant disengagement from formal banking, and a stronger reliance on their personal networks. It also leads to migrants carrying more cash on their persons (see also Datta, 2009). Drawing on many of the reasons cited above, a Department for Communities and Local Government [DCLG] (2013) report for the UK highlights that Black African, Black Caribbean, Bangladeshi and Pakistani groups in

¹⁰ Moser and Park (2004) demonstrate how this can be achieved by profit oriented credit providers

particular struggle to access business finance when compared with Indian and White business owners.

I extend the body of scholarship discussed in this section through an analysis of financial exclusion among self-employed migrants in the RoI and NI. To do this I broaden the focus of the migrant financial exclusion literature, which tends to focus on formal and informal access to *credit* (see Aznar, 2013). There are wider sources of finance available to businesses, including equity investments and grants, and the economic capitals which are necessary to access these can also lead to migrant exclusion. In the next section I therefore turn my focus to the economic capitals which are required for business owners in the RoI and NI to access external business finance, before analysing the negative implications of these requirements for migrants (see section 7.5).

7.4 Economic capital and the access to business finance in the RoI and NI

In this section I outline the economic capitals which are necessary in order for a business to access finance in the RoI and NI. To do this I focus here on two broad forms of business finance: credit from commercial lenders and grants provided by the state. InterTradeIreland find that SMEs in the RoI and NI are disproportionately reliant on funding from commercial sources (InterTradeIreland, 2013; 2014; 2015). InterTradeIreland argue that a lack of willingness to make a formal application for credit among small business owners is the reason for credit constraints in this sector. However, there is evidence to suggest that any apparent lack of willingness to apply for credit is related to the need for particular resources. Reports from the Central Bank of Ireland suggest that while demand for credit only dropped minimally among SMEs following the 2008 recession, the rejection likelihood for applications were 15 to 18 percent higher in the RoI than for a comparable SME elsewhere in the Eurozone (Lawless and McCann, 2011). This was accompanied by growing constraints on any credit that was provided, such as higher than average interest rates (Lawless *et al.*, 2012).

The need for profit in the cases of such institutions means that they often require that SME debtors provide collateral as part of the terms of the loan, in case of failure to repay. This requirement can limit SME access to credit, as the owner may lack the required assets to provide as security (Ní Aodha, 2016). According to Lawless *et al.* (2012, p.27) this issue is particularly problematic in the RoI, as “collateral requirements increased for 12 percent more Irish firms than the [euro area] average”. Bank of Ireland in the UK also note how businesses can appeal unsuccessful applications, or successful applications which are accompanied by over-stringent conditions such as significant collateral requirements (Bank of Ireland UK, 2016). Business loan

applications also often require information which an SME, and particularly a start-up, may struggle to provide, such as detailed accounts information dating back a number of years or financial projections. On top of these requirements, it may also be necessary for the candidate to have a credit history (Ní Aodha, 2016). This is problematic as the owner may not have such a history in a given place, or the history recorded by independent credit checkers may be inaccurate.

In chapter 4, I outline a number of state supports in the RoI and NI which provide finance to SMEs. Sometimes there is an overlap with commercial lenders, in the sense that the governments support particular credit providers in order to address gaps in provision to SMEs, but expect them to provide loans (as opposed to grants) and operate commercially (see description of Microfinance Ireland and the NI Small Business Loan Fund in chapter 4). There are also nonmarket sources (see Stenning *et al.*, 2010), which provide finance to businesses in order to encourage particular types of activity. The advantage of these latter sources, for example Enterprise Ireland and Invest NI, is that they are not looking to be repaid directly and therefore will not look for the business owners to provide personal assets as collateral. Although this is positive, there are still issues with this form of finance.

Access to state business supports in the RoI and NI has been significantly influenced by the recession and the mass unemployment it created. Approaching the early general election of 2011, the main issue on the political agenda was job creation. It was the first point of five outlined by Fine Gael in their plan to fix the economy, and headlined the opening page of their manifesto (Fine Gael, 2011: 2). Similarly, on the cover of the 2011 Labour manifesto, the promise to create “jobs” is foregrounded (Labour, 2011). Since that election, and particularly in the build-up to the election in 2016, job creation remained the focal issue with Fine Gael highlighting its record in creating employment and promising more jobs should they be re-elected to government (Fine Gael, 2016). Before the NI Assembly election in May 2016, the largest party, the Democratic Unionist Party, had also brought job creation to the forefront of their Plan for Northern Ireland (Democratic Unionist Party, 2016: 7-8).

In relation to job creation, entrepreneurship is important in two senses: it employs the entrepreneur and potentially creates jobs for others. The impact of the crisis on employment levels means that both of these have been engaged on a policy level. Responses to the recession have emphasised the sense that anyone can be an ‘entrepreneur’, in order to help reduce unemployment (Kenny and Scriver, 2012). However, other economic imperatives have led to the privileging of certain forms of business activity, particularly those which generate employment and turnover, as

well as export their goods and services. Relevant early-stage businesses are called High Potential Start-Ups in the RoI (Enterprise Ireland, 2016) and high-growth start-ups in NI (InvestNI, 2016). Meeting the relevant criteria enables access to special resources (Carr, 2000; Perren and Dannreuther, 2013). The Propel programme in NI offers special start-ups up to £20,000 in funding, high-quality training and mentoring with international entrepreneurs. High Potential Start-Ups in the RoI gain support from Enterprise Ireland, the nature of which is less explicit. The emphasis on job creation in order to fulfil the relevant criteria seems to be more strongly emphasised in the RoI, which is of little surprise given the particularly bad impact of the recession on unemployment. In order to qualify as a High-Potential Start-Up, there must be evidence of a capacity for the business to create at least 10 jobs within 3 to 4 years of starting. The potential to create jobs is also necessary in order to qualify for the Propel programme in NI, although the exact number is less clear, and there is a strong emphasis on having export potential.

Beyond Propel, access to any form of financial support from Invest NI seems to be based on evidence of export potential. The main webpage highlights that it is “generally limited to businesses that intend to sell outside Northern Ireland” (Invest NI, 2016). In the RoI, the relative decline of exports led to increasingly unstable economic growth throughout the 2000s (Kirby, 2010). Rebuilding national exports has therefore been a crucial element of efforts to restore economic prosperity and has featured prominently in entrepreneurial discourses south, as well as north, of the border (see Department of Jobs, Enterprise and Innovation, 2015). The High-Potential Start-Up is also defined firstly by its ability to introduce a “new or innovative product or service to international markets” (New Frontiers, 2016).

It appears that the location of a business also influences access to these financial supports (see Joassart-Marcelli and Stephens, 2010). Information released as part of a parliamentary question put to the then Minister for Jobs, Enterprise and Innovation, Richard Bruton TD, revealed the unevenness of Enterprise Ireland funding to businesses located in each of the 26 counties in the RoI in 2012 and 2013 (Houses of the Oireachtas, 2014). Table 7.3 documents how a significant portion of the funding, thirty five percent in total, was concentrated in Dublin in 2013. In contrast, five counties (Sligo, Offaly, Roscommon, Laois and Leitrim) received less than one percent of total funding each during the same year (Ryan, 2014). With a growing emphasis on attracting nascent businesses from abroad to start-up in the RoI (Department of Jobs, Enterprise and Innovation, 2015), unevenness between counties in terms of IDA funding could also become an issue (Houses of the Oireachtas, 2014). Relevant data is scarce for NI, but some geographical patterns seem to exist. Between October 2012 and March 2015, the Regional Start Initiative has provided £4.4 million in grants

(Enterprise Northern Ireland, 2016c), but the North West and North East delivery regions were the least likely to receive support (table 7.4; Enterprise Northern Ireland, 2015). Combined, the number of business plans delivered in these regions with the support of the Regional Start Initiative as a proportion of the total figure for NI was under thirty percent. This means that both regions together performed worse than the Eastern region, where approximately thirty percent of plans were delivered.

County	2012	% of 2012 total	2013	% of 2013 total
Dublin	€32,946,358	32.01	€31,897,980	35.44
Cork	€18,756,360	18.22	€13,975,066	15.53
Galway	€5,193,252	5.05	€4,694,128	5.22
Wexford	€3,844,257	3.73	€3,276,414	3.64
Tipperary	€5,342,247	5.19	€3,156,055	3.51
Limerick	€4,040,403	3.93	€3,088,216	3.43
Donegal	€1,580,614	1.54	€2,972,771	3.30
Kildare	€1,423,661	1.38	€2,723,124	3.03
Waterford	€5,608,658	5.45	€2,427,166	2.70
Monaghan	€4,062,338	3.95	€2,251,418	2.50
Louth	€2,586,909	2.51	€2,239,886	2.49
Wicklow	€1,825,807	1.77	€2,070,183	2.30
Carlow	€1,575,046	1.53	€1,748,781	1.94
Westmeath	€1,035,028	1.01	€1,627,781	1.81
Mayo	€1,436,413	1.40	€1,480,439	1.65
Cavan	€1,711,863	1.66	€1,471,741	1.64
Kerry	€701,132	0.68	€1,411,994	1.57
Kilkenny	€2,730,305	2.65	€1,344,022	1.49
Meath	€1,079,888	1.05	€1,193,161	1.33
Clare	€756,937	0.74	€1,108,584	1.23
Longford	€1,336,632	1.30	€1,065,363	1.18
Sligo	€1,189,396	1.16	€850,974	0.95
Offaly	€1,067,722	1.04	€832,053	0.92
Roscommon	€451,456	0.44	€560,539	0.62
Laois	€333,399	0.32	€423,476	0.47
Leitrim	€314,386	0.31	€102,679	0.11
Total	€102,930,467	100.00	€89,993,994	100.00

Table 7.3: Total Enterprise Ireland payments to companies by county in 2012 and 2013, from largest to smallest payment by county in 2013.

Source: Houses of the Oireachtas (2014)

Delivery regions	Business plans delivered	% of total
Eastern	2535	30.5
Western	1800	21.7
Southern	1618	19.5
North West	1368	16.5
North East	978	11.8
Total	8299	

Table 7.4: Business plans delivered with support of Regional Start Initiative in NI between October 2012 and March 2015.

Source: Enterprise Northern Ireland (2015)

In this section I have identified the economic capitals which are important for obtaining business finance in the RoI and NI. In terms of credit from commercial lenders, collateral and a well developed credit history are important for accessing business loans. In their efforts to address economic issues through entrepreneurship and self-employment, the governments in the RoI and NI provide funding for start-ups, although there are normally criteria attached to these sources of external finance as well (Carr, 2000; Squires and Hall, 2013). To receive funding it is normally necessary for the business to exhibit promise in terms of the jobs and turnover it will generate and ability to export. There is also a spatial pattern to the funding provided by government supports, with certain places benefitting more than others. In the next section, my focus will turn to the implications which these requirements have for the study participants as migrants, as they tended to lack the economic capitals required to access business finance.

7.5 Economic capital and migrant access to business finance

Finance providers use measures of risk to assess whether an actor is credit worthy (Leyshon and Thrift, 1995; Datta, 2009), while other sources of business finance, such as Enterprise Ireland and Invest NI, also adopt particular logics to decide whether a business is worth funding (Carr, 2000; Squires and Hall, 2013). These logics can be biased towards different groups, including migrants, and essentially exclude them from financial processes. The aim of this section is to analyse these exclusionary processes in the case of migrant access to business finance in the RoI and NI, in order to identify their underlying causes. To do this I will analyse the economic embeddedness of migrants in these places, focusing on trends in migrant tenureship arrangements, the sectors of the labour market in which they can cluster (see Stenning and Dawley, 2009), and their credit histories. Reflected in the experiences of participants, these trends reveal the lack of economic capitals at the disposal of migrants, obstructing their access to business finance.

Personal assets are important for accessing commercial credit as they can act as collateral should the debtor fail to repay the debt (section 7.4). One form of relevant asset is property, for example a home. However, as tables 7.5 and 7.6 demonstrate on migrant tenure arrangements in the RoI and NI respectively, migrants are more likely to rent than to own the place where they live. All usual residents in households born outside NI (excluding the rest of the UK and the RoI) comprise only a small proportion of the ‘owner occupied’ population (5.81 percent), while making up a relatively significant proportion of the ‘private rented’ population (36.82 percent). In the RoI, the measure used is slightly different (nationality instead of country of birth), but the results are similar. Excluding those from the UK, migrants are significantly less likely to own a house, particularly without a mortgage, and more likely to rent (Gilmartin, 2013; 2015). The repercussion of this is that migrants may struggle to obtain credit from commercial lenders.

Tenure	% total	% Irish	% UK	% rest of EU 15	% EU 12	% Rest of world
Owner occupier with mortgage	35.35	38.34	34.11	18.36	5.67	15.61
Owner occupier, no mortgage	34.36	38.08	28.35	10.07	0.43	3.15
Rented from private landlord	18.51	12.02	25.46	64.22	84.37	66.58
Rented from local authority	7.82	7.93	8.55	3.25	5.95	8.53
Rented from voluntary body	0.91	0.85	1.03	0.95	1.22	1.66
Occupied free of rent	1.54	1.57	1.7	1.44	0.6	1.84

Table 7.5: Housing tenure in the RoI by nationality

Source: Table drawn from data provided in Gilmartin (2013; 2015) and Central Statistics Office (2012a)

Tenure	NI total	Born outside NI total	Born outside as % of NI total
Owner occupied	474,751	27,572	5.81
Social rented	104,885	6,962	6.64
Private rented	123,639	45,524	36.82
All usual residents in households	703,275	80,058	11.38

Table 7.6: Housing tenure in NI by country of birth

Source: Table drawn from data compiled by Northern Ireland Neighbourhood Information Service (2015b)

This was problematic for some of the participants in the study. Aadya, the art dealer in the RoI, discussed her failure to obtain an investment of €1 million. She claimed that the rejection of her proposal was rooted in her lack of assets to offer the potential investors in return, although she regretted applying for this large amount at the beginning of her search for investment. Peter, the pharmacist, mentioned that being a migrant was a disadvantage, particularly when he started his business, because he did not have family or property in the RoI which would provide security for loans. The owner of the start-up support services business in the RoI, Omar, highlighted that even assets in other countries may be of little value, and migrants may need local assets in order to collateralise a loan. He discussed this using the example of college friends who were able to obtain finance to travel:

I have so many college friends here... who are Irish... for them over the summer they're like, you know I'm gonna travel to France, I'm going to try start a new business. They got 10,000 off AIB and Bank of Ireland without even... whereas for an immigrant entrepreneur that would be impossible, even if they had a successful business, to go and get a bank loan because they don't have any of the requirements that banks would need but they might have other stuff. But banks are not asking those as requirements... how many immigrant entrepreneurs own property... why should a Irish fella, you know 18, right out of school, first year in college, first summer be able to get 10,000 Euro, because their parents and grandparents own property, versus an immigrant entrepreneur who may come from a wealthy Middle Eastern family, that has moved to Ireland to acquire English skills... have no roots in Ireland, but have the backing internationally, have bank accounts internationally, have money internationally... be prohibited...

His Irish college friends were therefore able to obtain finance for activities like going on holidays or starting businesses, whereas he felt that an immigrant entrepreneur may struggle to obtain credit. The basis for this rejection, according to Omar, was his lack of property in the RoI. He therefore believes that other things need to be taken into account for migrants when applications for credit are being assessed, such as the assets which they have abroad.

This may also be compounded if mortgages are more difficult to access for the self-employed. Chia-hao was self-employed when we met, although this was part of the strategy of his Asian parent company in his CoO for accessing the EU market. By having Chia-hao become self-employed and contract the work to him, they do not need to formally locate a subsidiary within the EU. He is registered as self-employed in the UK, but spends the majority of his time in the RoI. His story was interesting as it offered an additional perspective on the issues outlined above with property and collateral. Chia-hao noted that he was being based increasingly in the RoI, as opposed to the UK and the other EU country in which he works, and therefore decided to purchase a house in the RoI. Despite only being nominally self-employed, with a stable income which sees marginal increases annually, his application was denied. According to Chia-hao, the auctioneer claimed that he does not see many applications being granted for those who are self-employed. The branch manager of the bank in which he submitted his application also thought that the mortgage should be granted as he provided the required information on his financial history. Not only may it be difficult

therefore for self-employed migrants to obtain credit if they do not have property, but self-employed people may struggle to obtain a mortgage to buy property in the first place.

Credit histories are also important to access loans, but the problem which can arise for migrants is a lack of credit history in the CoR, which may obstruct them from obtaining finance. Again, the embeddedness of this form of economic capital is clear from the time it takes to develop a credit history in a given place. This sense of the time it takes for a migrant to build a credit history was clear from Moussa, who claimed:

If it [a credit history] is a pre-requisite for the banks... to give you money so if you are an immigrant living in a country for 4 years basically you don't have any credit history because you don't walk into a country and start building up your credit history. Therefore you need to establish yourself, get your immigration status sorted out and then get a job, if you're into school you need to get into a school so basically you have lost probably 2 or 3 years out of your life trying to sort yourself out... Credit history entails you getting a good job, getting a loan in the first place but how do you get the loan without the credit history?

Ryan, the return migrant and supplier of dentistry equipment in Galway, claimed that he had no credit history in the RoI because of the 20 years he spent living abroad, although he suggested that this could be overcome with the right business plan. The manufacturer of decorative cards in Wexford, Shaimaa, also hinted that she may have a poor credit rating, claiming that she could approach neither banks nor MFI for a loan because of her financial situation. Roberts, the herbal tea manufacturer, had no credit rating with a particular supplier which meant that he had to approach a bank for a loan. This was problematic for him and he obtained the finance from a friend instead.

Beyond access to property and savings, self-employed Muslims who wish to be Shari'ah compliant in their financial dealings are at a more significant disadvantage given that they are not catered for in the RoI and NI. The Irish Financial Services Centre (IFSC) in the RoI has emerged as a hub for Shari'ah compliant financial assets, with 20 percent of Islamic funds outside the Middle East based in the RoI (Bohan, 2012). This is in stark contrast with the difficulty of accessing Shari'ah compliant *commercial* finance for many of the Muslims residing in the RoI (Molloy, 2009; Bohan, 2012). In terms of self-employment among Muslims on the island of Ireland, Cooney *et al.* (2011) note that obtaining finance was the most significant challenge reported among the business owners they surveyed, experienced by 67 percent of the respondents. In relation to accessing Shari'ah

finance among this group, the most success was had when approaching family, friends and business acquaintances, as opposed to through formal applications to banks. Access to finance was also an issue among ethnic entrepreneurs more broadly in the RoI, coming second among the challenges experienced by respondents to a survey conducted by Cooney and Flynn (2008). Despite being the second most common challenge, however, in absolute terms less than 18 percent of Cooney and Flynn's (2008) respondents experienced access to finance as an issue. This suggests that it may be exacerbated among Muslim business owners by the lack of commercial banking.

Inevitably, this has consequences for these businesses. Cooney *et al.* (2011) note that the majority of Muslim businesses are small, with 88 percent employing 10 or less full-time employees and 90 percent noting the Irish market as their primary focus. Most of the businesses are also in the restaurant/food (35 percent), wholesale/retail (19 percent) and ICT and personal services (16 percent) sectors, with the former two usually less capital intensive. This was reflected in my research in the case of one participant, Mohammed, a Muslim business owner I interviewed in 2014. He has owned a shop in the RoI since the early 2000s. The lack of appropriate sources of credit has meant that he has not sought out a loan in starting or running the business. Given these trends, it is possible that the lack of access to Shari'ah compliant finance may be frustrating the business expansion of self-employed Muslims in the RoI and NI.

Beyond property, sometimes savings deposited in the bank also signal that should the business fail, the owner will be able to repay some of the loan (Pollard, 2003). For various reasons, however, the accumulation of savings may be more difficult for migrants as the costs of living in the RoI and NI can be higher for these groups. For example, it is more expensive to attain a third level degree as a non-EU citizen. Other aspects of daily life for a migrant may also be more costly (Anderloni *et al.*, 2008), such as the need to pay for childcare if relatives are not living with them in the CoR (Gilmartin and Migge, 2011). Aarav, the owner of the biotechnology business, noted the additional strain on his family of not having relatives in the RoI who could help shoulder the childcare burden. Such costs may make it more difficult for migrants to save. A former scientist with a Ph.D., he also claimed that being an academic prevented him from accumulating the savings necessary for his capital-intensive start-up. Whilst stressing this, he noted that it was one of the difficulties of self-employment that was not associated with being a migrant.

Sector	Total	Overall %	Irish %	UK %	Rest of EU 15	EU 12	Rest of world
Wholesale and retail trade	260,257	14.6	14.3	15.6	9.3	22.7	10.5
Health and social work	194,916	11	11.2	12.3	5.5	4.1	19.3
Manufacturing industries	181,486	10.2	9.9	10	12.7	16	6.4
Education	163,675	9.2	10.1	8.9	7.7	1.7	4.7
Public administration and defence	111,533	6.3	7.2	3.4	1.2	0.4	1.6
Accommodation and food service	102,533	5.8	4.2	6	10.9	18.1	12.9
Financial and insurance activities	91,389	5.1	5.5	5.3	8.5	1.8	2.3
Professional, scientific and technical	90,858	5.1	5.5	6	5.8	2	2.9
Construction	85,982	4.8	5.1	4.6	1.3	4.5	1.9

Table 7.7: Sector of employment by nationality in the RoI

Source: Table drawn using data compiled from Gilmartin (2013; 2015) and Central Statistics Office (2012b)

Nevertheless, it is instructive to observe employment trends more broadly among migrants in the RoI and NI, as an actor's work may influence their ability to save money and develop human capital. I will discuss the first of these here before turning to human capital and the ability to access grants. Gilmartin (2015, p.49) notes that a disproportionate amount of migrants in the RoI tend to be concentrated in particular sectors with, for example: "over half the EU-12 nationals employed in just three sectors: wholesale and retail, manufacturing, and accommodation and food services". Over 40 percent of migrants from outside the EU are also in the health and social work (19.3 percent), accommodation and food service (12.9 percent) and wholesale and retail categories (10.5 percent; see table 7.7 above). These trends are largely echoed in NI, with some deviations, such as the greater proportion of EU-12 nationals in manufacturing (29 percent; see table 7.8). The result of this is that migrants tend to be clustered in sectors which are more likely to provide precarious conditions and wages which are not large enough to support them should they apply for finance when starting a business (Gilmartin, 2015).

Sector	NI %	UK %	RoI %	EU 15 %	EU 12 %	Other %
Wholesale and retail trade	18.0	15.7	14.1	15.0	15.1	11.3
Human health and social work	14.1	13.9	18.3	11.5	8.3	23.7
Manufacturing	9.2	8.1	7.8	13.7	29.0	8.6
Education	9.5	9.7	12.7	11.3	3.9	8.5
Construction	8.6	5.3	6.4	4.1	6.3	3.2
Public administration and defence	8.1	11.9	6.3	6.3	2.0	5.2
Accommodation and food service	4.9	4.9	5.1	8.5	11.7	15.0
Other	4.6	5.1	5.5	4.7	3.1	3.9
Professional, scientific and technical	4.6	4.9	6.1	5.2	2.6	4.6
Administrative and support service	3.9	5.9	3.0	6.6	6.8	3.8
Transport and storage	4.1	4.8	2.9	3.4	3.3	2.2
Financial and insurance	3.3	3.3	4.1	2.8	1.1	3.2
Information and communication	2.4	3.5	3.7	4.4	1.2	4.8
Agriculture, forestry and fishing	2.4	0.7	1.9	0.8	2.4	0.7
Real estate activities	1.0	1.0	1.0	0.8	0.4	0.6
Water supply; sewerage, waste management and remediation	0.7	0.7	0.5	0.6	2.2	0.5

Table 7.8: Industry by country of birth in NI

Source: Table drawn from table DC2608NI, compiled by Northern Ireland Neighbourhood Information Service (2013)

The jobs worked by participants before becoming self-employed largely echo these trends, as illustrated by table 7.9. ‘Human health and social work’ and the ‘wholesale and retail trade’ account for 10 of the participants. Of the 7 in ‘professional, scientific and technical activities,’ these jobs were often insecure and low paying, and included two people working for marketing companies, an interpreter, a research assistant, and a paralegal worker. These positions would possibly have made it more difficult to save towards starting a business. Ahmed and Alexander both had issues accessing business finance because of the lack of deposits in their bank accounts. Following his arrival in the RoI, Ahmed worked for a wholesaler, but was laid off during the recession. He was then unemployed for two years until he found work in a hotel chain, eventually becoming sick and leaving that job. Alexander, the former car mechanic in Tipperary, worked as an assistant to a vet upon his arrival in the RoI to learn English. He did not like this job, and took up work in a meat factory, until he realised that this was not improving his English. He was then employed in a family-run hotel for a number of years, although when he broke his leg and needed six months off work, he was laid off, following which he did some interpreting. Echoing the above trends, Ahmed and Alexander largely worked in insecure positions which were unlikely to provide the savings which could make accessing business finance easier.

Sector	Number of participants in sector
Professional, scientific and technical activities	7
Human health and social work activities	5
Wholesale and retail trade; repair of motor vehicles and motor cycles	5
Administrative and support service activities	4
Information and communication	3
Accommodation and food service activities	2
Education	2
Public administration and defence; compulsory social security	2
Real Estate Activities	2
Arts, entertainment and recreation	1
Financial and insurance activities	1
Studied	3
Unclear	3
Unemployed	3

Table 7.9: Latest sectors in which participants worked before becoming self-employed

Beyond access to loans, the lack of human capital developed in these sectors can also make it less likely for entrepreneurs to become involved in the activities which are prioritised for funding. Enterprise Ireland, for example, “target highly-skilled economic sectors such as ICT, medical devices and manufacturing” (Gusciute *et al.*, 2015, p.40). Youssef and Amelia were domestically trading service providers, and this had a negative impact on the financial supports which they could access. Youssef was the co-owner of the laundrette which, along with his wife, he re-oriented towards more lucrative state contracts. When they approached different outlets, like Enterprise Ireland and the LEOs, they were unable to attract support and Youssef feels this is because they were not manufacturing a ‘sexy’ product for sale overseas. Amelia was the prospective provider of mother and baby-care services. She approached Enterprise Ireland about the New Frontiers training programme, but as a potential service provider she was forwarded to a support which is aimed at women. Although she still received training, Amelia missed out on the €15,000 scholarship and other costs that could have been saved through the provision of incubation space on New Frontiers.

Running an English language school for students from overseas, Julia’s case is more puzzling. Despite being an internationally traded service, when she attended training with a county enterprise board, the facilitators were very withdrawn with the group about the possibility of funding. Antoni, the former ICT services provider in NI, was a participant on a competitive programme for young entrepreneurs, but he did not reach the funding stage. He wanted to facilitate chatting capabilities on websites, but this idea may have been outdated with the emergence of Facebook messenger and

similar services, and he only obtained one customer. With regard to MFI loans, Roberts contradicted their claim about providing funding for all sectors, which supposedly set them apart from other supports like the LEOs and Enterprise Ireland. According to Roberts, MFI would not provide him with a loan because he was opening a cafe and they decided that such businesses were too common. Shaimaa, the prospective manufacturer of decorative cards in Wexford, also claimed to be ineligible for funding from MFI due to being in financial trouble.

Despite his valid complaints about the lack of savings he was able to develop as a scientist to support his start-up, Aarav was an anomaly among participants in that he was able to obtain Enterprise Ireland support, being accepted onto the New Frontiers programme. His status as a high-tech entrepreneur, which granted him access to such supports, cannot be disentangled from the human capital he developed doing a PhD and working as a scientist. He still faced challenges, as this support was not sufficient to help him contribute towards taking care of his young family. He therefore applied regularly for the competitive funding provided by Enterprise Ireland, but expressed the difficulty of explaining technically complex aspects of his start-up to a panel of business people. Although Omar was not in a high-tech sector like Aarav, he was also successful in obtaining funding. More broadly, he was impressed by the range of supports available from his local LEO. His positive experience was probably explained by the fact that, despite not being in a high-tech sector, by supporting other start-ups his business activity contributed to the aforementioned development agenda in the RoI. He did this in a way which went beyond providing professional services, managing an incubation space that brought entrepreneurs and relevant services together. Like Aarav, he was also in possession of significant cultural capital, having obtained a prestigious education in the US and the RoI.

Another issue for participants in the sample was awareness of the financial supports which were available to them. Moussa suggested that this might be an issue for migrants, whereas Omar also claimed that it may even be compounded by a sense of non-entitlement, where migrants assume that because they are not from the CoR, they are not entitled to the available business supports. Youssef discovered that there was millions of Euro worth of expansion grants that went unused where he lived, which he failed to apply for because he was not aware of them when they were available. In section 7.2 I also pointed out Mia's argument that grants were often awarded retrospectively, when the applicant had already spent the money on what was needed for the business. This may be true, but Emma had the opposite experience, needing to apply for a grant before purchasing a website for her training and coaching business. She therefore spent money on the website, without being aware of the grant, and then becoming aware only later, was ineligible.

My argument in this section has been that the economic embeddedness of migrants can tend to leave them at a disadvantage in terms of the economic capitals which are required to obtain business finance in the RoI and NI. The broader trends highlighted, such as migrant tendencies to rent rather than own their homes and to be concentrated in lower paying and insecure sectors, were borne out in the case of many of the participants. Economic embeddedness is therefore important in terms of access to business finance, and likely also in terms of the access of the broader migrant population to credit.

Before turning to the chapter conclusion, I would however like to finish the section on a note of caution. In chapter 2 I argued that embeddedness is neither linear nor simple, and one of the cases highlighted how being disembedded may not necessarily be negative. Mohammed was the Muslim business owner who did not apply for credit because there was none available which was Shari'ah compliant, and his sentiments were echoed by Cooney *et al.* (2011) and their Muslim participants. There is a strong argument to be made for understanding Muslim business owners who wish to remain Shari'ah compliant as partially economically 'disembedded' in the RoI and NI. But this may not be a negative thing. The late Doreen Massey highlighted the value of difference, which is not to be erased with time so that 'they' become more like 'us' (Massey, 1999; 2005). Perhaps any perceived disembeddedness draws attention to some of the broader issues with the financial landscapes which we may otherwise take for granted as natural (Pollard *et al.*, 2015; see also Cresswell, 1996; Hjorth, 2013).

7.6 Conclusion

The focus of this chapter was the exclusion of migrants from business finance because of their lack of economic capitals. Following the chapter introduction, I outlined many of the broad factors influencing migrant struggles to access business finance. The types of business activities in which they were involved, the requirement for complex and sometimes sensitive information in applications and also time-lags between application and approval were among the factors which influenced participants' access to finance. I then needed a way to begin understanding why migrants might be more likely than non-migrants to struggle to obtain business finance. To do this, I turned to the literature on the broader financial exclusion of migrants. This highlighted some of the issues which can obstruct migrants in this regard.

However, the existing research on migrant financial exclusion largely focuses on migrant access to credit. As the participants in the study sought finance beyond that provided by commercial

lenders, I needed to identify how self-employed migrants might become excluded from a broader variety of sources of business finance. I began this endeavour through an examination of the economic capitals which are necessary to access business finance in the ROI and NI. In terms of credit, the capitals required were the ownership of property or significant savings to act as collateral, as well as having a credit history which would reassure the lender that the business owner was likely to repay the debt. These forms of economic capital were not necessary for business grants in the ROI and NI, although certain forms of activity were prioritised for support, such as those which are likely to create employment and export.

In the last section I then analysed how the requirement for these economic capitals might financially exclude migrant business owners (see O'Callaghan *et al.*, 2015). I argued that trends relating to the economic embeddedness of migrants in the ROI and NI, such as their credit histories, tenureship of their homes and sectors where they worked, meant that they were at a disadvantage in terms of the development of these aforementioned capitals. This was borne out in the case of many of the participants who, for example, did not have the savings or become self-employed in sectors which would make it more likely for them to access business funding.

Despite the constraints outlined here and in chapter 6, the migrant participants still exhibited agency. In the following two chapters of the thesis I will shift to developing this point. While participants were faced with significant structural constraints in becoming and staying self-employed, they also adopted tactics of their own in engaging with these challenges, sometimes successfully (de Certeau, 1984). Kontos (2003) claimed that migrants develop experiential resources, in the form of motivation, to address their lack of other capitals. In the next chapter I introduce this focus on migrant agency with an analysis of the spatiality of their motivations. Previous research has tended to overlook the influence of spatiality on the rationales behind business start-up. Building on work in geography (Hanson, 2009; Wang, 2012; Liu *et al.*, 2014; Schuch and Wang, 2015; Wang and Morrell, 2015), I will argue that the decision to start a business is not only framed by the location of the actor, but is also profoundly influenced by this context. In chapter 9 I then shift focus to the manifestation of their agency through practices (de Certeau, 1984).

Thinking spatially about entrepreneurial motivation

The reason that I myself am here in the country is that I believe that Ireland has everything required to be the start-up capital of the world. And that's why I'm committed to being in Ireland because I want it to get there

8.1 Omar's story

Born in Asia in the 1980s, Omar has lived in several continents, arriving in the ROI to study during the economic crisis following the collapse of the Celtic Tiger. Facing the loneliness of being a new migrant, he left the ROI following the completion of his course, although his experience of post-crisis Ireland had a profound impact on his life. Omar noticed how many young people were leaving and he recognised that this could be detrimental for the country. Keen to be a part of the economic recovery, he returned and started an enterprise bringing together resources for business start-ups into one location, including offices, mentoring, funding, networking and classes. He was aware of how lonely entrepreneurship could be, particularly for migrants, and felt driven to create a dynamic community comprised of people he believed to be the brightest business minds in the country. Bringing the start-ups together into one location enabled them to draw on collective resources, such as networks and tacit information, and provided a supporting environment made up of others who had already experienced the challenges of being self-employed.

Despite being driven by the challenges of entrepreneurship, he was also motivated by the potential he perceived. Omar claimed that he wanted to develop an environment which was more conducive to creativity and innovation, highlighting three strengths in particular. Firstly, he believed that the ROI had a great start-up infrastructure. He argued "that there's lots of great early-stage funding... there's great education facilities... there's great tax incentives... there's great resources". Secondly, given the increasing mobility of people he felt that Ireland's diversity meant it was ideally placed to attract entrepreneurial talent from elsewhere. Finally, he was optimistic because he perceived a willingness to learn and an enthusiasm about going in a more diverse and creative direction following the economic struggles of the post-recession years. He firmly believed that the ROI could become the start-up capital of the world, and his enthusiasm regarding this possibility was evident at different points during our interview.

This anecdote provides insight into Omar's motivation for launching a business. Motivation is here defined as the reasons given by participants for starting up. Bourdieu and Wacquant (1992) claim that it is necessary to understand the impact of field, capital and habitus in order to explain social phenomena. Until now the focus has been on the structural constraints created for migrants within the field of self-employment by a lack of social and economic capitals, negatively impacting the experiences of many participants thereof. Yet, there are still those that decide to become self-employed. Bourdieu highlights how actors are embedded within habitus, which is the actor's conscious and subconscious orderings of the world which, in turn, guide their behaviours (Bourdieu, 1990). Nevertheless, action is not based purely on the subjective perceptions of actors of the world around them, and Bourdieu was keen to highlight that the subjective could only be understood in relation to the objective elements of external reality (Bourdieu and Wacquant, 1992). Subjective perceptions are therefore coloured by the spaces and places within which actors are embedded (Wylie, 2005).

Space and place are therefore important in understanding the actor's habitus. Throughout the thesis my geographical focus has been primarily on mobility and stasis, and how the embeddedness of capitals influence their (im)mobility. I have argued that space and place should not be reduced to containers, but influence, and are influenced by, the capitals formed therein, while also informing their mobility. However, it is important to refine this further for the purposes of this chapter. I understand space here as abstract, referring to ideas and concepts which are sometimes contiguous with geographical territory (the notion of the Republic of Ireland or Northern Ireland) or generalised abstractions of place (the home, the workplace, and so forth). Place refers to the specific locations in which the migrants in the study are embedded (a particular home or workplace). While space is important, with Omar referring to 'Ireland' when he was describing *where* he wanted to help create a start-up capital of the world, more often in this chapter the participants' actions were framed more toward the more immediate and specific *places* around them.

Two elements of Omar's story above are particularly important for the purposes of this chapter. First, he was conscious during his stays in the RoI, initially as a student and then later as an entrepreneur, that the recession had a negative impact on the country. He understood this through the lens of his former classmates migrating elsewhere following the completion of their studies. Omar's bleak outlook may also have been framed by his more personal experiences of isolation as a migrant studying in the RoI. Till (2012) provides a way of understanding this, using the concept of wounded cities to help understand the connections between places and their inhabitants. The

argument is that people are not independent of the places they go about their daily lives, but rather are influenced by the broader events around them. In Omar's case, he was perceptive of struggles while he was studying and this framed his personal experience of the RoI. Other participants were similarly explicit about the negative impact of the recession on the towns and cities where they lived.

Like Omar, many framed their activities as engaging with the challenges they perceived around them. Till (2012) frames this as a place based ethics of care. This is not to be naive about what drives the migrants in the study, as suggested by Shane *et al.* (2003), who critique understandings of entrepreneurial motivation which frame it as being based on anything other than selfishness and the individual ego. Rather, by caring for the people and places around them, the participants were also caring for themselves. Omar was therefore not only interested in contributing to making the RoI 'the start-up capital of the world', but wanted to improve the negative circumstances he perceived around him. This was also evidenced by other participants, whose experiences I outline below.

The outline of the chapter is as follows. In the next section I focus on approaches to entrepreneurial motivation which have developed, highlighting three in particular. Internal trait approaches focus on the characteristics of people which may make them more likely to become self-employed, although these often draw on problematic conceptualisations of identity and space. More integrative approaches have emerged in response, locating individuals within external environments which are understood as framing their behaviour, for example by pulling or pushing them toward self-employment. Modelling approaches also attempt to make entrepreneurial motivation measurable. The issue with the latter two approaches is that they are often based on binary understandings of push/pull factors and the internal/external elements of motivation (see section 8.2).

In section 8.3 I begin to address this by drawing on the concepts of wounded cities and the place based ethics of care. These concepts help address binary constructions of the actor and their environment, while framing the experiences of migrant participants in the places where they lived, which were still often reeling from the impact of the recession. Migrants often discussed their business activities as efforts at addressing issues which they perceived around them, and the place based ethics of care helps understand these motivations. This will lead into the next chapter, where the focus will move from migrant motivations in the absence of important capitals, to their actual practices to develop these capitals.

8.2. Approaches to entrepreneurial motivation

8.2.1 Individual characteristics: the need to achieve, be independent and create

Entrepreneurs are sometimes considered as having special characteristics which set them apart from other people. For example, Forfás (2007) associate entrepreneurship with a propensity for risk-taking. Research has therefore emerged which seeks to understand the traits which are supposedly unique to self-employed persons, and some of these characteristics are very closely related to motivations. Someone who has an internal need for achievement or independence may be more likely to become self-employed so that they can hopefully address their 'need'. This subsection will examine three of the most popular traits covered in the literature: the need for achievement (nAch), need for independence (nInd) and need to be creative. The need for achievement is a common form of motivation associated with entrepreneurship. This is based on the assumption that people with a relatively high need for achievement will be more likely to:

have a high degree of individual responsibility for outcomes, require individual skill and effort, have a moderate degree of risk, and include clear feedback on performance... entrepreneurial roles are characterised as having a greater degree of these task attributes than other careers (Shane *et al.*, 2003, pp.263–264)

An early manifestation of the need for achievement as a driver of entrepreneurial behaviour can be found in Schumpeter (1934). He noted the will to found a private kingdom and the will to conquer are two of three factors which he believed motivated entrepreneurial behaviour. Although he considers these separately, I have grouped them as I believe they are both related to this need for achievement. With regard to the will to form a private kingdom, Schumpeter argued that entrepreneurialism is a means for the more ambitious in society to found empires. Whereas in the feudal era they may have satisfied this will by conquering someone else's territory, in the capitalist era a different outlet is required, and this surfaces in the business world. The will to conquer is based on the desire "to succeed for the sake, not of the fruits of success, but of success itself" and is thus also related to the need for achievement (Schumpeter, 1934: 93). While these ideas are interesting, sociologists and psychologists would later develop means whereby the need for achievement could be measured. This enabled social scientists to test the relationship between this apparent need, and entrepreneurial outcomes for individuals and places.

Kaplan and Huang (1974), for example, examine the impact of class, urbanity, education, family ties, duration of ownership and level of the owner's modernity on the need for achievement. They identify family ties, education and "individual modernity" (Kaplan and Huang, 1974: 181) as having strong positive relationships with the need for achievement. Kahl (1965) conducts a meta-analysis of previous research, including his own. Contradicting Kaplan and Huang's (1974) findings, he argues that the need for achievement is not solely an individual characteristic, but rather social class will significantly frame their individual need to succeed. This is not to suggest that class defines the need for achievement, but rather that it influences the forms of achievement for which there will be a need.

Stewart and Roth (2007) conduct a meta-analysis of the literature which compares the need for achievement among entrepreneurs and managers, and suggest that it is more prevalent among entrepreneurs. Taormina and Kin-Mei Lao (2007) studied entrepreneurial motivations among 337 Chinese participants who did not want to start a business, were planning to start a business or had successfully started one. This enabled them to conclude that there was a strong positive relationship between the need for achievement and entrepreneurial motivation. Harima (2015) notes the tendency to study the entrepreneurial motivations of migrants who travel from developing to developed countries in order to start businesses. She flips this and observes the motivations of Japanese entrepreneurs in less developed economies, in order to form a different perspective of motivation. In her sample, she noted that a motivation similar to the need for achievement is prevalent. She terms this seeking for challenge, and links it to the decision to start-up abroad, noting that in its economically developed state, Japan did not offer the same possibility for contribution that a less developed economy may provide.

The need for independence is considered another important motivational trait for entrepreneurs, although it seems to receive less individual attention than the need for achievement. The need for independence is based on the differences between working for someone else and working for yourself. The former implies subordination to varying degrees in matters such as work focus and wages, whereas the latter should grant at least some autonomy. This need for independence is thought to motivate some people to become entrepreneurs. Cromie (1987; 2000) argues that the need for autonomy is a primary motivation of male and female proprietors. The need for independence is an important motivational factor for opportunity and necessity driven entrepreneurs in the context of a transitional market economy in eastern Poland, but it is relatively and absolutely more important for opportunity-driven entrepreneurs (Tyszka *et al.*, 2011). Lukeš and Stephan (2012) compare the motivations of for-profit and non-profit entrepreneurs in Prague,

finding that the need for independence is a primary motivation of for-profit entrepreneurs. Three of the twenty five women entrepreneurs who participated in research carried out by Orhan and Scott (2001) suggest that they were driven by a need for independence.

A final key trait is creativity or passion for the particular activity. Schumpeter (1934: 93) defines this final motivation for becoming an entrepreneur as “the joy of creating, of getting things done, or simply of exercising one’s energy and ingenuity”. He argues that this tendency towards creativity is something which is especially clear in the case of the entrepreneur, compared to other groups (Schumpeter, 1934; see also Bridge and O’Neill, 2013). Cardon *et al.* (2013) note the lack of empirical findings to support a relationship between passion and entrepreneurship (Shane *et al.*, 2003 make a similar argument), but they claim this is because of the lack of an instrument to measure such a relationship. Baum *et al.* (2001) provide an exception of sorts, in testing the relationship between passion and venture growth. They find that passion is not a direct predictor of growth, but rather that the relationship is mediated by other factors. Cardon *et al.* (2009, p.525) conceptualise entrepreneurial passion, stating that it is directed towards:

one or more meaningful goals that are salient to the self-identity of the entrepreneur and correspond to intense positive feelings consciously experienced by engagement in entrepreneurial activities associated with the focal role(s).

The notion of identity is important here, and they highlight three which are relevant for entrepreneurship: inventor, founder and developer. Dalborg and Wincent (2014) relate passion to pull factor entrepreneurship, via the variable of self-efficacy. They demonstrate that being pulled into entrepreneurship is not enough to create passion, but that pull entrepreneurship increases perceived self-efficacy which in turn leads to entrepreneurial passion. Shane *et al.* (2003) argue that entrepreneurial passion for a task is related to egoism, as opposed to benevolent selflessness.

The issue with these understandings of entrepreneurial motivation is that they tend to assume that the possession of a certain set of fixed characteristics will drive some into self-employment, while different traits will make it more likely that a person works for someone else. In this sense, the self-employed have been characterised as having a greater ‘need for achievement’, ‘need for independence’ and ‘need to create’. Sometimes this form of logic has arisen in the literature on migrant self-employment. In calling for movement *Towards developing an Entrepreneurial Society* in the ROI, Forfás (2007) focus on migrants and their perceived enhanced

tendency towards self-employment because of their supposedly risk-taking nature (associated with the act of migrating in the first place). Hormiga and Bolívar-Cruz (2014) provide some supporting evidence, claiming that migrants may indeed be more risk prone.

The problem with assumptions about fixed, internal characteristics among the self-employed is that it can lead to the confusion of cause and effect of their activities. Rather than being fixed, personal characteristics emerge through various performances, such as that of 'entrepreneur', 'innovator', and so forth. Instead of motivating a person to become self-employed, the need to achieve or be independent may emerge through the very performance of different self-employed activities (Butler, 1990; Rose, 1997; Nash, 2000; Jacobs and Nash, 2003; Bruni *et al.*, 2004; Wright, 2015). Related to this, the focus specifically on a set of pre-given, internal characteristics is also problematic, in that it overlooks the role of the external environment in calling forth certain performances, effectively reducing space to a container (Nelson, 1999; Naughton, 2014; Müller, 2015). I turn next to approaches which try and address this oversight.

8.2.2 Integrative approaches

Other researchers have therefore tried to develop more systematic approaches to understanding entrepreneurial motivation, which involve incorporating entrepreneurial traits and environmental factors in the analysis (Harima, 2015). One example of this is the identification of push and pull motivational factors. Dissatisfied with the lack of comparative work on male and female entrepreneurs, Kirkwood (2009) conducted 75 interviews with 47 men and 28 women, to identify the extent to which each group was motivated by push and pull factors. Previous work had shown contradictory findings, with some researchers arguing that women were more likely to be pushed into entrepreneurship (Clain, 2000; Orhan and Scott, 2001), whereas others found that they were more likely to be pulled (Amit and Muller, 1995; Buttner and Moore, 1997). Drawing on her data, Kirkwood (2009) suggests that women and men are both pushed and pulled into entrepreneurship to similar degrees, although she notes that women were more influenced by their children and the desire for independence, while men are more influenced by job dissatisfaction. Schjoedt and Shaver (2007) argue that push and pull factors are less relevant to understand contemporary entrepreneurial motivation, suggesting that entrepreneurs now exhibit more satisfaction in their former employment. This leads them to posit that job dissatisfaction is less likely to push people into entrepreneurship. They suggest that this may be due to the existence of fewer barriers for start-ups.

Similar to the push and pull binary, entrepreneurs have also been characterised as necessity or opportunity driven (Elo *et al.*, 2015). The GEM 2014 Global Report (Singer *et al.*, 2015) suggests that women are more likely to be necessity driven than men. They also highlight that as a percentage of total early stage activity in the RoI, necessity driven entrepreneurs account for 29.7 percent, while opportunity driven entrepreneurs account for 68.4 percent. This is supported in the case of migrant (Cooney and Flynn, 2008) and Muslim (Cooney *et al.*, 2011) entrepreneurs. Block and Koellinger (2009) suggest that necessity driven entrepreneurs are less satisfied with their work. In their study of entrepreneurship during the transition to a market economy in eastern Poland, Tyszka *et al.* (2011) compared employed and self-employed participants, dividing the latter into opportunity and necessity driven categories. Employees and necessity-driven entrepreneurs in the sample are motivated primarily by job security and the desire for more personal- and family-time. On the other hand, opportunity driven entrepreneurs are driven most by the need for independence, and next by the need for achievement. Williams (2008) argues for a need to go beyond these two categories, demonstrating how informal entrepreneurs in his sample from England, the Ukraine and Russia are driven by opportunity and necessity (see also Giacomini *et al.*, 2011). He does concede however that opportunity is more important as the venture becomes established.

Choo and Wong (2006) divide the motivations guiding their participants into intrinsic, extrinsic and independence categories. They studied the entrepreneurial motivations of 145 participants in Singapore. The first point to note is the categorisation of the different variables as extrinsic or intrinsic. While some were rather straightforward, the identification of variables like 'to realise my dream' as extrinsic seemed unusual. Aside from this, they come to the conclusion that the group of variables associated with intrinsic motivation are the most significant. This provides some support for Volery *et al.* (1997), who utilised a broader range of categories to frame variables: invest, creativity, autonomy, status, market opportunity and money. The top two factors they identify are creativity and autonomy, which Choo and Wong (2006) would categorise as intrinsic motivation.

8.2.3 Modelling approaches

It is important to consider internal *and* external factors, as human motivation does not occur in a vacuum, although there is still the problem of analysing these in a manner which is comparable across different contexts. This has led to attempts to model entrepreneurial motivation, which reflect the integrative approaches above, but also seek to clearly measure the phenomenon. These approaches have drawn on theories of behaviour, which then frame the creation of measurable variables. The first of these approaches that I will deal with here is that based upon the model of

planned behaviour, which focuses on the concept of belief in understanding why agents do particular things. For Engle *et al.* (2010; Krueger and Carsrud, 1993), three forms of belief impact the level of intent directed at entrepreneurialism. The first is attitude toward the behaviour, which refers to the actor's personal feelings regarding the activity. The second type of belief they refer to is social norms, which emphasises how agents perceive others to feel about the activity. Finally, perceived behavioural control refers to the belief of the agents in their ability to successfully complete the activity. They highlight that all three of these are important, but only to varying degrees and not in every context. Engle *et al.* (2010) highlight the usefulness of the model in explaining entrepreneurial motivations as well as other social phenomena from the literature, and confirm this in the context of their own research. In 11 of the 12 countries they study, at least two of the belief forms were found to be statistically significant indicators of entrepreneurial intention. Gird and Bagraim (2008) also found that this model was useful for predicting entrepreneurial intent in their study of final-year students from two universities in South Africa (see also Tkachev and Kolvereid, 1999; van Gelderen *et al.*, 2008). More recently, Leroy *et al.* (2015) demonstrate the usefulness of the model in understanding whether entrepreneurs who are leaving their firms will liquidate or sell them.

The model of the entrepreneurial event (Shapiro and Sokol, 1982) is a competing approach, which focuses on the role of disruption in understanding entrepreneurial intentions. Both positive and negative disruptions, such as winning the lottery or a death in the family, can break agents out of inertia and reveal latent entrepreneurial talent (Krueger *et al.*, 2000). The response of agents to this "will depend on their propensity to act and the relative credibility of their behaviors" (Peterman and Kennedy, 2003, p.131; see also Guerrero *et al.*, 2008). Krueger *et al.* (2000) highlight that this model is marginally superior to the theory of planned behaviour for understanding entrepreneurial intention. Migration is also a disruptive event, with the implication that quantitative studies interested in the relationship between migration and entrepreneurial motivation may utilise this approach (Krueger *et al.*, 2000; Hormiga and Bolívar-Cruz, 2014).

Expectancy theory claims that agents become motivated when they believe that with effort a particular level of performance is attainable; that with that level of performance a particular outcome will occur; and that the outcome itself is desirable (Gatewood *et al.*, 2002; Edelman *et al.*, 2010). Renko *et al.* (2012) believe the theory to be promising for future research. Moreover, it is similar to both of the models outlined above. The similarity again rests on the concept of belief, or more specifically, the perceptions of agents as to what they can achieve and how desirable such achievements are. Therefore, expectancy theory shares much with the model of planned behaviour,

particularly with the first and third forms of belief outlined above. One key difference is that expectancy theory seems to focus solely on the internal beliefs of individuals (see Autio *et al.*, 2001). The concept of social norms adopted by Engel *et al.* (2010) from Ajzen's (1991) model leaves room for external forces, in this case societal norms and the impact they have on the entrepreneurial motivations of individuals.

The integrative and modelling approaches tend to be useful because they bring space more actively into the equation than internal trait approaches, while remaining cognisant of the importance of agency. The conceptualisation of space awards an active role to the external environment in motivating self-employment, for example through the factors which may make it necessary to become self-employed or the role of social networks on one's perception of entrepreneurship and particular types of activity. A problem persists, however, in that there is a tendency to reduce complex relationships to those which are binary. For example, there is a division created between internal and external factors guiding the choice to become self-employed, without thinking through how they may be closely related. There is also a binary understanding of the choice to become self-employed, framing it as being forced or opportunity driven. Even allowing that there is at least an awareness of the role of external environments in these approaches, there is a persistent tendency to reduce these spaces to the economic (see Hanson, 2009; Wang, 2012), whereas a broader set of factors influence the decision to become self-employed (Harima, 2015). Next, I explore some geographical approaches to motivation, before demonstrating my approach by drawing on Till (2012) and the concepts of wounded cities and a place based ethics of care.

8.2.4 Geography and motivation

The approaches outlined thus far have only implicitly engaged with the relationship between space and entrepreneurial motivation, through the external factors which frame the phenomenon. My focus will now turn to how entrepreneurial motivation is dealt with in the discipline of geography. I will begin this discussion by engaging with the concept to which much of the work on motivation in geography is a response: homo economicus, a simplified form of human rationality, which provides a means for explaining and predicting behaviour. It suggests that rational agents will differentiate between alternative courses of action and choose those from which the maximum utility may be derived. This implies that humans are motivated to derive maximum economic utility, as well as other forms of utility based on their individual or group characteristics. There are many problems with this. Gillian Rose (1997) notes that the knowledge of social subjects regarding the external world and themselves is limited. Their rationality is therefore bounded and understandings of which

actions will maximise utility are also limited. This suggests that agents may not understand what is motivating them. Moreover, they may be motivated to follow paths from which they do not expect to derive maximum economic utility.

This final point has been taken up by a variety of geographers, and some key insights into motivation have been yielded. Ilbery (1983a; 1983b), an agricultural geographer, highlighted how farmers are motivated by factors which very often do not reflect the desire to maximise utility. For example, these motives include the independence they associate with farming. Wilson (2008) develops this by going beyond the identification of motivational categories. He states that motivation is fluid and dynamic, arguing that farmers can be motivated towards different actions at different points in time. Ley (2010) supports this in the context of *Millionaire Migrants*. He studied the migration of wealthy individuals from eastern Asia to Canada via an investment visa. Such migrants are granted fast-tracked citizenship, on the condition that they invest money and create jobs in Canada. Ley (2010) notes that an understanding of these migrants as homo economicus would be misleading, given that his participants were often not motivated to migrate to increase their wealth. If anything, given the level of economic congestion in Canada, moving to start a business there would make no sense. Ley (2010) argues that his participants are motivated by other factors, for example the Taiwanese migrants who wanted Canadian citizenship in case the political situation in Taiwan deteriorated. Ley's (2010) participants may have been motivated by profit in the growing economies of eastern Asia, but their migration to Canada is often informed by other motives as the business environment is more congested and regulated compared to their countries of origin.

Dijst *et al.* (2008) draw on some of the theories articulated in the previous section to begin to suggest how motivation is spatialised. Drawing on the concept of social norms, they illustrate how individual motivation is shaped through relationships with others, based in "people's ecological settings" (ibid: 832), and that motivations are often impacted by the social norms and rules which preside at various points in space and time. Hanson (2009) argues that geographers studying entrepreneurship should look beyond its economic aspects to gain a fuller understanding (see also Wang, 2012), which echoes the aforementioned calls to go beyond homo economicus. She therefore examines the ways in which women entrepreneurs positively impact their spaces, making them better for others. My contention is that the potential to improve the places in which they go about their everyday lives can be a key motivation behind participants' self-employment. I focus next on expanding this point, beginning with an examination of the concepts of wounded cities and the place based ethics of care (Till, 2012).

8.3 Motivated to change space and place

8.3.1 Wounded spaces and places

The aim of this section will be to highlight an alternative approach to entrepreneurial motivation, by focusing on the desire to change space and place among the study participants. To explain this, I draw on the concepts of wounded cities and the place-based ethics of care (Till, 2012). This is based on the connectedness of actors to the places they inhabit, through the emotions and meanings that they associate with those places. Jones (2009) argues against rudimentary delimitations between the internal space of actors and the external space of their environments. The relationship between these is more porous, and actors are exposed to numerous external stimuli. Some of this they can reflexively manage and engage with, although they will also shape, and be shaped by, the environment in ways which are beyond their conscious knowledge (Haldrup *et al.*, 2006; Coole, 2007; Simonsen, 2013). Geographical engagements with the concept of landscape and affect underline this further. The landscape is not an objective, external reality, nor is it completely subjective, but rather is the perspective with which actors understand their world (Wylie, 2005; see also Rose, 2007). The body is never separated from space, and neat delineations are thereby undermined.

The result of this is that if an environment is *wounded*, perhaps through displacement of the people who live there (see Till, 2012) or ongoing degradation and neglect (as in the case of the post-recession ROI and NI), there will be negative implications for its inhabitants. The trauma experienced can be ongoing, as well as limited to one-off events. Interventions to address problems with space and place can therefore be understood as having the potential to positively impact the people which inhabit them. This is relevant for the research, as the participants were interviewed while the ROI and NI were still recovering from the economic crisis and ongoing period of austerity which followed. Many participants framed their activities in the context of the trauma bestowed upon their environment in the aftermath of this recession, or even in some cases longer periods of degradation. In this sub-section, I discuss the wounded environments in the data, before moving on to the place-based ethics of care which informed actions to engage with the relevant issues.

Conor, the return migrant who hoped to start a walking tours business, grew up in Limerick and was living there when we conducted the interview. This city has suffered socially and economically before and since the onset of the recession in 2008, and Conor was frustrated with a number of aspects of life there. Having significant experience working in the heritage industry in

Ireland, Europe and the US, he was particularly aware of issues with the management of his urban environment's past. In the ROI it is typical for the Office of Public Works to assume responsibility for important historical sites. However, a key historical location in Limerick, King John's Castle, was managed by Shannon Heritage, a private company which has developed the site. Conor felt this was symptomatic of an environment which has suffered ongoing cultural neglect, and he noted few cultural facilities in the city centre. He was also keenly aware of national narratives of degradation in the city, something which he felt was damaging. Beyond these issues, he witnessed racism towards a taxi driver by an unknown fellow passenger while they were sharing a lift home one night.

Shaimaa, the prospective manufacturer of decorative cards in Wexford, felt disenfranchised in the rural town in which she lived. During our meeting she discussed negative aspects of life there, such as the disproportionate influence of a few powerful families. She argued that investment had fled to nearby urban areas, leading to further stagnation and a deeper sense of bitterness clouding the atmosphere. Shaimaa informed me of the young people in the town who had committed suicide by jumping into the river flowing through it. Her own experiences of trying to start a business there were also negative. The retailers she approached with her product did not pay her much attention, and Shaimaa claimed that responsibility for this lies with the aforementioned local actors who she believes were trying to maintain their influence. Overall, Shaimaa felt othered and disenfranchised in that town, but felt that this othering is based on being perceived as a "blow-in", and was not necessarily based on her nationality. She contrasted this with her reception in a nearby urban area, where she received detailed feedback on her product and also found retailers to sell it. Shaimaa also told me about how the Local Enterprise Office there encouraged her to move across the border so that she would be under their remit.

Till (2012) notes how the concept of woundedness is related to displacement, and given that the participants were migrants, their mobility was often be accompanied by difficulty. Jan, the graphic designer from eastern Europe, was aware of this in the context of compatriots in Waterford. He first came to the island to carry out master's research on another deep-seated Irish trauma, that caused by the conflict in NI. He later returned on his honeymoon, this time travelling around the island and visiting friends of his wife, who were the only co-nationals he was aware of here at that time. Jan returned again in the mid-2000s when his sister was searching for a holiday job, and also spent time applying for jobs in his area, journalism. After returning home, a local newspaper from Waterford rang him and asked him to write an article about the experiences of others from his CoO living there. They liked it and asked him to write more, and soon after he moved to Waterford with

his family. The recession struck soon after, and he noted how this intensified the difficulties of other migrants in this area.

The prospective provider of start-up support in Belfast, Zofia, related to these difficulties of being a migrant, and also noted the gendered aspects of this experience. She arrived in Belfast while orange order parades were underway and quickly found herself in difficulty, caught up in violence and jailed, having to bail herself out. She experienced further trouble working in employed and self-employed capacities. She bemoaned the politics and lack of entrepreneurial spirit among colleagues in the public sector. When she was formerly self-employed as a consultant, the tendency for clients not to pay her was also frustrating (Aarav, the owner of the biotechnology business in Galway, discussed the need to be a limited company in order to deal with larger clientele, and Ryan and Youssef, both of whom were also based in Galway, highlighted problems with being paid by clients). Zofia located her difficulties as an employee and entrepreneur at the intersection of race and gender, arguing that being a migrant has made things difficult in being accepted in NI. She also emphasised that being a woman exacerbated this, discussing issues with sexual harassment. It is relevant that while I was in NI conducting interviews, a self-employed woman from Lithuania had her salon burned out in Belfast (British Broadcasting Corporation, 2015).

Wounded environments in the data were not just comprised of cities or towns, but also comprised the nation for some participants. James worked for an organisation in the ROI which was started in the aftermath of the recession to support enterprises. The impetus for this was the need to engage with the economic troubles by supporting small enterprises which may have been particularly vulnerable to the implications of the credit crunch and constrained consumer activity. Omar, the owner of the start-up support business, also studied in the ROI throughout the beginning of the recession, and noted the difficulties this created, witnessing other young people leave to find employment. This traumatised landscape would later frame his decision to return and try and be part of the recovery. He also noted the issues which can arise on an individual level as an entrepreneur, such as isolation and loneliness, and his enterprise engages with this.

8.3.2 Motivated by a place-based ethics of care

The values driving entrepreneurship can, and often do, go beyond those which are economic (see Carr, 2003 on entrepreneurship and ethics; Hanson, 2009). This was sometimes evidenced by the study participants. In this subsection I analyse these motivations through an examination of the participant's efforts to shape space and place. First, narrating place is a political act (Cameron, 2012;

O'Dowd and Komarova, 2013; Gilmartin and Migge, 2015), and dominant narratives can shape lived experience of place among its inhabitants. Conor, the prospective walking tour guide in Limerick, framed his prospective self-employment as an effort to influence the story that was being told of his city throughout the rest of the island and beyond. By interacting with other important actors, such as local pubs and restaurants, he wanted to create an overall tour experience which would frame Limerick as a great place to be for potential visitors. This also involved changing the story that the city tells itself, by weaving together a more diverse narrative, based on the racism he witnessed in the taxi.

There were also visible efforts to provide literal and metaphorical safe places (Pinfold, 2000; Hall, 2005; 2013; see also chapter 9). Drawing on the literature on disabilities and belonging, safe places are intended to help develop and consolidate nascent identities in a nurturing environment, before the actors transition into perhaps less protective spheres. The start-up support provider in Dublin, Omar, has engaged with the difficulties experienced by entrepreneurs, and Irish society more broadly in the aftermath of the recession, by attempting to help the ROI become the “start-up capital of the world”. These efforts are framed by his experience of the trauma that accompanied the economic crisis more generally, but also his empathy with other early-stage entrepreneurs who can experience isolation. He therefore started a shared space, which brings together start-up entrepreneurs and resources which may prove useful to them, such as workshops. In this way, he hoped to make the start-up experience more positive. Even though it was a metaphorical space, the name Zofia hoped to give her emerging start-up support business was indicative of the role she hoped it would have, essentially nurturing the entrepreneurial talent which she otherwise felt is neglected and constrained in NI.

Creating more nurturing places is also connected to education, as highlighted by Emma, Shaimaa and Roberts. Despite her contrasting experiences of neighbouring urban areas, Shaimaa wanted to continue starting her business in the town which so far has made her feel unwelcome. Doing this, and through an adult education course she undertook, she wanted to train and “nurture” talent in the area. According to Roberts, the tea business he was starting at the time of our interview was as much about educating others about the values of herbal tea as it was about retailing and wholesaling. Through this education there is potential to shape space. During his teens Roberts’ experienced persistent headaches, and his meditation instructor recommended a mix of tea to deal with the problem. When the headaches were cured within days, Roberts became fascinated with the potential of teas and:

attended every single course which I could find about tea. I went to tea mixing warehouses and things like that and I offered to work for free for a week or 2 or something just to see the process. I read every single book that I could find in Russian, Latvian, or in English

He wanted to pass on that knowledge to others. Roberts hoped to do this through a blog on his webpage, with someone else doing the writing as English was his fourth language. This was intended to inform readers about the different forms of herbal tea and their positive and negative impacts.

Emma, the personal and business development trainer from western Europe, operated a consultancy which helped clients creatively engage with problems by acting out the scenarios. She moved to the RoI in the mid 1990s following her marriage to an Irish person whom she met while nursing in India. Upon returning from India and deciding that this career was not for her, she began to study applied behavioural teaching. She eventually applied this education to start the business she currently runs in the RoI. Her motivation to shape space was evidenced when she claimed that a significant benefit of the job was the pleasure she derived from helping people to develop themselves in relation to the problematic issues they were experiencing. One of the ways this manifested itself in the business model was through the provision of free spaces in her courses for participants from voluntary organisations. She therefore helped people from a number of backgrounds, for example bringing executives from a large IT company and a non-governmental organisation together to work through separate issues they were experiencing. This enabled the participants on that course to obtain alternative perspectives. Emma claimed her approach to education is unique in Ireland, which is related to her struggle to find employment in an Irish university and her decision to start the business.

Another way in which the place based ethics of care can be operationalised is through the development of spaces of interaction and empathy (Till, 2012). Roberts' last business before manufacturing tea, a café he co-owned with an Irish person in Limerick, was intended as a place where people with different backgrounds could come together and communicate. Elsewhere, Fatoumata and Moussa came to the RoI from Nigeria in the early 2000s. Fatoumata organised events which aimed to draw migrant and non-migrant communities together. Although success with this was slow, particularly with regard to attracting the interest of the local Irish-born population, they eventually noticed improvements. One of their strategies was to locate some of these events in hotels rather than community halls:

[They are held] in the hotel, so that I would be able to bring in the whites, the Irish you know because when you do it in the hall they will think that it is African food you are giving them so that gives them a good answer to say no. But if you tell them you are doing it in the hotel they know there is no way that you can bring in African food to the hotel. Irish food. So that's why I chose to use the hotel as a point of meeting

At the time of the interview, one of the upcoming events involved an invitation to participants to come in their native clothes. They therefore hoped to draw multiple communities together. For Fatoumata this was about maintaining part of the Nigerian identity of her family, and her children in particular, who she has never taken “home”.

According to Pollard *et al.* (2015), focusing on alternative narratives of value, such as philanthropy by actors other than large corporations, is a key element of developing a progressive economic geography. Returning to Conor, there was evidence in his story of a desire to give back to Limerick, which helped stimulate his passion for history as he grew up there. This was also clear in the case of Mamadou, the former supplier of medical devices in Dublin, who migrated from western Africa in the 2000s after being offered a job in public healthcare. He has also been self-employed previously, once in Africa and twice in Ireland. During the height of the economic boom in the ROI in the mid-2000s, he noticed how expensive the price of timber was. He spotted an opportunity which he could exploit, harvesting timber via his saw mill in Africa and exporting it to Ireland for sale at a lower cost than the market price. Beyond the business opening which this presented, Mamadou was also motivated by the opportunity to give back to his village.

8.3.3 Remaining critical of entrepreneurial motivation

Shane *et al.* (2003) are critical of researchers who perceive entrepreneurial motivation as benevolent and selfless. Their understanding is problematic, and it is important not to return to reductive and cynical approaches to human rationality like homo economicus (Ilbery, 1983a, 1983b; Wilson, 2008; Ley, 2010). The place-based ethics of care is important, as it provides a useful way to begin thinking about the spatial motivations and implications of self-employment and entrepreneurship. As a concept, it goes beyond focusing on economic motives, engaging with the interaction between actors and space on a broader and more progressive level. Nonetheless, Shane *et al.* (2003) are correct to an extent, and it is also necessary to maintain a realist approach when researching entrepreneurship, as there is potential for entrepreneurs to also be driven by regressive

motives. Beyond this, it is not possible to discuss human motivation with certainty, as it is complex and may be progressive and regressive, or perhaps both.

Aadya, the art dealer in Dublin, targeted customers who were not the typical consumers of art due to the often prohibitive pricing. She did this by selling the work of painters who were not yet established. We candidly discussed her relationship with her competitors, larger art galleries, which were not appreciative of her presence in the market. Nevertheless, Aadya's attitude to her competitors was non-confrontational. She did not seem worried by their apparent dislike of her, and even thought that with time they would begin to appreciate her work. This is because Aadya was explicitly targeting lower-end consumers with little knowledge of art. They would not pay the standard high prices set by many galleries, although they may have been tempted by Aadya's pricing. She believed that this will open such consumers up to progressively more expensive art as their interest grows, in turn creating a larger market for galleries. Other participants were motivated in similar ways.

Ella, born in NI to Asian parents, studied and worked in the UK before returning. Her experience of paralegal work in the UK highlighted an opportunity for her to exploit in NI. She noted that will-writing was generally the purview of solicitors and large firms, but that elsewhere in the UK anyone with a licence could do it. She therefore hoped to change the culture around will-writing by offering lower fees. Besides his more benevolent motivations listed at the start of this chapter, the desire to make Ireland a significant start-up hub implied that Omar is similarly motivated. Returning to Mamadou briefly, the medical device business he ran was partially motivated by the opportunity to change that market in the ROI. He attempted to achieve this by utilising transnational networks to offer products which would last longer and cost less.

Sometimes the participants in this study framed their activities as well meaning attempts to improve the places in which they lived and worked. The place-based ethics of care was therefore a useful way of understanding entrepreneurial motivations among some of the participants. As this sub-section underlines, however, entrepreneurial motivation does not necessarily need to be understood as benevolent. The interactions of some participants with their local environments on occasion led to business opportunities. A trend which did seem to be consistent was that motivation did not simply come from 'inside' the participants, as a result of fixed, 'entrepreneurial' traits. Rather, entrepreneurial behaviours emerged, for good or bad, through participants' engagements with the places and spaces in which they were embedded. The next section will conclude the chapter.

8.4 Conclusion

To finish, I return to Omar, whose first experience of the RoI was not particularly positive, attending college in Ireland but describing it as a lonely experience. This could not have been helped by the gloom which accompanied the ongoing crisis at the start of this decade. Along with many others in his class, Omar left Ireland following the completion of his degree. Noting the high level of emigration from the RoI, he worried about its consequences for economic recovery. Omar therefore decided to return and start a business which would provide a space for entrepreneurs to work together and pool their resources as they develop. He began this work in the midst of considerable economic uncertainty, and continued despite uncertainty around his own status here.

The aim of this chapter was to focus on migrant agency, in spite of the challenges highlighted in chapters 6 and 7, by examining their motivations for becoming self-employed. Understandings of these motivations in the literature were often problematic, with my concern particularly with implicit conceptualisations of space which framed it as a container or in binary opposition to the actor. To address this I drew on the concepts of wounded cities and a place based ethics of care (Till, 2012). These helped rectify issues with the conceptualisation of the relationship between actors and the places in which they are embedded. They drew attention to place as affect, with 'wounded' areas influencing the wellbeing of inhabitants.

I therefore understood participants' often negative descriptions of the areas in which they lived as 'wounded' environments. The place based ethics of care then helped inform an understanding of actions which were framed as addressing the issues perceived in these places. Omar highlighted the problem of his loneliness studying in the RoI and the migration of classmates following the cessation of their courses. Evidently these profoundly impacted him, and he chose to return to start a business which would contribute to addressing some of the issues he perceived. My assertion is that many of the study participants, including Omar, were guided by what can be understood as a place based ethics of care in becoming self-employed.

In the next chapter, my focus will remain broadly on migrant agency. Attention will now shift towards the practices of self-employed migrants in starting and developing their businesses, particularly in the context of the structural issues discussed in chapters 6 and 7. While the lack of social and economic capitals was often a significant constraint, influencing experiences of low consumer demand and access to finance, capitals can also be developed and exchanged (Bourdieu, 1986). Participants often drew on the resources which *were* at their disposal, although they were

not always successful in these endeavours. Even when they were successful, like Omar, their goals to address issues perceived in space and place often remained incomplete.

Migrants, tactics and the development of capitals

9.1 Introduction: Aarav and Roberts' stories

Coming to work in a Dublin university, Aarav enquired with his employers about the possibility of doing a part-time PhD. They advised him that a full-time PhD with part-time work would be preferable, and he spent the next number of years studying and then working there. His wife worked in a nearby university, until she was offered a position in another part of the ROI. Highlighting the difficulty of a couple *both* finding an academic position in the same city, he decided instead to use his research experience to start a life sciences company in their new place of residence. He explained the difficulties of starting a company in this sector, claiming that there is a requirement to develop a minimum viable product before being funded, but that the funding is itself required to develop this product to a satisfactory stage. This is compounded by the difficulties of trying to sell a complex scientific idea to funders and investors.

Aarav was able to begin overcoming this through his acceptance onto New Frontiers, a programme for businesses which have the potential to generate a certain amount of turnover and jobs, as well as export. This provided him with a workspace, grant and business training which he compared with a “condensed MBA programme”. He has since learned how to better explain his concept to business investors who do not have a background in bioscience. He still faced considerable challenges, needing to hire computer programmers with sufficient experience in order to develop the minimum viable product which can secure him more significant funding from Enterprise Ireland. Aarav claimed that it is difficult for those who have backgrounds in relatively low paying science employment. Combined with the costs of raising a young family, this put him in a difficult situation, where if he did not gain funding the business would eventually fail. He described the situation thus:

Technical business takes a good amount of time to develop. And it goes through ups and downs... You might not be earning anything in a good amount of years actually. So that's a part of the game and that's where the thing is about float and sink which I said. If you have expenses like I have to pay for the child care and those type of things... my wife earns a reasonable [unclear] salary... which is still sufficient to rent a house and have bread-and-butter but it is not sufficient to keep my daughters to the crèche...

Roberts was in his twenties and from Eastern Europe. He came to the ROI early in this decade, and unlike Aarav had a considerable business background, having started ventures previously in both Ireland and his CoO. He had co-founded the café in which we conducted the interview, financing it through online crowd-funding, as he had previously had negative experiences of banks. While co-running the café he was able to develop his interest in speciality teas. Roberts initially took an interest in tea when his meditation instructor suggested a blend to alleviate persistent headaches he was experiencing as a teenager. Following the disappearance of the headaches within days, Roberts began to search for more information on the benefits of teas. In the café, he mixed his own blends and impressed customers enquired about purchasing bags. He therefore sold his stake in the café to his business partner, and set about developing a wholesaling start-up for his tea blends. This has, however, led to him encountering some obstacles. Roberts is reliant on niche suppliers of tea from different continents, with whom he was not previously acquainted. Some of these were therefore initially reluctant to work with him, but he was eventually able to convince them that he would take their tea seriously, for instance, by not putting it into teabags.

Chapters 6 and 7 of the thesis framed migrant experiences of self-employment within the significant structural challenges they face. In chapter 8 I introduced a focus on the agency which migrants exhibit in the midst of these challenges, analysing their motivations in becoming self-employed. In this way I was able to highlight the experiential capitals which migrants can develop should they lack other important forms of capital (Kontos, 2003). These resources helped the participants to become self-employed, despite the aforementioned structural constraints. Nonetheless, it is also important not to reduce migrant agency to the development of experiential resources such as motivation or determination, as migrants also adopt practices to address their lack of capitals. De Certeau's (1984) concept of tactics is useful for this purpose, drawing attention to the importance of the everyday practices of actors in the face of structural constraints. He claims that the powerful control space, defining their meanings and the behaviours which are acceptable therein. The subjugated, on the other hand, must live and work in spaces over which they have little influence, except in instances which arise for them to briefly undermine this order. Tactics are therefore a temporary subversion of spatial orders by the otherwise disempowered.

While the lack of social and economic capital was problematic among participants, they also exhibited agency through tactics which they adopted to overcome the challenges experienced, with varying levels of success. The fields of self-employment in the ROI and NI are similar to the spaces of power described by de Certeau (1984). This chapter will therefore go beyond the experiential

understanding of agency forwarded by Kontos (2003), to focus on the practices of migrants, and specifically the tactics participants adopted to address their lack of capitals by becoming embedded socially, economically and culturally in the RoI and NI (see section 9.2). Paying attention to the development of capitals is important, not only because it cautiously reinserts migrant agency into the equation, but also because it can highlight tactics which other self-employed persons might use if they lack resources.

My focus here will be on the spaces the self-employed migrants in the study used to develop or replace capitals which they lacked. While Aarav had resources which were necessary in order to attract initial finance, such as a technology business with the potential to create jobs and export, he struggled with pitches for more substantial funding to keep the business progressing, due in part to the non-scientific background of those reviewing his proposals. His participation on New Frontiers helped him become more comfortable discussing his concept with business investors in the RoI. Jones (2008) also argues that contemporary economic practices are often not restricted to the borders of the nation-state, but transnational in nature. While he is therefore critical of the concept of embeddedness, a focus on the social and economic grounding of actors in place need not be at odds with an understanding of the transnational processes in which they are also involved. Roberts' was therefore very much embedded in the RoI, identifying a business opportunity through the cafe he formerly co-owned in Limerick, but he also drew on his black belt in martial arts to convince niche tea suppliers from several continents that he took their product seriously (section 9.3).

9.2 Migrant capitals and agency

In this section I argue that de Certeau's thinking on tactics is complementary to the Bourdieuan perspective adopted earlier in the thesis, in explaining the agency of migrant participants. In *The Practice of Everyday Life*, de Certeau (1984) reserves his harshest criticism for Bourdieu. On the one hand, he acknowledges that Bourdieu appreciated the importance of everyday practices. On the other, de Certeau is critical of the concept of habitus, which draws attention to the subconscious dispositions of actors which frame their activities and helps understand why they sometimes acquiesce with power relations not in their own interests. De Certeau believed that the development of this concept was a tactic on the part of Bourdieu, in order to pander to scientific convention and consolidate his legitimacy as a sociologist. He argued that Bourdieu presented findings from specific contexts as abstract and universally applicable theory. There was, however, considerable overlap between these thinkers in ways which are useful for this research. Echoing the concept of field, de

Certeau (1984, p.xvii) highlighted the existence of broad objective relations, which were nevertheless experienced differentially based on the resources at one's disposal:

Marginality is today no longer limited to minority groups, but is rather massive and pervasive... that does not mean the group is homogeneous... Confronted by images on television, the immigrant worker does not have the same critical or creative elbow-room as the average citizen. On the same terrain, his inferior access to information, financial means, and compensations of all kinds elicits an increased deviousness, fantasy, or laughter

At the outset it is important to note here that the use of the term 'deviousness' was not a moral judgement on migrants by de Certeau, as I demonstrate later, but a characteristic of disenfranchised actors. Throughout chapters 6 and 7, I demonstrated the usefulness of a Bourdieuan approach for understanding *how* a migrant may come, in de Certeau's words, to have "inferior access to information, financial means, and compensations of all kinds".

The ability to develop capitals is also dependent on the nature of the actor's embeddedness in their everyday spaces. To develop particular forms of social capital, for instance, it is necessary to be embedded in the social networks which will provide the specific type of capital required. Having the economic capital necessary to obtain a business loan could also be related to the actor's economic embeddedness in the place where they are trying to access credit, as I demonstrated in chapter 7. Becoming embedded is also an emergent and ongoing negotiation (section 2.3.2; see also Gilmartin, 2008; Wright, 2015; Gilmartin and Migge, 2016). One is therefore never completely embedded or disembedded, but in a process of becoming more or less embedded, partially through the constraining and enabling structures where they live, and partially through their own practices.

Understanding embeddedness as an emerging process allows for agency, as actors' practices can make them more or less embedded in different ways, and de Certeau's (1984) concept of tactics is useful for understanding this agency. The fields of self-employment in the ROI and NI bear certain similarities to the spaces of power illustrated by de Certeau (1984). Migrants start businesses therein, but for the most part they do not define the rules of play within those fields. For example, they may initially not have access to the networks which are important for developing a customer base; they do not define what counts as a High Potential Start-Up, and thereby who receives the choicest business supports; they are also financially excluded when banks define the resources required for a loan in a way which systematically undermines their opportunity to obtain credit. In

the last chapter, I highlighted a common motivation among participants in starting businesses: to change or improve the spaces around them (Hanson, 2009). While the challenges presented in chapters 6 and 7 frustrated these motives to varying degrees, migrants exert agency in subverting or overcoming disadvantages, even if the solutions are temporary as emphasised by de Certeau (1984).

De Certeau's (1984) concepts of strategy and tactics are important here. He differentiates between these by conceptualising strategy as the actions adopted by the powerful. The power of such actors is partially in their ability to demarcate spaces and define appropriate practices within them. Those which are less powerful must operate within these spaces over which they exert minimal control. Over the course of time opportunities arise for actors to subvert the rules of these spaces, although such actions are normally a temporary and hidden disruption to the accepted order. De Certeau (1984) illustrates this through the example of *la perruque*, which refers to occasions in French factories when labourers secretly subvert the rules, for example working for themselves during the times that factory owners and supervisors think belongs to them. This concept also helps frame de Certeau's use of the term 'deviousness' in describing migrants in his quote above, referring to the small, creative steps that a variety of disadvantaged actors tend to adopt to effectively get by in spaces which are not their own (Cresswell, 1996).

For de Certeau (1984) space is the realm of the powerful. This means that more powerful actors decide what spaces should mean and the behaviours which are appropriate within them. Space, for de Certeau (1984), is a means for the powerful to conquer time, which is the manifestation of their own vulnerability to decay. Time itself is therefore the realm of the subjugated, in that over time opportunities arise to subvert power structures in space. While this is arguably true, the migrant participants in the study often embedded themselves in *and* through space; frequenting some places to develop more social, economic and cultural capital, and perhaps drawing on capitals from spaces in which they were already embedding (such as the CoO). Space can therefore be a site for resistance as well as power, and the next section will focus on the development of capitals through safe, engagement and transnational spaces.

9.3 Developing capitals through space

9.3.1 Safe spaces

The concepts of safe spaces (Hall, 2005; 2013) and havens (Pinfold, 2000), drawn from the literature on belonging among disabled people, offer a useful way of thinking about some of the places self-

employed actors can use to address their lack of capitals. In the literature above, they refer to places where disabled people can develop confidence and a sense of group identity before engaging in other spaces where they may be used to discrimination. In terms of this research, safe spaces help shield businesses, particularly those in the early stages of their life-cycle, from various rigours of the market. Examples of such rigours include costs or more established competitors, which may smother the nascent business before it has a chance to establish itself. Safe spaces therefore give the actor time to develop and refine the business concept, hire staff and get the product to market. In this subsection I will outline some of these spaces which I encountered during the research, while cautioning at the end about some of their negative impacts.

Typical safe spaces for nascent business owners are incubation zones, enterprise offices and training programmes (Squires and Hall, 2013), as well as masters' degrees in business administration (MBA) (Hall, 2008). These helped develop capitals which were lacking among participants, for example the economic capital required to purchase office space. Both Aarav and Emily worked from incubation zones when I met them separately, saving both the cost of obtaining work space elsewhere. Emily, the returned migrant and provider of specialist training, discussed the valuable access she had to experienced mentors, and the space that was provided by the centre to teach her clients. While turnover in the incubation centre was also high, she believed the camaraderie provided by being near other start-ups was useful. For Aarav, the biotechnology business owner, placement in his particular centre was also accompanied by a grant, along with business training which he compared to a "condensed MBA". He claimed that this was useful because he has a background in science but not business, and initially had difficulty convincing investors of the business merits of his concept. Entrance into programmes like the one in which Aarav participated are normally reserved, however, for activities which have the potential to create jobs and export. While the prospective provider of paralegal services in NI, Ella, was not in an incubation centre, she noted how a local enterprise support offered meeting room space at a low price. She therefore hoped to avoid the cost of renting a full-time office, by hiring one of these rooms whenever she needed to meet clients.

Training provided by Local Enterprise Offices (RoI) and Local Enterprise Agencies (NI) was also valuable, and tended to cater to a broader array of self-employed people. They help develop embodied cultural capital among clients, and in particular a business disposition which assists them in identifying positive and negative business behaviours (Carr, 2000; Hall, 2008; Hall and Appleyard, 2009). One of the best examples is provided by Mia, the business consultant in Galway, who had related degrees from elsewhere in Europe along with some relevant experience. Following the birth of a child, she wanted to find a way of using her qualifications and training in the RoI. She therefore

attended a start-up course provided by one of the former county enterprise boards. Mia claimed that this provided her with a better idea of her own business strengths. As a consultant, she applied this knowledge in her analysis of others' businesses, noting that sometimes they were not, in her view, sufficiently market oriented and concerned with whether there will be demand for their goods or services. Louise, the translation and interpretation service provider in Cork, also noted how engaging with a county enterprise board helped her to refine her business idea.

Such training can also improve social capital. Oliver was initially hesitant about taking part in a sales training programme, as he did not believe it would be relevant to him in running his Antrim based architecture business. Nevertheless, he found it useful for improving his engagement with customers. Charlie participated on an enterprise course aimed at young people by the Prince's Trust in NI, and was given a mentor that offered business advice before tenders and accompanied him to meetings to provide support. Omar and Aadya both had postgraduate business degrees from the ROI. Although these are more expensive and require a greater investment of time, Aadya highlighted how her course both enhanced her business knowledge (Hall, 2008) and provided her with a network of lecturers and alumni which provided advice and support while operating her art dealership.

Homes can also act as safe spaces (Oberhauser, 2002; Ekinsmyth, 2011; 2013; 2014; Mason *et al.*, 2011). Like incubation zones, they can help avoid the costs of renting offices. Eliska ran a business designing fashion accessories in Galway, and noted how she started the business with very few resources. She therefore worked from home while developing a customer base. Without money for advertising this was difficult, but she collaborated with a longer established business to open a competition with the prize being a wedding dress and related accessories. This provided her with the contact details of hundreds of potential customers, who she contacted from home with free texts and emails. Charlie, the return migrant and former travel agent in NI, only planned to be self-employed while completing his masters, hoping to return to employment afterward. He was able to avoid the costs of obtaining an office by working from home.

Julia owned an English language school, teaching in a converted classroom in her house, while also accommodating some students there (others were placed with families she hired for this purpose). She drew on her family for assistance, for example getting the children to help cook meals for the students. Upon Daniel's return to Ireland, his interaction with a neighbour, who became his partner, led to an interest in computers and website design. They have since commercialised this interest and started running a business from home. Shaimaa's case was also interesting. She was stuck in Ireland after a holiday accident left her bedridden. As Shaimaa recovered, her life partner

encouraged her to commercialise her craft. With Shaimaa's mobility limited, he used his contacts as a photographer to obtain clients for her. Shaimaa's home at this time operated as a safe space from which to disseminate her work more broadly (Hall, 2013).

Despite the importance of safe spaces to entrepreneurs, some caution is required. Hall (2005) argues that access to these can sometimes be a matter of privilege. Aarav noted how access to New Frontiers was restricted to those who could generate a certain amount of turnover and jobs within the first few years. Amelia, the prospective provider of mother and baby-care services, was denied access to this programme and directed towards training which was intended specifically for women. A number of participants were also hesitant to engage with training from enterprise offices, suggesting that it was not worth the time. Aadya claimed that while she was not completely opposed to training, the opportunity cost might be high. Noah and Peter, the former business consultant in Dublin and pharmacist in Waterford, respectively, also pointed out that the training provided was of a low standard. Ali, the co-owner of the ICT services company in Dublin, supported this and argued that obtaining a higher standard of training involved paying the instructors. Furthermore, while the home can be an incubator for business during the nascent phases, it can also separate entrepreneurs from important outside contact and lead to isolation.

9.3.2 Stretching into engagement spaces

Hall (2013) suggests that safe spaces are a means for actors to develop a sense of identity before making tentative movements into more mainstream spaces, something he terms stretching. In the case of this research, the participants often relied on safe spaces to nurture their emerging business ventures. Given the necessity for each participant to at least make a living from their business activity, at some point it was required that they also engage in more mainstream spaces. For the purposes of the argument here I have named these engagement spaces, differentiating them from Cox's (1998) spaces of engagement, which denote those political spaces in which actors contest threats to their interests. As my participants were migrants, there was a need to engage with locals in order to run their business and sometimes this was as true for the return Irish migrants in the sample as for those born abroad. It emerged during the research that even established networks are vulnerable to decay if not maintained, and some Irish participants returned to find that they effectively needed to start over.

The literature on the role of leisure in migrant adaptation highlights the importance of engagement through community and sporting spaces in order to facilitate interaction with locals (Li

and Stodolska, 2006; Stack and Iwasaki, 2009; Kim *et al.*, 2015). Stack and Iwasaki (2009) illustrate how the participation of one Afghani family's children in a soccer match at a community centre facilitated interaction. For Kim *et al.* (2015), sporting engagements facilitated cross-cultural interaction for North Americans in South Korea, and helped the migrants to learn more about Korean culture. Several of the participants of this research discussed the importance of involvement in leisure activities for entrepreneurial development in Ireland. Mamadou, the medical device supplier in Dublin, was convinced that his absence from various social, cultural and sporting organisations had an impact on his inability to develop demand for his medical devices. He demonstrated this through a comparison with his situation in his CoO, where contacts from medical school led to demand. However, when I asked Mamadou whether he had tried to join leisure activities which may have aided this process in the RoI, he claimed that he had not. Noah, the former business consultant in Dublin, attributed his struggles as an entrepreneur to similar factors, although he claimed that he was an enthusiastic networker. Both have since closed their businesses.

Aadya and Omar also discussed the importance of engaging in leisure activities, in order to develop relationships with other groups. Aadya, the art dealer, used the example of playing rugby and going for social beverages after matches, which is reminiscent of Kim *et al.* (2015), who highlight that in South Korea the post-match socialising is often as important as the match itself. The owner of the start-up support service, Omar, perceived the business culture in the RoI to be different to elsewhere, with meetings often occurring in informal surroundings. While migrants can rely on spaces of leisure to form important interactions with locals and other migrants, they also create such opportunities for themselves. In addition to her self-employment as decorator, Fatoumata organised intercultural events. Initially no locals were in attendance at the latter, but eventually more began to attend each event. This was helped by the early interest of a local radio presenter. Fatoumata has also had to tweak her plans, shifting events from halls to hotels. This was apparently so that Irish people would feel secure in the knowledge they would be getting Irish food, as hotels may be less likely to allow caterers in and would want to provide their own food and drink (see chapter 8).

Online spaces are proving very popular as mediums to engage with customers and other businesses. Websites like Facebook and LinkedIn are particularly important marketing tools for small businesses that may not be able to afford other forms of advertising. The prospective manufacturer of decorative cards in Wexford, Shaimaa, made this point and tried to attract customers online as her finances were low at the time of the interview. Ryan, the supplier of dentistry equipment in Galway, also noted that a social media presence was very important for his business, and other forms of advertisement were irrelevant. He suggested that flyers were a waste of money as they usually end

up in people's bins. Overall, many of the entrepreneurs in the sample engaged with customers through social media or planned to do so, for example Artem, Ethan and Camila. Social media is also a forum for entrepreneurs to identify resources and what uses these may serve (Fischer and Reuber, 2011). For example, Aadya used Twitter to identify events which were of interest to her. Roberts and his business-partner also obtained funding for their café from a crowd-funding website.

Despite this, social media is not without its problems. Developing an online presence can require an ongoing investment of time, and this can cause hesitation. Louise, the owner of the translation service in Cork, noted this issue. Although she managed to increase her social media status temporarily by translating the blog post of a radio personality, attention eventually subsided again. Olivia, the provider of accounting and ICT services in Antrim, planned to use LinkedIn but was uncertain about how to get it to work. Also, for all its advantages, marketing through social media can introduce significant risk. Mangold and Faulds (2009) highlight that as well as the producer-customer relationship associated with more traditional marketing platforms, social media provides a space for customer-customer interaction. This requires careful management on the part of the self-employed person. Camilla, the cosmetologist in Antrim, illustrated this with a story of abusive feedback posted on her Facebook webpage by a customer, something she suggested was driven by racism.

Engagement with networks through temporary (Bathelt and Schuldt, 2010; Rinallo and Golfetto, 2011; Maskell, 2014) and cyclical (Power and Jansson, 2008) spaces, like trade fairs and conferences, also helped participants acquire capitals. The literature on these spaces is closely related to that on clusters, which emphasises the importance of proximity in order to create transfers of tacit knowledge between firms. The literature on temporary and cyclical spaces develops this by highlighting the importance of distant knowledge for keeping firms flexible during market shifts. There are a number of ways of gathering this, one of which is attending conferences and trade fairs (see Maskell, 2014). Before becoming self-employed offering accounting and ICT services, Olivia and her husband wanted to open a shop, and they opened two stores in NI following attendance of an exhibition in the UK. Given that she was searching for more clients for her current business, Olivia also informed me of her intention to attend the conference organised by creators of the software for which she offers support. Mamadou identified an opportunity through his attendance at a medical conference in the UK, where he became aware of the difference between what was available in the ROI and elsewhere. For Eliska, the fashion designer in Galway, trade fairs were an important way to meet customers. Noah, the former business consultant in Dublin, stated that he did not passively attend conferences and networking dinners, but consciously targeted the 'top table', in order to

network with the most influential people in attendance. This enabled him to enlist experienced business people as mentors, who then offered advice when he had commercial issues.

Rinallo and Golfetto (2011) argue for more attention to the role that organisers play in shaping these events, with a particular emphasis on how they enable and constrain the activities of different actors. Of my participants, Amelia was the only one to claim to organise fairs. She did this to showcase her work and that of other businesses in the mother and baby care sector. Amelia did not indicate that there were significant barriers to participation for visitors or exhibitors, except for the €20 entry fee, which was to pay for venues. Despite not being able to view the role of organisers directly through my data, the impact their decisions had was sometimes indirectly obvious. The membership fee of a group could impact the ability of participants to attend related events. Having little financial resources, Eliska struggled to get around this but eventually managed through pro-bono work for a bigger wedding retailer who then paid for her stands at fairs.

Power and Jansson (2008) also highlight the fleeting nature of the relationships built at these events and the need for ongoing management (see Bourdieu, 1986). They therefore understand trade fairs and conferences as cyclical spaces. This is because the variety of spaces within the one fair are not usually only related to each other, but to spaces at other conferences as well. They highlight how their participants often met the same group of people at different conferences. Power and Jansson (2008) also illustrate that this circuit is an important means of ongoing access to distant knowledge, and accordingly firms often schedule their activities around these events throughout the year. For Mamadou, Noah, Peter and Eliska ongoing attendance at conferences and trade fairs was highlighted. Again, ongoing attendance was important for Eliska as this was how she targeted some of her customers, while it helped Noah to develop a network of business mentors.

As with safe spaces, a word of caution is required here. It is important to briefly return to earlier discussions on the embeddedness of people and capitals to understand the potential downsides of spaces of engagement. Capitals are developed over time and through particular places, with the implication that this may be a slow process. It may therefore not be as simple as attending a function or setting up a social media profile. Developing capital may be a patient process, such as in the case of Omar, the start-up support provider in Dublin, who pointed out that he invested a significant amount of time over three years to increase his social capital:

Ireland is a nation that is built on relationships, it is a beautiful thing, but it also is an obstacle for an immigrant entrepreneur. I would say most of my success

is because I'm a go-getter... I invested the first 3 years being in Ireland to meeting everybody

Louise, through persistent hard work, also built a social media presence, but was not able to maintain this. With regard to economic capital, in chapter 7 I highlighted Moussa's point that it can take years to develop a credit history.

Over the course of the last two sub-sections, I have explained the value of safe and engagement spaces for understanding the practices of migrant participants in embedding themselves socially, economically and culturally in the RoI and NI, in order to develop the capitals they required. With the exception of international conferences, most of the activities remained within these places. However, it is also important to recognise that while capitals are locally embedded (Hall and Appleyard, 2009; Waters, 2009), they can also be transnationally mobile (Jones, 2008). In the next section I turn my focus to instances where participants adopted capitals from their embeddedness elsewhere to address challenges in the RoI and NI.

9.3.3 Transnational spaces

Earlier I highlighted the influence of migration on the lack of social and economic capitals among many of the participants in the RoI and NI (see chapters 6 and 7). It is also the case, however, that capitals can in some instances be transferable, depending on the nature of the specific capitals and whether they are suited to conditions in the CoR (Nowicka, 2013). Some participants were able to draw on capitals from elsewhere, including their CoO, in order to deal with the challenges dealt with earlier in the thesis. It is important to address these resources for two reasons. Firstly, in an era of increased communications and transport technologies, business activities are often not contained neatly with the borders of the nation state (Bagwell, 2008; 2015; Chen and Tan, 2009; Chen and Wellman, 2009). This has led geographers to warn against methodological nationalism in the study of entrepreneurship (Bunnell and Coe, 2001; Jones, 2008; Yeung, 2009). Secondly, I conducted interviews for this study with self-employed *migrants*, and the lives of some of the participants were to varying degrees transnational. In some circumstances these transnational capitals were useful for overcoming a lack of local capitals, and I therefore discuss some of the relevant activities below as tactics.

First, some of the participants obtained customers, suppliers, employees or business partners abroad. There were a number of instances where participants had business partners or staff

outside of the RoI and NI, or even those who were also migrants in the RoI but were of a different nationality. Artem ran a translation and interpretation service in the RoI, but he was able to service clients outside the island through his network of international contractors. Likewise, Jakub's ICT solutions business in NI employed fifteen staff altogether, three of which were employees and the rest being contractors. Of these, five were located in NI, and the rest were based in eastern Europe and Asia. The partners from Louise's translation service in Cork were from southern Africa. She was hopeful that these partners would help her establish connections with their CoO should trade relations with the EU deepen in the near future.

Transnational suppliers were also important for some of the participants. A key element of Roberts' identity as a herbalist and tea wholesaler was his relationships to niche suppliers in Africa and Asia. The co-owner of an ICT business in Dublin, Ali, worked in the UK before coming to the RoI and it is there that he sourced one of his suppliers. Ryan found it convenient to keep his UK suppliers when he moved his dentistry equipment business from the UK to the RoI. Obtaining suppliers abroad became necessary for some participants when the inputs required were of low quality or too expensive in the RoI, such as in the cases of Eliska and Fatoumata, although physical distance was still an important factor. The former graphic designer in Waterford, Jan, originally sourced supplies from his CoO. Although this was cheaper, it was also potentially more problematic because it took longer to reach the RoI and this would leave little room for manoeuvre should something be wrong with the materials upon delivery.

Some of the participants sourced clients outside the RoI and NI. Ethan was the return migrant who started his ICT business following his arrival back in NI. After deciding with his partner that they wanted to return, he made the offer to his employer in New Zealand to work as a contractor on a self-employed basis. They agreed and this provided Ethan with an overseas client, albeit with the difficulties associated with the significant time-differences. As the founder and co-owner of a language school, Julia relied on students from Europe coming for placements. Adam also relied on an international clientele, albeit for different reasons. He owned a recruitment agency, and while he engaged with large companies in the RoI, they often had contractual commitments with other agencies. He therefore sourced most of his clientele across western and southern Europe. Eliska claimed her fashion products were deemed too Irish in the RoI, but at the same time generated interest in the US, where most of her demand originated. Grace, a return migrant and consultant, also sourced most of her work outside the RoI. Of course, managing an international clientele also created problems on occasion for participants. Zofia, the prospective start-up support provider in NI, related to me the story of lessons she provided via Skype for the employees of a UK

company. After putting in the long hours, she was not paid. Stresses like these led her to pursue employment for a company, but she was open to returning to entrepreneurship, and at the time of our interview was developing a nascent idea.

The experience of living in at least two places can also provide insights for the actor relating to discrepancies between those places. In this way, embeddedness in transnational networks can lead to entrepreneurial opportunity identification (Singh *et al.*, 1999; Bhagavatula *et al.*, 2010; Anis and Mohamed, 2012). I previously discussed the influence of a conference in the UK on Mamadou's business opportunity identification (see section 9.3.2). This was not the first instance when transnational connections shaped the ongoing re-production of his entrepreneurial identity through opportunity recognition. Earlier during his time in the RoI, he realised that timber was quite expensive and planned to start a business in order to import it, with the assistance of contacts from his village in his African CoO. For Roberts, his connections with other herbalists and specialist tea suppliers across the world shaped his products. He established transnational relationships with tea growers, from small farms in Africa to monasteries in China. However, developing these relationships took time and often collaboration was ensured when he made it clear that his products would be appropriate, which in this case implied not being crushed or put into tea bags.

Jones (2008) critiqued the concept of embeddedness, claiming that there is a need to be attentive to transnational processes. While I believe embeddedness is useful for grounding our understanding of capitals, he nevertheless has a point, and I have addressed this here by focusing on how migrants draw on capitals from elsewhere to make up for a lack thereof in the RoI and NI. That being said, some caution is also necessary in understanding these findings. If they are not maintained, for example through return visits to the CoO or international conferences, these capitals may decline. In chapter 6 I demonstrated this through the social networks of return migrants. Despite growing up in the RoI and NI, the networks of some of these participants dissipated while away. Emily, for example, travelled extensively for her work, often spending significant periods of time away from the RoI, and therefore struggled to fit into her old networks upon her return. Ryan remained closer to the RoI and was able to make repeat return trips, before eventually moving back with his dentistry equipment business, and he felt that he slotted back into old networks rather seamlessly. While transnational resources are therefore important, it is important to bear in mind that they are also embedded within particular places, and are never universal.

The focus of section 9.3 has been the tactics adopted by participants to embed themselves in and through space, thereby developing capitals which they may otherwise have lacked. I did this

through a focus on three forms of space: safe, engagement and transnational. These helped participants to develop social, cultural and economic capitals. Safe spaces were generally useful for participants in the early stages of the business, providing training and, in some cases, incubation space. Given that the participants needed to make a living, there was also a need to embed themselves in engagement spaces where they could develop relationships with potential customers, partners and suppliers. As migrants, the participants were often at least partially embedded in spaces outside the RoI and NI, and the focus on transnational spaces highlighted the capitals which they developed from these places.

9.4 Conclusion

The aim of this chapter was to examine the agency of the self-employed migrants in the study, through a focus on the tactics which they adopted to address the lack of capitals at their disposal. De Certeau (1984) called for a focus on the subversive practices of disempowered people, which he termed tactics. These challenge orthodox understandings of what is, and is not, appropriate in a given place (Cresswell, 1996), even if the challenge is only temporary (de Certeau, 1984). I therefore understood migrant practices aimed at developing or replacing the capitals which they lacked as tactics; an effort to undermine or overcome the disadvantageous position they have as migrants and self-employed persons in the RoI and NI. I focused on this process in three contexts: safe, engagement and transnational spaces. The first two largely focused on efforts to develop capitals which were of use locally, whereas the final subsection emphasised tactics which involved drawing on capitals possessed elsewhere to make up for a lack thereof in the RoI and NI.

Drawn from the disabilities literature (Hall, 2005; 2013; see also Pinfold, 2000), safe spaces refer to the areas intended to shield nascent or small enterprises from market rigours which may otherwise lead to their closure. Primarily, these consisted of business incubators, enterprise training programmes and business education more broadly (including MBAs). Incubators provide a space for the nascent business owner to develop the enterprise, and usually have other benefits, such as mentorship, grants and proximity to other start-ups. Returning to Aarav, placement within his incubator provided him with time and some finance to develop a minimum viable product, although he was dependent on obtaining additional funding from Enterprise Ireland. Business training and other forms of related education also helped inculcate certain business values within owners, such as a focus on profitability (Hall, 2008; Hall and Appleyard, 2009). The home was also a useful safe space for some of the participants, helping them to avoid the costs associated with renting offices elsewhere. These spaces can also be problematic. Here and in chapter 7, I demonstrated that the

best of the enterprise supports are usually reserved for businesses which meet certain criteria, i.e. create employment and export (Carr, 2000; Squires and Hall, 2013). Working from home can also be isolating for self-employed people generally, and Omar argued that this issue is sometimes compounded for migrants.

Given participants needed to make a living from their self-employment, it was therefore important that they stretch out from their incubators, start-up courses or homes, to engage with a host of other actors, including employees, customers, suppliers and partners (see Hall, 2013). In chapter 6, for example, I outlined the difficulty participants had in developing customer bases. To address the issue of access to important actors, some participants reached out through particular spaces, such as online and at social and cultural events. While starting up the café he previously owned, Roberts and his business partner built up the necessary finance through online crowd-funding, which was successful compared with his previous engagement with banks.

The migrants who participated in the study also looked beyond the expansion of their local capitals, and drew on those which they already had overseas in becoming self-employed. Like engagement spaces, these often provided participants with the customers and suppliers which they may otherwise have lacked. An important element of Roberts' business is being able to source the appropriate ingredients from niche suppliers on several continents. While economic activities are often not neatly contained within the borders of nation states (Jones, 2008), it is also necessary to be aware that transnational capitals (Nowicka, 2013) also need to be developed and maintained. To the contrary of Jones (2008) therefore, even transnational capitals are embedded to varying extents. Roberts illustrated this through the time it took him to build up the trust of some of the suppliers, part of which involved demonstrating his cultural capital to them in the form of being a martial arts black belt. Some of the return migrant participants also claimed that being abroad led to their social capital in the RoI and NI diminishing.

This draws the final findings chapter to a close. In the conclusion, my focus will turn towards summarising the thesis, through a focus on the issues which I argued are causing the low rate of migrant self-employment in the RoI and NI. These findings bring together conclusions on the key structural constraints identified through the interviews, as well as the experiential and practice-based agency exhibited by the migrant participants. The conclusion will also include an outline of the key contributions of the research methodologically and to the literatures on migration and entrepreneurship.

Conclusion

10.1 Introduction

The participants in this study are the exception to the trend of low migrant self-employment; with a relatively low proportion of migrants becoming self-employed in the RoI and NI, they took this step and started their businesses. The last two findings chapters have illustrated their agency despite these constraints, motivating themselves to become self-employed and exhibiting resourcefulness in developing capitals which they did not possess. This is not to romanticise their experiences (see Bonacich, 1987; 1993; Ram *et al.*, 2002). While their stories demonstrated both successes and failures, more often than not they continued to negotiate various challenges. Attention to their agency should also not distract from the significant structural constraints which define the fields of self-employment for migrants in the RoI and NI. Bourdieu was attentive to subjective experiences, but only insofar as they contributed to improved understandings of structural processes of distinction between different actors (Bourdieu and Wacquant, 1992). In concluding the thesis, it is therefore important to step back and reposition this agency within the broader framework of the research.

Migrants have a relatively low rate of self-employment in the RoI and NI, when compared with the non-migrant populations of these places, and with migrant populations in other OECD countries. This is unusual for a number of reasons. Following the recession, the importance of self-employment has been emphasised in both places (Forfás, 2007; Kenny and Scriver, 2012; Department of Jobs, Enterprise and Innovation, 2015; Enterprise Northern Ireland, 2016c). A number of key actors located at several different scales also draw attention to the role migrants can have in increasing national self-employment (Commission of the European Communities, 1996; Smallbone *et al.*, 2000; Forfás, 2007; Kloosterman and Rath, 2010; Department for Communities and Local Government, 2013). The business environments in the RoI and NI also appear to be of a relatively high standard, with significant levels of non-migrant self-employment. The RoI is among the top performers in the OECD in this regard, while NI outdoes the UK average. The performance of the business environments in the RoI and NI therefore do not appear to explain the trend of low migrant self-employment in these places.

The aim of the research was therefore to explain this trend. To achieve this, I focused on the experience of 43 self-employed migrants from the RoI and NI. The premise for a focus on migrant

experiences in order to explain the broader trend of low migrant self-employment is drawn from critical realism (Bhaskar, 1998; Maxwell, 2004; Bakewell, 2010). The argument here is that while positivist approaches can identify relationships between variables, they cannot explain the generative mechanisms driving the trends in question, and in-depth, qualitative approaches were therefore preferable for explaining the low rate of migrant self-employment (Yeung, 1997; Maxwell, 2004; Bakewell, 2010). This approach was justified in the literature review, where I highlighted extensive work which attempts to identify the relationships between self-employment more broadly and a variety of variables, but which offers little by way of explaining why some groups may be more or less likely to become self-employed than others.

I drew on a number of objectives to achieve the research aim. Firstly, I examined the business environments in the RoI and NI in more detail, to see if they might hint at the causes of the trend, approaching this from two perspectives: the perspectives of the participants and various sources of secondary data. An approach drawing solely on the business environments in the RoI and NI cannot explain the low proportion of migrants which are self-employed in these places. While considerable issues exist within the fields of self-employment in the RoI and NI, the vast majority of these apply to both migrants and non-migrants. Secondly, I focused on the challenges which participants experienced, and the elements of these challenges which were compounded because they were migrants. In order to avoid reducing the participants to victims, the third and fourth objectives were to focus on the participants' agency through the lenses of their motivations and tactics, respectively.

In the next section I provide a summary of the main findings of the thesis (see section 10.2). Drawing particularly on Bourdieu's concepts of field and capital, I have forwarded an argument as to what is contributing to the low level of migrant self-employment in the RoI and NI. This will be followed by an overview of the contributions of the research (section 10.3). These were in the fields of entrepreneurship, migration, and also include some methodological innovations. I conclude with some final remarks on the implications of combining a study of migration with entrepreneurship for both of these interdisciplinary fields.

10.2 Explaining the low rate of migrant self-employment in the RoI and NI: a summary of the main findings

The main finding of the thesis is that the lack of migrant self-employment in the RoI and NI is a result of the social and economic capitals which migrant participants lacked, related to their

embeddedness in these places, which compounded their experiences of low consumer demand and access to finance. Through the in-depth interviews, I identified a series of challenges experienced by participants (presented in Table 5.4). These challenges often overlapped with those outlined in chapter 4, and appeared to echo broader experiences of self-employment in the RoI and NI. On their own, the challenges experienced by the participants could therefore not explain the low proportion of migrant self-employment. While analysing each challenge to examine how migrants experienced them, a number of factors emerged. Some of these were often not directly related to the experience of migration, again reflecting issues which are related to the broader fields of self-employment in the RoI and NI. Nonetheless, other factors were related by participants to resources which they lacked by virtue of being migrants. These significantly influenced the experience of the two most common challenges, weak consumer demand and access to finance, and I concluded that while the participants faced challenges similar to those of other self-employed persons, these were exacerbated for the migrants in the study by a lack of capitals.

Drawing on Bourdieu (1986; Bourdieu and Wacquant, 1992), I defined capitals as those resources which differentiate the positioning of actors within social fields. Capitals can therefore help explain the asymmetrical social positioning of actors, such as migrants in relation to non-migrants in terms of self-employment. Capitals are also developed through the actor being embedded in space in particular ways, so that being embedded economically in a given place may be necessary to develop economic capitals there, while the possession of social capital is also dependent on the networks in which one is embedded. The participants were often not sufficiently embedded, socially or economically, to be able to derive the required capitals, and this negatively impacted their experience of the two primary challenges.

The main challenge experienced by migrants was weak consumer demand for their goods and services, and the most prominent factor influencing this issue was a lack of social capital, something associated by participants with being migrants. Social capital is drawn from networks of “more or less institutionalized relationships of mutual acquaintance and recognition – or in other words... membership of a group” (Bourdieu, 1986, p.248). In chapter 2 I highlighted that “membership” was synonymous with becoming embedded in that network, in order to be able to derive social capital. Lacking this form of embeddedness, the actor may therefore struggle to develop social capital. The study participants were often not embedded within the networks to a sufficient extent to be able to derive the necessary social capital, in this case manifesting itself in referrals and the spread of word-of-mouth concerning the goods and services which they were

providing. Their lack of these social capitals exacerbated participant experiences of low consumer demand.

Many of the participants also struggled to access business finance, the second most prominent challenge in the study, and some of the factors associated with this were related to the economic capitals at their disposal. This was often related to the economic embeddedness of the participants in the RoI and NI. Access to business finance is based on the possession of economic capitals, such as property ownership, savings and operating in sectors which make growth, employment and export likely. This works against migrants in a number of ways. Migrants tend not to own the homes that they live in, and are also likely to become concentrated in sectors of the labour market which are characterised by low pay and insecure working conditions, which can limit their ability to save (Bauder, 2008; Gilmartin, 2013; 2015). It can also take time for migrants to begin developing credit histories. Therefore, the lack of property, savings and credit history frustrated efforts to obtain a business loan, while their business activities often did not match the characteristics sought by major business funders such as Enterprise Ireland and Invest Northern Ireland.

Participants in the study therefore struggled because the nature of their embeddedness in the RoI and NI impacted their access to social and economic capital, thereby negatively influencing their experiences of low consumer demand and access to business finance. However, in developing the research conceptualisation of capital, I was also keen to highlight that the forms of spatial embeddedness in which it is developed are not fixed or reified, but rather open and emergent. Referring to social capital, Bourdieu (1986, p.249) highlights how the networks from which it is drawn are: “the product of an endless effort at institution”. While a migrant may not currently be socially or economically embedded, there is the possibility for embeddedness to occur over time if they can insert themselves into the processes of reproduction to which Bourdieu refers. Chapters 8 and 9 helped underline the ongoing, processual nature of becoming embedded by focusing on the agency of migrants.

Drawing on Kontos (2003), I highlighted the motivational resources which migrants can develop in chapter 8. There I argued that a prominent motivation framing the experience of self-employment (including start-up, running the business etc.) was the desire to improve space and place. More specifically, living in the post-recession RoI and NI, participants witnessed a variety of struggles in their everyday spaces and places, and developed motivation resembling a place-based ethics of care, trying to care for people by caring for the places around them. The example I drew

upon to start chapter 8 was that of Omar, who came to the RoI to do a masters but was struck by the number of his classmates emigrating following graduation. Departing himself, Omar returned soon afterward to help address this by contributing to the RoI becoming the 'start-up capital of the world', opening a business which brings entrepreneurs and their start-ups into one space where they can obtain supports. Omar framed his return and start-up as an attempt at making the RoI a hub for international start-ups. This was in response to his experience of the recession and the out-migration he witnessed as a student.

Lacking various types of capitals, migrants are not restricted to experiential resources, but through every day practices can embed themselves, thereby developing capitals (de Certeau, 1984). I therefore focused on the spaces which participants used to embed themselves socially, economically and culturally, in order to develop capitals which they may otherwise have lacked. The first of these, safe spaces, was focused on those places which help shield nascent businesses from the rigours of markets, and included incubators, enterprise training programmes and the home. The second, engagement spaces, was based on the need for participants to make money from their self-employment, and therefore they identified places where they would be likely to meet potential customers and partners. Third, being migrants, many of the participants were at least partially embedded in two or more countries. This helped them to address their social and economic embeddedness in the RoI and NI, or lack thereof, drawing on capitals from elsewhere to deal with the challenges they experienced.

To summarise then, I argued in this section that the lack of migrant self-employment in the RoI and NI may at least be partially explained by the nature of migrant embeddedness in these places. In the case of study participants, this led to a lack of social and economic capital, and exacerbated their experiences of the two key challenges highlighted: weak consumer demand and access to business finance. Despite the constraints, the migrants still exhibited agency. Going against the trend, they became self-employed, whether or not they were successful in this endeavour. They also adopted practices to try and address the constraints they experienced in the fields of self-employment. In this section I have therefore provided an overview of my understanding of low migrant self-employment in the RoI and NI. Next I will turn my attention to the contributions the research makes to the literatures on migration and self-employment.

10.3 Research contributions

10.3.1 Migrant entrepreneurship

In this section I will discuss the contributions of the research towards understandings of migrant entrepreneurship, and particularly those approaches forwarded by the literatures on determinants of self-employment, as well as mixed and biographical embeddedness. The focus of the literature on determinants is identifying factors which facilitate or inhibit self-employment. This is primarily undertaken through the use of statistical analyses of large datasets to identify causal relationships between different variables and self-employment. Hormiga and Bolívar-Cruz (2014) provide an example related to migrant self-employment, suggesting that migration impacts perceptions of risk, which may make migrants more likely to become self-employed. As a body of research, it has therefore been successful in identifying certain types of conditions, such as more flexible rules and regulations, and how these sometimes generate more self-employment. There is, however, a lack of systematic attention to how these factors may be experienced differentially by a variety of actors in different spatio-temporal contexts. A factor does not influence self-employment by itself, but in relation to other conditions in a particular place which will mediate the given factor's effects. It is therefore important to consider the role of contextual factors more broadly and their relationship to self-employment.

Mixed embeddedness was developed to address this lacuna in terms of the research on migrant entrepreneurship (Kloosterman *et al.*, 1999; Kloosterman and Rath, 2001; Kloosterman, 2010). It advances an analytical framework emphasising the importance of the interactions between several scales: the actor, the market and the institutional framework. The argument here is that migrant entrepreneurship cannot only be understood in relation to the migrants themselves and their ethnic economies, but also in relation to the local markets and institutional frameworks in which they are embedded. Markets are the business environments in which migrant entrepreneurs operate, and influence their likelihood of becoming self-employed and the nature of their activities. They exert this influence, for example, through demands for particular types of goods and services and the entry barriers to sectors created by incumbent businesses which want to minimise competition.

Institutional frameworks are the array of broader political-economic systems, such as neoliberalism or social democracy, which influence the nature and extent of the markets. Markets and institutional arrangements are important because, as Kloosterman (2010) highlights, they form

the basis of the opportunity structure which will enable or constrain migrant self-employment. The point here is that for a business to emerge there must be a mix of both willingness and resources on the part of the migrant, and opportunities in the surrounding environment which match those resources. Research has therefore been conducted which focuses on how contextual factors, such as regulation (Kloosterman *et al.*, 1999), planning (Beckers and Kloosterman, 2014) and changing market composition (Barrett *et al.*, 2002), impact migrant entrepreneurship.

While mixed embeddedness addresses the lack of attention to spatio-temporal context within the research on determinants, they both fall prey to a similar issue. This is the tendency to reify the impact of structural constraints without considering how they are experienced differentially by actors. In theory at least, proponents of mixed embeddedness try to avoid this by accepting that migrants' agency impacts their experiences of these constraints (Kloosterman, 2010). However, this is seldom worked through in practice (see Pio, 2007 for an exception), and there is little attention to the processes by which migrants engage with markets and institutions, and experience them differently to non-migrants. My research addresses this gap by drawing on the Bourdieuan concepts of field and capital. Rather than trying to figure out which institutional or market framework will lead to more, less or different types of self-employment (a pointless exercise as this will vary across spatio-temporal contexts), there is a need to focus on the processes within specific markets and institutional frameworks which differentiate between actors. This research has advanced an analytical framework which draws attention to the particularities of self-employment in a given context (common challenges, the types of capital that are valued) and the processes by which capitals are distributed unequally among actors.

While some exponents of mixed embeddedness accept that agency is important, biographical embeddedness centralises agency in its understanding of migrant self-employment. As an analytical framework the focus is on the experiential capitals, such as motivation (Kontos, 2003), which migrants develop in the absence of other forms of capital which they can use to become entrepreneurs. Such experiential capitals are understood as biographical resources, developed over the life-courses of the migrants before being put to use in starting and running their business ventures. The analysis of these resources is usually conducted on data produced through in-depth, biographical interviews, which chart the trajectories of migrants towards self-employment. As an analytical framework, it has been positioned as a development on other approaches as it embeds migrant entrepreneurs within social networks (Aldrich and Waldinger, 1990) and social, political and economic structures (see mixed embeddedness), while incorporating their agency (Apitzsch, 2003; Kontos, 2008).

Agency is often positioned within biographical embeddedness as internal and experiential (Kontos, 2003). Therefore, lacking other forms of external capital in the host society, such as human, cultural or economic capitals, a migrant can be forced to look inward for the determination to start a business, in spite of these constraints. The emphasis on migrants making do with the resources they have at their disposal is one positive element of this framework. Being structurally constrained does not mean that an actor is powerless, and later I will demonstrate my own approach to understanding this agency on the part of migrants. For now, as I illustrated in chapter 8, experiential resources do have some value for understanding migrant self-employment in the RoI and NI. The preceding chapters (particularly 6 and 7), demonstrated the social and economic capitals which many of the migrant participants lacked, and the influence of this on their experiences of low consumer demand and access to finance, respectively. Despite this, they still became self-employed and chapter 8 focused on one significant, and under-observed, element of this motivation: the will to change place. Lacking important resources, many of the study participants were guided by a determination to improve the places where they lived and worked.

Nonetheless, it is also important to recognise that the agency of migrants goes beyond drawing on experiential resources. In chapter 9 I presented a more grounded discussion of the *practice* element of migrant agency in the face of significant structural constraints. Drawing on de Certeau (1984), I focused on the tactics which migrant participants adopted in applying the capitals at their disposal or in developing new ones. I focused on the spaces in which these tactics were performed by participants, which they drew upon to address capitals which they lacked. The empirical focus was upon: safe, engagement and transnational spaces. Participants were not always successful in these endeavours. For example, despite being an active networker at business events in the RoI, Noah failed to develop the reputation which he felt would help him to be paid a more reasonable fee and eventually closed the business.

The emphasis on both success and failure is important, as biographical embeddedness accounts can tend towards romanticising migrant agency. Apitzsch (2003) admits that both structural and contextual factors, as well as migrant agency, are important for understanding their entrepreneurship, yet still largely focuses on migrant self-employment as a means to gain autonomy. Of course, being self-employed can lead to greater autonomy, but this is not always the case and there can also be significant disadvantages, such as insecure and seasonal income streams as well the pressures to both promote *and* provide a service. Apitzsch (2005) also claims that entrepreneurship can be a biographical achievement for migrants in the face of constraints in the host society, such as racism, despite noting their hard working conditions and the struggles of their families. While their

framing of migrant agency is sensitive to structural constraints as well as broader migrant trends, Brettell and Alstatt (2007) are also prone to idealising migrant experiences of self-employment, celebrating their determination rather than asking critical questions about the lack of better alternatives (see Bonacich, 1993). In chapters 8 and 9, the agency of migrant participants is not positioned in contrast to their structural constraints, as victory or defeat, but in relation to their responses to constraints evidenced by their everyday lived experiences. De Certeau (1984) emphasised this, with tactics framed as those banal practices which opportunistically subvert power structures, albeit usually only temporarily.

10.3.2 Contribution to the migration literature

The focus of this section is the contribution of the research to the migration literature, and specifically that which focuses on the relationship between migration and capitals. The premise for Kontos' (2003) focus on the experiential resources of migrants is based on her assertion that they tend to lack other capitals. Rather than engaging with the processes which might lead migrants to lack capitals, Kontos (2003) instead elaborates on the concept of biographical resources. This oversight is common in the migrant entrepreneurship literature, with the explicit attention often given to why migrant entrepreneurship occurs and the business forms in which it is usually manifested (see also Kloosterman, 2010). I therefore turned to the literature on migration, in order to examine the insights it could shed on the relationship between migration and capitals, and specifically why migrants may tend to have less of some capitals. Here I outline briefly the two key trends, before outlining my contribution.

The first trend focused on how capitals drove migration, making it more likely that people would move across borders. In this way, various forms of capital are understood as generating migration flows. One argument has been that the more human capital an actor possesses, the more likely they are to migrate in order to derive greater economic rewards (Taylor and Martin, 2001; Liu and Yamauchi, 2014). Massey *et al* (1993) also claim that places exhibiting low human capital will attract migrants with more of this capital, although the reverse has been argued in the context of research conducted in China (Fu and Gabriel, 2012; Ye *et al.*, 2016). In terms of social capital, Faist (2000) has argued that the existence of transnational networks can facilitate further migration, for example through information provided by migrants about potential destinations to family members in the CoO (Curran *et al.*, 2005). Economic capital can also drive migration, with actors travelling to places where they can maximise rewards through tax incentives and other economic benefits (Mahroum, 2000; Mesnard, 2004).

Other literature has also focused on how migration can increase and decrease migrant capitals. Previous research has focused on the issues created by the loss of embodied cultural capital, such as when the inability to speak the local language creates barriers (Nowicka, 2013; Knight *et al.*, 2014), as well as the devaluation of institutionalised cultural capital in the form of qualifications (Bauder, 2005; Gilmartin and Migge, 2011; Nowicka, 2013). A lack of embeddedness within networks can also lead migrants to struggle to develop social capital. Ryan (2007), for example, highlights how repeat internal migration within the UK led to Irish nurses losing social capital, although migrants also exhibit agency in dealing with a loss of capitals (Hirabayashi, 1993; Erel, 2010; Hari, 2013; Lever and Milbourne, 2014). Migration can also be associated with increase in the capitals of migrants. While migration may lead to the actor becoming disembedded from networks in the CoO, returnees can offset these losses through increases in other resources, such as human and economic capitals (McCormick and Wahba, 2001; Wahba and Zenou, 2012). Even the possibility of future migration may act as an incentive for actors to develop their human capital, whether they end up migrating or not (Stark *et al.*, 1997; 1998; Stark and Wang, 2002; Stark and Dorn, 2013).

Bauder (2008) provides a means of understanding migrant disadvantage more broadly through the concept of citizenship capital. He argues that migrants become distinguished from non-migrants if they lack citizenship, and that this can lead to migrants being concentrated in more insecure sectors of the labour market (see also Gilmartin, 2015). Citizenship capital is therefore an interesting concept, as it considers more broadly the processes by which migrants can become disadvantaged, in this case within labour markets. However, there are some issues in relation to its applicability in this research. While citizenship can be a problematic issue for migrants, leading to other problems in the CoR, migrant distinction from non-migrants cannot be reduced to their lack of citizenship. This is an issue because sometimes migrants will be citizens in the CoR, but will still struggle compared to the non-migrant population. In the RoI and NI, a significant proportion of migrants are EU citizens, with many of the same rights to live and work, in theory at least, as non-migrants. This research has also demonstrated the struggles of return migrants, who have citizenship, and Noah, who was born outside the EU, yet is a citizen in the RoI through his grandparents. Bauder (2005) also highlighted how migrants with German citizenship from the former eastern bloc to Germany still struggled with the devaluation of qualifications which were awarded in the CoO.

Rather than focusing on one element of migration experience or identity, such as citizenship, it is therefore important to consider how the process of migration more broadly can lead to the

unequal positioning of migrants in the CoR. I address this by focusing on the embeddedness of people and capitals within spatio-temporal contexts. Embedding within place and time, actors can insert themselves into spaces from which they can derive capitals. Lacking this embeddedness at any particular point in space and time, an actor may struggle to develop capitals. The focus on embedding as an emerging performance also highlights that there is no completion of this process, whereby someone becomes embedded once and for all. It is an ongoing negotiation between actors and the places they inhabit (Wright, 2015). This understanding helps explain the process of distinction between migrants and non-migrants to which Bauder (2008) alludes. My argument in the thesis has been that migrant participants were often not embedded within social networks and financial systems in the RoI and NI. Without access to these the participants therefore struggled to derive social and economic capital, which influenced their experiences of low consumer demand and access to business finance.

10.3.3 Methodological contributions

Beyond the contributions to the literatures on entrepreneurship and migration outlined above, the research has also made methodological contributions, the primary one being the use of social media to identify and recruit self-employed migrants. This research project emerged from an initial curiosity about the disparity between the rates of self-employment between the foreign- and native-born populations of NI and the RoI. From this point of departure, I developed an interest in the challenges of being a migrant entrepreneur in the RoI and NI. This presented considerable obstacles, as not only are the difficulties of identifying and recruiting migrant research participants attested to in the literature (Rugkåsa and Canvin, 2011; Wigfall *et al.*, 2013), but this was compounded by the need for migrants which are also entrepreneurs. Return migrants are often overlooked in the research on migrant entrepreneurship (Murphy, 2000; McCormick and Wahba, 2001; Anwar and Chan, 2016). I decided to include return Irish and British (as some NI participants designated themselves) migrants in the sample, further complicating the identification and recruitment process (see Wigfall *et al.*, 2013).

The first issue concerned identifying these participants. I began by compiling a list of relevant organisations that might be able to introduce me to migrant entrepreneurs, such as chambers of commerce and migrant organisations. These groups are often important in the recruitment of migrant participants, as they can vouch for the research to potential participants (Rugkåsa and Canvin, 2011; Wigfall *et al.*, 2013). Given that I wanted to ensure a wide geographical spread across the island, I also emailed elected town and county councillors about their

constituencies. This strategy was not effective, but a migrant business group did lead me to one participant who then recommended a conference. Attendance at this event led to a further two interviews through contacts of people I met. Along with three others, these comprised the first six participants.

The use of social networking websites to recruit participants is growing, particularly in health studies on young people and minority groups as, like migrants, these can be difficult to access otherwise (Ramo and Prochaska, 2012; Bull *et al.*, 2013). LinkedIn is a social media website aimed in particular at professionals and employers. This meant that it was useful for identifying and contacting migrant entrepreneurs, both foreign-born and return. It enabled me to search for profiles based on form of employment ('business owner,' 'entrepreneur,' 'self-employed'), language and location. I then searched through the profiles to see if there was a migration history, indicated by the location of previous work or educational institutions attended. LinkedIn was therefore a very useful tool for identifying and recruiting participants, leading to the majority of interviews directly and another by snowballing from a LinkedIn recruited participant.

Nonetheless, it is not without its problems. While it can be effective for identifying migrants, this may be restricted to migrants who count as 'professionals'. Also, Ramo and Prochaska (2012) claim that using Facebook to reach out to survey participants and direct them to the online questionnaire was very convenient, requiring little staff time to create and monitor advertisement. Given that I was recruiting participants for interviews, and not online questionnaires, this did not feel like an appropriate mechanism, as I wanted to be able to make sure that potential participants met the criteria for inclusion and that I was directly accessible to them should they have any questions. A considerable amount of time and work was therefore required in going through thousands of profiles, contacting suitable candidates and organising times and locations for interviews. Researchers which utilise this strategy should be aware that, while effective and relatively cheap (memberships are required for extensive searches, costing approximately €50 per month), it is time consuming.

This research also advanced arguments that more attention needs to be paid to the transcription process within qualitative research. Oliver *et al.* (2005) claim that the practice of transcription is often taken for granted within research, effectively treated like a black-box which is sandwiched between the more important matters of data collection and analysis (see also Davidson, 2009; Ross, 2010). Oliver *et al.* (2005) highlight that transcription is an act of representation, and that choices made before and during the conversion of audio data into text have broader

implications for the research. Their critique of the lack of reflexive treatment given to the process of transcribing in broader qualitative research often applies to discussions of method in geography. There is sometimes reference made to transcripts in geographical research, but normally very little attention to the process of producing them and how this reflects broader understandings of space and place (Baxter and Eyles, 1997; Clifford *et al.*, 2010; Gomez and Jones III, 2010; see Kitchin and Tate, 2000 for an exception).

There are a number of implications for this. Transcription is a time-consuming process, with Kitchin and Tate (2000) reporting that it may take between 6 to 9 hours to transcribe 1 hour of audio content. A lack of attention to transcription undermines the scientific process by overlooking the strategies which different researchers adopted to minimise the time spent transcribing. Of course, one strategy is to outsource this work to a more experienced transcriber, although the costs of this may put it beyond some research projects. Given the above discussion of the importance of transcription, outsourcing may also be problematic as transcription can be an early part of the broader analytical process (Kitchin and Tate, 2000). Beyond outsourcing therefore, there is a need for attention to, and articulation of, the precise methods of transcription. Critically outlining the specific methods adopted while transcribing can make a positive contribution to future research. In this sense, I have contributed by highlighting my use of dictation software, and outlining the approaches I took to make this more effective. The result of this was that I substantially lowered the ratio of transcription time to actual audio time, stressed by Kitchin and Tate (2000) above.

If transcription is an act of representation (Oliver *et al.*, 2005), the second implication of the inattention to this process is that the relationship of data production to the overall assumptions of the research project will be unclear. The naturalism approach sidesteps this, by seeking to provide transcripts which mirror the interview. Witcher (2010) thus claims that discrepancies between what is transcribed and what was originally spoken undermine the rigour of the research. While this is true to an extent, it is also based on a number of problematic assumptions regarding the ability of the interviewee to completely articulate their social worlds or for the researcher to be able to communicate these meanings perfectly through a transcript (Barthes, 1967; Bourdieu, 1990). The issue which needs to be resolved therefore is how the process of transcription reflects and contributes to the broader research process, and I focused on implicit conceptualisations of space and place during the process of transcription and the completed documents which resulted. For example, in choosing not to remove the breaks in thought which tend to litter conversation, whether or not the point ended up being completed or not by the participant, I was remaining consistent

with an understanding of space as emergent, the participant making sense of it (or not) through what they thought and said.

The third methodological contribution of the research was directed at the scholarship on 'migrant' entrepreneurship, which tends to overlook the experiences of return migrants. While there are exceptions to this trend (Murphy, 2000; McCormick and Wahba, 2001; Ammassari, 2004; Gittins *et al.*, 2015; Anwar and Chan, 2016), the vast majority of research in the field of migrant self-employment tends to take the concepts of migrant and migration for granted. Even when explicit attention is paid to what exactly is meant by these terms, assumptions can be problematic. Volery (2007) claims that the difference between ethnic entrepreneurs and immigrant entrepreneurs is that those who count as 'ethnic' are second or third generation migrants from established ethnic communities in the CoR, whereas 'immigrants' tend to be newer arrivals. Cooney and Flynn (2008) do not include North Americans, Western Europeans or those from Australia and New Zealand within their definition of ethnic entrepreneurs, as these are assumed to be too similar to Irish people, and therefore their experiences of entrepreneurship should be no different.

These approaches are based on problematic assumptions about the ethnic and cultural differences which are thought to exist between groups (Gilmartin, 2015), and more attention needs to be paid to migration as a process. In this research I included return migrants in the sample, which was effective for consolidating an understanding of how the *process* of migration, and not spurious notions of fixed cultural markers, can impact experiences of self-employment. This was particularly evident in the study of social capital and experiences of low consumer demand in chapter 6. Following extended periods abroad return migrants, like the foreign-born migrant participants, sometimes struggled to become embedded in the social networks which would potentially generate more consumer demand for their goods and services.

The thesis has therefore made a number of contributions. In terms of the literature on the determinants of self-employment and mixed embeddedness, I called for attention to the spatio-temporal context in which migrants become self-employed, and also the processes which can lead migrants to experience challenges differentially from other groups. The biographical embeddedness literature also draws attention to the agency of self-employed migrants, but largely reduces this agency to being an experiential resource. In demonstrating the agency of the self-employed migrants who participated in this study, I have therefore also focused on their practices, and specifically on the tactics which they adopt to become embedded in and through space.

The mixed and biographical embeddedness approaches largely focus on migrants, yet often fail to consider *why* and *how* migrant experiences of self-employment may be different to those of non-migrants. I turned to the literature on migration to address this, and specifically that which focuses on migrant capitals, proposing a Bourdieuan capitals framework to understand the processes of migrant distinction beyond those which are related to citizenship (or lack thereof - see Bauder, 2008). In this subsection I considered the methodological contributions, highlighting the potential of social media to support participant recruitment, and the importance of being attentive to the process of transcription. I also argued that more critical focus is needed on the concept of migration in the migrant entrepreneurship literature, in order to avoid reproducing essentialist understandings of identity. Next I focus on some of the implications of the research findings for migrant self-employment policy.

10.4 Policy implications of the study

Efforts to increase self-employment have led to the reorganisation and expansion of the services available to businesses. This has led to increased training and networking opportunities, as well as the emergence of a broader suite of visas for potential entrepreneurs from abroad to start-up in the RoI or NI. These supports were received positively among a reasonable proportion of the participants with Mia, for example, claiming that she developed her business idea through enterprise training. Furthermore, many of the participants who believed that these supports were amateur were not among the main target groups, as they already had significant business education and experience. There is, however, some room for improvement. Pinkowski (2009) has called for an effort to increase awareness of entrepreneurial opportunities among immigrants in Dublin, and argues that successful immigrant enterprises should be held up as role models to the rest of the immigrant community.

Based on the findings here and elsewhere on the importance of *local* networks (Ley, 2006), I argue for balance in the provision of business supports which are specific to migrants. Specialised migrant enterprise training is important, as it can address potential gaps in migrants' knowledge of business environments in the RoI and NI (see New Communities Partnership, 2017). It is also important, however, that such training facilitates interaction between migrants and their local communities. This can be achieved by ensuring a balance of migrant and non-migrant trainers, mentors and partners on programmes. Given that the standard enterprise training provided by LEOs and LEAs assumes little knowledge of self-employment in the RoI and NI, it may also be effective to cooperate closely with these programmes. Migrants with suitable English language skills could then

be streamlined into broader enterprise training, in order to facilitate engagement with a more diverse group of prospective entrepreneurs.

There is also a need for more transparency regarding business visa programmes. The Irish Naturalisation and Immigration Service claim that rigorous safeguards are in place to ensure that visas are only granted to those with the potential to invest, and that once the investor is in the RoI they will be subject to further quality assurance checks (Gusciute *et al.*, 2015). While this may be true, there is a need for independent research on the business visa programmes in the RoI and the UK, similar to that carried out by Ley (2010) in Canada. Only one of the participants lived in Ireland on a business visa, and this limited the potential of the study to assess business entry to the RoI and NI. Nonetheless, significant issues arose for this participant, based on the two year renewal process. He claimed to have contacted the responsible bodies on separate occasions, weeks in advance of his visa expiring, but confirmation of renewal did not arrive until the day before expiry. This stopped the participant from purchasing property in Ireland, and led him to consider Canada as a more attractive destination for the start-up. While the study cannot confirm whether others with these visas had similar experiences, if it is a systematic problem, then clarity is needed earlier in the renewal process for migrants on these visas. This further underlines the need for independent research on business visa programmes in the RoI and the UK.

10.5 Final remarks: migration and self-employment

Studying migration and self-employment together provides unique insights on both topics. Previous research on the broad, lived experiences of migrants in the CoR highlight how they can face significant barriers in the labour market and become concentrated in low paying and insecure sectors of the economy (Bauder, 2008; Gilmartin, 2013; 2015). Self-employment and entrepreneurship have been presented as solutions to this, believed to grant migrants more autonomy and bypassing the structural constraints which confront them in the labour market (Apitzsch, 2003; 2005). The findings presented as part of this research have shown that this is not the reality of the situation, at least in the RoI and NI. Rather, migrant experiences of self-employment are related to, and reflect, the broader constraints which they face living and working on the island of Ireland. This, I have argued, is a result of the social and economic embeddedness of migrants. Like other actors, migrants are grounded in their everyday spaces and places, and self-employment is no escape from their lived realities. Therefore, if migrants struggle in the labour market in the RoI or NI, it is unlikely self-employment will necessarily be a long-term solution to this

issue. Studying self-employment among migrants therefore provides another useful perspective on the processes of migrant distinction in the ROI and NI.

Approaching the field of self-employment and entrepreneurship from migrant perspectives also has potential for how we understand this interdisciplinary area. Being a migrant is, of course, not the only way an actor can be negatively distinguished. Actors can become asymmetrically positioned based on the impact of a number of markers of identity, such as class and gender, on their access to capitals. As I highlighted in the opening section of chapter 1, 'entrepreneurship' and self-employment are currently policy buzz words, and they are lauded for their supposed ability to address problems such as social and spatial deprivation (Delft *et al.*, 2000; Forfás, 2007; Kenny and Scriver, 2012; Enterprise Northern Ireland, 2016c; 2016b). The focus on self-employment among migrants demonstrates that understanding entrepreneurship as the solution to social ills is problematic. The problem is not entrepreneurship or self-employment per se (see Blake and Hanson, 2005), or as du Gay (2004, p.37) words it, he is: "Against 'Enterprise' (but not against 'enterprise', for that would make no sense)". Other perspectives on entrepreneurship exist, highlighting its progressive potential (Blake and Hanson, 2005; Hanson, 2009; Wang, 2012; Wang and Morrell, 2015). The problem becomes when entrepreneurship is posed as a solution without any attention to the underlying causes of the inequalities which it is supposed to address, such as unemployment or barriers within the workplace.

It is useful then to think about how geographers, and social scientists more broadly, can contribute towards more productive understandings of entrepreneurship and self-employment. Others have made a start, with Hanson (2009) drawing attention to how women entrepreneurs can forward progressive agendas in their everyday spaces and places. Wang (2012) has also called for attention to non-elitist geographies, with a focus on groups and activities which are not commonly considered entrepreneurial (see also Blake and Hanson, 2005). My research takes a step in this direction by focusing on the wide variety of entrepreneurial activities carried out by self-employed migrants on the island of Ireland. Beyond this, Hjorth's (2013) perspective on social entrepreneurship is particularly interesting for how we approach the topic more broadly. Entrepreneurship should not only be about those activities located firmly within market spaces, but rather should draw our attention to alternative possibilities for how we shape the world around us.

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Appendix 1: Interview guide questionnaire

1. Please state your age
2. Please state your highest level of education?
3. Please state your ability to speak English: not at all; not well; well; very well; total?
4. Please state your religion
5. Please state your marital status
6. Please state your nationality
7. Please state your country of birth
8. Have you lived outside of the Republic of Ireland for at least one year?
9. If the answer to question 8 was 'yes', what country(ies) did you live in?
10. In what year did you move (back) to Ireland?
11. Have you been previously self-employed?
12. In what year did you become self-employed?
13. Are you part-time or full-time self-employed?
14. How many part-time/full-time workers do you employ?
15. Which form of ownership describes your business?

- | | |
|----------------|--------------------------|
| Sole ownership | <input type="checkbox"/> |
| Partnership | <input type="checkbox"/> |
| Company (Ltd) | <input type="checkbox"/> |

16. In which industry does your business operate?

- | | |
|--|--------------------------|
| Industry | <input type="checkbox"/> |
| Mining and quarrying | <input type="checkbox"/> |
| Manufacturing | <input type="checkbox"/> |
| Electricity, water supply and waste management | <input type="checkbox"/> |
| Construction | <input type="checkbox"/> |
| Wholesale and retail trade; repair of motor vehicles and motorcycles | <input type="checkbox"/> |
| Transportation and storage | <input type="checkbox"/> |
| Accommodation and food service activities | <input type="checkbox"/> |
| Information and communication | <input type="checkbox"/> |
| Financial, insurance and real estate activities | <input type="checkbox"/> |
| Professional, scientific and technical activities | <input type="checkbox"/> |
| Administrative and support service activities | <input type="checkbox"/> |
| Public administration and defence; compulsory social security | <input type="checkbox"/> |
| Education | <input type="checkbox"/> |
| Human health and social work activities | <input type="checkbox"/> |
| Arts, entertainment, recreation and other service activities | <input type="checkbox"/> |

Other (please specify)

17. Tell me about your professional and business career so far.

- a. When did you leave school (college)?
- b. What did you do?
- c. What did you work as before you became self-employed?
- d. Why did you decide to change from being an employee to being self-employed?
- e. Did you face challenges in starting the business? How did you respond to these?
- f. Did you gain experience or resources as an employee which have helped you as a self-employed person? What are they?
- g. Did you gain experience or resources when you were previously self-employed, which have been useful to you in running your current business? What are they?
- h. What are the other resources that you have deployed in running this business?
→ Financial, cultural, economic, social, educational...

18. What are the main challenges you have faced as a self-employed person? How did you respond to these?

- a. How did you finance the start-up of your business?
- b. Have you attempted to access other finance for your business?
- c. Have you experienced discrimination as a self-employed person in Ireland? How have you responded to this?
- d. Were there barriers to you entering the industry in which your business is involved? How did you overcome these?
- e. How have Irish business laws and regulations impacted your business? How do you work with these?
- f. To what extent do direct and indirect taxes impact your business? How have you responded to these impacts?
- g. From where do you run your business?
- h. To what extent do council rates/private rents impact your business? How do you respond to these impacts?

19. Have you received training in opening and operating a business?

- a. Why/why not?
- b. What were your experiences of this training?

20. What are your experiences of developing a customer base in Ireland?

21. Are any of your customers in the country(ies) that you lived in, outside of Ireland, for a year or more?

22. What are your experiences of identifying and recruiting suppliers in Ireland?

23. Are any of your suppliers from the country(ies) that you lived in, outside of Ireland, for a year or more?

24. Is the demand for your goods and services steady or unsteady?

25. Are you a member of an Irish business organisation/network?

- a. If “yes”: Which one? How has it impacted your business?
 - b. If “no”: Why?
26. How viable do you think your business is in the short-term future? Why?
27. How viable do you think your business is in the long-term future? Why?

Appendix 2: Sample LinkedIn profile

in Search

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3rd

CFO / Co-founder / Entrepreneur

University
Ireland • 500+ members

Send InMail Connect

+6 years' experience in the sphere of internet technologies development and finance. Experienced executive working in big companies (such as IBM, Transneft oil company), and tech-startup and science environments (such as RealS...
[See more](#)

Experience

Director and Co-Founder
Aug 2016 – Present • 8 mos • Ireland
We develop a new generation of the audio-visual speech recognition service 2.0 on the base of Google Cloud Platform.
[See less](#)

Entrepreneur
Enterprise Ireland - where innovation means business
Aug 2016 – Present • 8 mos • Ireland
[See description](#)

CEO
Speech Pronunciation Teacher
Mar 2016 – Present • 1 yr 1 mo • Russian Federation
[See description](#)

Entrepreneur
Mar 2012 – Jan 2017 • 4 yrs 11 mos • Moscow Region, Russian Federation
[See description](#)

Entrepreneur
Aug 2016 – Dec 2016 • 5 mos • Seongnam, Gyeonggi-do, Korea
[See description](#)

[See more positions](#)

in

Home
My Network
Jobs
Messaging
Notifications

Education

University
2015 – 2018

University is the leading program in for building founders, ideally suited for entrepreneurs ages 18-28. Our innovative, immersive Residential Program in Entrepreneurship offers essential startup skills, exposure to industry experts, a network of like-minded entrepreneurs, & mentorship from experienced venture capitalists (VCs).

Media (2)

Second place on DemoDay of University

What is University? Check it out!

[See less](#)

Kazan State University
Master's degree, High School/Secondary Diplomas and Certificates, Chartered Certified Accountant
2013 – 2015
Activities and Societies: RealSpeaker, ACCA

[See description](#)

Kazan State University
Bachelor's degree, Accounting and Finance, Economics, Finance and Audit
2009 – 2013
Activities and Societies: Addition: English courses - Alibra school, Driving courses - License B

[See description](#)

Featured Skills & Endorsements

Microsoft Office
· 7

Endorsed by 3 of colleagues at

Business Analysis
· 7

Endorsed by 3 of colleagues at

Financial Analysis
· 6

Endorsed by 2 of colleagues at

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Accomplishments

5 Languages

- English
Professional working proficiency

- Korean
Elementary proficiency

- Russian
Native or bilingual proficiency

- Spanish
Elementary proficiency

- █
Native or bilingual proficiency

[See fewer languages ^](#)

2 Honors & Awards

- The winner of Start-up █ program, XI generation

[See more honors v](#)

1 Certification

- Professional Personality Profile

[See more](#)

1 Course

- █, December, 2014 New Dehli, India

[See more](#)

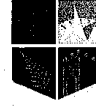
1 Project

- █ 2.0

[See more](#)

Appendix 3: Written confirmation of ethical approval

NATIONAL UNIVERSITY OF IRELAND, MAYNOOTH
MAYNOOTH, CO. KILDARE, IRELAND



NUI MAYNOOTH
Ollscoil na hÉireann Má Nuad

Dr Carol Barrett
Secretary to NUI Maynooth Ethics Committee

01 May 2014

Steven Lucas
Geography
NUI Maynooth

RE: Application for Ethical Approval for a project entitled:
***'Embedding Migrant Enterprise: A Comparative Analysis of Migrant Experiences
of Enterprise in the Republic of Ireland and Northern Ireland'***

Dear Steven,

The Ethics Committee evaluated the above project and we would like to inform you that ethical approval has been granted.

Kind Regards,

Dr Carol Barrett
Secretary, NUI Maynooth Ethics Committee

C.c Dr Mary Gilmartin, Department of Geography

SRESC-2014-020

Appendix 4: Information sheet distributed to potential participants



Embedding Migrant Enterprise: A comparative analysis of migrant experiences of enterprise in the Republic of Ireland and Northern Ireland

I am inviting you to take part in research examining the relatively low rate of migrant self-employment in the Republic of Ireland and Northern Ireland. The aim of the research is to identify the primary factors which are influencing low self-employment among migrants. This will involve an analysis of census data in both states. Former and current self-employed migrants will also be interviewed, as well as representatives from migrant organisations and Local Enterprise Offices.

Should you agree to take part in the research, all information obtained from you will be kept confidential, and following the completion of the research all information obtained will also be kept anonymous. Identifying information about you will not be used in any reports of the research or in any publications that draw on the research. The researcher is not affiliated with governments in the Republic of Ireland or Northern Ireland.

The project is based in the Department of Geography at Maynooth University. The principal researcher is Steven Lucas, and the research supervisor is Dr Mary Gilmartin.

About the interview

The principal researcher will visit you in a place and at a time of your choosing. Interviews will last for **approximately 60 to 90 minutes**.

Your participation in this research is voluntary. You are free to refuse to take part at any time, without giving a reason, up until the research is completed.

Questions?

If you have any questions about the research, you can contact:

Steven Lucas
Spatial Analysis Lab
Rhetoric House
National University of Ireland Maynooth
Co. Kildare
Phone: +353 (0)1 708 6837
Email: steven.lucas@nuim.ie

Dr Mary Gilmartin
Room 9
Rhetoric House
National University of Ireland Maynooth
Co. Kildare
Phone: +353 (0)1 708 6617
Email: Mary.Gilmartin@nuim.ie

If during your participation in this study you feel the information and guidelines that you were given have been neglected or disregarded in any way, or if you are unhappy about the process, please contact the Secretary of the National University of Ireland Maynooth Ethics Committee at research.ethics@nuim.ie or +353 (0)1 708 6019. Please be assured that your concerns will be dealt with in a sensitive manner.

Appendix 5: Consent form distributed to participants

Consent Form

Project Title: Embedding Migrant Enterprise: A comparative analysis of migrant experiences of enterprise in the Republic of Ireland and Northern Ireland

Researcher: Steven Lucas

Research Supervisor: Dr Mary Gilmartin

All information obtained from you during the research will be kept confidential and anonymous, and will be encrypted and securely stored on a password protected computer at Maynooth University and an encrypted USB device. Identifying information about you will not be used in any reports of the research or in any publications that draw on the research.

Please answer each statement below concerning the collection of the research data

1	I have read and understood the information sheet.	Yes <input type="checkbox"/> No <input type="checkbox"/>
2	I have been given the opportunity to ask questions about the study.	Yes <input type="checkbox"/> No <input type="checkbox"/>
3	I have had my questions answered satisfactorily.	Yes <input type="checkbox"/> No <input type="checkbox"/>
4	I understand I can withdraw from the study at any time, without having to give a reason, up until the research is completed.	Yes <input type="checkbox"/> No <input type="checkbox"/>
5	I agree to the interview being audio taped and to its contents being used for current research purposes.	Yes <input type="checkbox"/> No <input type="checkbox"/>
6	I agree to the content of the interview being used for future research purposes.	Yes <input type="checkbox"/> No <input type="checkbox"/>

Below are statements that give you, the interviewee, a series of options about how you wish your interview to be used. Please answer each statement.

7	I agree to the transcripts being archived in the Irish Qualitative Data Archive, and used by other bona fide researchers, provided any information that identifies me is removed in advance.	Yes <input type="checkbox"/> No <input type="checkbox"/>
8	I agree to my audiotapes being archived in the Irish Qualitative Data Archive, and used by other bona fide researchers, provided any information that identifies me is removed in advance.	Yes <input type="checkbox"/> No <input type="checkbox"/>

Name (block capitals) _____

Signature _____ **Date** _____

Appendix 6: Consumer sentiment index (NI)

Year	Quarter ending	Consumer confidence score	% change
2008	September	100	
	December	103	3.00
2009	March	109	5.83
	June	114	4.59
	September	114	0.00
	December	120	5.26
2010	March	115	-4.17
	June	115	0.00
	September	115	0.00
	December	108	-6.09
2011	March	94	-12.96
	June	108	14.89
	September	94	-12.96
	December	98	4.26
2012	March	100	2.04
	June	108	8.00
	September	111	2.78
	December	110	-0.90
2013	March	104	-5.45
	June	117	12.50
	September	119	1.71
	December	123	3.36
2014	March	132	7.32
	June	128	-3.03
	September	134	4.69
	December	131	-2.24
2015	March	136	3.82
	June	128	-5.88
	September	142	10.94
	December	135	-4.93

Consumer confidence estimates in NI by quarter (2008-2015). The quarterly figures are estimated by measuring respondents' perceptions of their financial position, spending power and job security.

Source: Table created with data compiled by Danske Bank (2016)

Appendix 7: Consumer sentiment index (RoI)

Year	Month	Consumer sentiment index	% change
2007	March	78.5	
	June	83.2	5.9
	September	74.3	-10.7
	December	62.7	-15.6
2008	March	63.3	0.9
	June	42.2	-33.2
	September	45.0	6.6
	December	50.2	11.4
2009	March	44.1	-12.1
	June	53.4	21.1
	September	49.6	-7.1
	December	53.3	7.5
2010	March	61.9	16.0
	June	67.9	9.8
	September	52.4	-22.9
	December	44.4	-15.3
2011	March	59.5	34.2
	June	56.3	-5.3
	September	53.3	-5.4
	December	49.2	-7.7
2012	March	60.6	23.1
	June	62.3	2.8
	September	60.2	-3.3
	December	49.8	-17.4
2013	March	60.0	20.5
	June	70.6	17.7
	September	73.1	3.5
	December	79.8	9.2
2014	March	83.1	4.1
	June	81.1	-2.4
	September	92.8	14.5
	December	90.5	-2.5
2015	March	97.8	8.1
	June	102.8	5.1
	September	100.6	-2.1
	December	103.9	3.3

Consumer sentiment estimates in the RoI by month (2007-2015). The figures for each month are estimated by measuring respondents' perceptions of their own financial situation and that of the economy more broadly.

Source: Table created with data compiled by KBC Bank Ireland and the Economic and Social Research Institute (ESRI, 2016)