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**WHERE ARE WE REALLY CONTRIBUTING TO DEVELOPMENT?
WOMEN MIGRANT ENTREPRENEURS IN THE NETHERLANDS**

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WHERE ARE WE REALLY CONTRIBUTING TO DEVELOPMENT?

WOMEN MIGRANT ENTREPRENEURS IN THE NETHERLANDS

“There are people in the world, I imagine, who are born and die in the same town, maybe even in the same house, or bed. Creatures without migration: have they not lived a life because they have not moved?”

- Rigoberto Gonzalez, *Butterfly Boy: Memories of a Chicano Mariposa*

CHAPTER 1: Where development meets migration

When I was in Bogotá, the capital of Colombia, my everyday dream was to migrate. I complained every single day about my country when I was stuck in traffic, when I could not find myself in the surviving discipline of a full-time worker and when I got home to listen to the news my parents were watching. Everything looked so bad that the only way to have a great life was to leave, even in our bubble of privilege. I did not know I was Colombian until I left. I did not feel Colombian and I felt I belonged to another continent; one where culture and sustainability yelled in every corner, and where trains get workers from one city to another in half an hour. It took me 22 years to understand my nationality and 24 to migrate to finally understand that I was wrong because we have a lot to offer. The North and its discourse of progress is built on very good marketing, but its history reveals part of the truth to success: it has used the South as a bridge to development. They need *us*, and we have a lot to give *them*. This research paper accounts for the moment in which the previous statement comes to life. It flows with my own process of migration and its many stages and conflicts, and it accounts for the stories of 4 women who allowed me to raise their voices and to learn from their migration and entrepreneurial experience.

Before I start, I consider it important to admit that this topic was born in an initial impulse of anger and frustration. It was a fight against the North, and most precisely, against the Netherlands. It all started when I settled in the Hague and I had the opportunity to spend some time with my classmates. One of the first conversations we had was about university fees, and to

my surprise, Germans, Spanish, Belgians, and basically everyone with the privilege of EU citizenship paid one-eighth of what I had to pay for my study. Paying eight times more did not give me any advantages, and I still must get a sponsored visa if I want to stay after I graduate. Not only did I have to pay more for university, but I had to pay a price for being born outside of the EU. Feeling that I had to fight against a passport challenged all my beliefs, and determined the decision I have made as a migrant to start a business. Therefore, the experiences and decisions I made after that moment helped me to develop this research.

Even though my process has evolved enough to come to terms with the migration reality I decided to live in, this paper is an exploration of my process of migration from South to North. The question of “where are we really contributing to development?” then focuses on what development might mean in a link with migration, and also looks at understanding the reverse-knowledge role migrants play in the countries where they come from and the country they settle in. For migrants, traveling long distances to then start a life in a new country and build a career implies investing a lot of money in the host country, and paying more than citizens coming from inside the European Union just keeps setting an unequal relationship in which the North benefits from the South.

Hence, along with examples I will further develop, this paper argues that migrants in the North, and specifically in the Netherlands, contribute significantly to the development of both host and country of origin. To illustrate this point, the stories of 4 women migrant entrepreneurs coming from outside of the EU will set an example for the role migrants play in the Netherlands and what their contribution is to development. For this research, I will therefore build up the analysis on “the idea that ‘development is a process of expanding the real freedoms that people enjoy’ and that ‘greater freedom enhances the ability of people to help themselves and also influence the world’” (Sen, 1999: 3,18, as cited by Zoomers and van Westen, 2011: 377).

1.2 Background

During the last decade, studies showed that the number of entrepreneurs, and self-employed people crosses a billion, and there are more than 232 million migrants in the world (United Nations 2013, as cited by Naudé et al., 2017:1). Naturally, this trend brought with it a considerable amount of literature suggesting the possibility of a correlation between migrants

and entrepreneurial activities (Berner et al., 2012; Berntsen et al., 2021; Naudé et al., 2017; Organisation for Economic Co-operation and Development, 2010; Sahin et al., 2011; Schiller, 2020; Sommer, 2020). Starting from there, authors like Kurian (2012), and Villares-Varela (2019) aimed to look at women migrants, and critically challenged assumptions related to gendered migration. These sources called the attention of policy makers, NGOS, donors and organizations in the development and humanitarian aid sector. As a result, policies and numerous studies have focused on the impact of transnational migration in relation to development (Bakewell, 2008; Berntsen et al., 2021; De Haas, 2019; 2020; Raghuram, 2009). In short, as a major area of interest for migration, development and entrepreneurial studies, these authors reflect a critique to policies, and to theory from Northern countries to deeply understand the role of migrants and migration for origin and host societies.

As part of the study of countries with migration background, the Netherlands drives special attention for two reasons: the first one refers to the radical change in its immigration policies during the last two decades (Uitermark, 2012). Due to this, topics like racism (Çankaya & Mepschen, 2019), integration (Favell, 2010), nativism and populism (Scholten, 2020; Van Ostaijen & Scholten, 2014; Kešić & Duyvendak, 2019) were included in the political and governance agenda aiming to switch an exclusionary discourse of migration policies. As stated by Schrover (2015), in an attempt to change this, the efforts of the media and NGOs tried to drive attention to the cases of women whose legal status was at risk after the termination of marriage with their Dutch partners. One case in particular caught everyone's attention due to the woman's situation as a legal tutor of her son, who she had to leave in the country when her husband decided to stop the sponsorship of her visa. Before this case, women lost their right to stay in the country if marriage was terminated, and if their staying was shorter than 3 years. After this case reached the media, the government took special measures to focus on emancipating policies, and decided new conditions for women in their processes of family reunification. With this in mind, the evident interest of this paper to focus on the Netherlands follows a continuous exercise of many theories and policies to understand how migration plays a role in development.

The second reason focuses on the particular features of the Netherlands as a migration country. Scholten et al. (2019: 15), for instance, noted superdiversity as an important distinction of cities like Rotterdam, in which the census demonstrated that the population in the city comes from

more than 180 different nationalities, and it has been proved to be one of the most diverse cities in the world. City branding in the last couple of years also in Amsterdam demonstrates the attention to migration and the multi-cultural (and I refer to this term in the most literal way to avoid an erroneous conceptualization) environment of both cities. Due to this, the super-diversity that characterizes the biggest cities of the Netherlands proves its religious diversity, diverse origins and families, diverse genders, diverse entrepreneurial activities, and jobs. Given this perspective, to analyze migration in a country the size of the Netherlands, the first place to look at is its capital cities since cases like New York and Amsterdam prove how centuries of immigration become their main part of their essence.

1.3 Justification, relevance, and statement of the problem

The migration and development nexus was initially understood within the idea of economic growth as the fundamental aim of development. Therefore, the attention paid to remittances as sources of income was significant due to the evident increase of the GDP of origin countries, expressed as a result of the income generated by diasporas from host countries. However, research (Bakewell, 2008) proved that remittances might be problematic as ‘sources of development’, and concepts like ‘brain drain’ and the understanding of migrants as privileged populations were introduced to challenge assumptions of what the intersection of migration and development is. These concepts were stated in what De Haas (2020) called ‘paradoxes of migration’, which challenged assumptions made about migration and migrants. One of these referred to the idea of migrants as privileged populations of societies (against beliefs spread by media and policies about migration), and to development as an encouragement for migration. Within these theories, the opportunity to explore the migration and development nexus still has a long way to go, and in this case, the stories of 4 migrant entrepreneurs represent an opportunity to understand the real impact of migrants in origin and host countries’ development.

Aside from this, an approach for a decolonized thinking of migration and migrant entrepreneurship intends to challenge migrants’ role in host and countries of origin. For this paper, women who through their migration and business processes rediscovered the value of their skills and culture represent an example of a decolonized process of migration. In opposition to the one-sided focus of a post-development direction, as seen in Demaria et al. (2017), Escobar

(2007), and Kothari et al. (2014), the need to create a decolonized, but balanced conversation of knowledge and power serves as a motivation to this research. As stated by Hamann et al. (2020: 2), the opportunity to challenge assumptions and biases coming from both South and North in the theorizing process aims to set a dialogue of contextual reflexivity. Therefore, the interest of this paper is to start a conversation to challenge assumptions generated in both the North and South.

1.4 Research objectives and question

The objective of this research paper is to challenge and expand the territory in which the migration and development nexus is currently stated. Within this objective, interviewing women migrant entrepreneurs in the Netherlands aims at creating a case study to deepen into how entrepreneurship contributes to development. Added to it, this paper seeks to achieve three specific objectives: the first one is to place the stories and voices of women migrant entrepreneurs within the development context. The second aims at challenging the author of this research in the process of creating an enterprise, and the last one aims at expanding the possibilities to research on entrepreneurship, migration, and development.

To understand how entrepreneurship projects run by women migrants contribute to the development of the host and origin country, this research will try to provide an answer to the following questions:

1.4.1: Main question

In what ways do women migrant entrepreneurs contribute to the development of origin and host country?

1.4.2: Sub-questions

1. How does the process of creating a business as a migrant in the Netherlands contribute to the development of both origin and host country?
2. How is the investment in both, origin and host country, contributing to both economic growth and development?

CHAPTER 2: Conceptual framework

What is the link between migration and development? Why is there a need to explore gender in migration studies? Why is migration introduced as a problem in the media? Why does the North make it so difficult for migrants? Back in 2020, a month after my arrival to this country, I had to make an appointment for the IND. Due to the pandemic, everything was delayed, so I got an appointment just until the end of that year. Since the website was in Dutch, I chose the wrong option and my appointment got rescheduled for the end of the month. I felt I was nobody from September to December because I did not have a bank account nor a general practitioner. I remember I felt miserable one day during winter when at the campus I could not buy any food during the whole day of classes because no establishment accepted cash, and I did not have a debit card yet. Months later, meeting Veerla, a film director whose husband is Chinese and comes from a native community, I heard the words that created the conflict with which it all began. At that time she was working on a film about her husband's story, and after hearing how my process was going, she just said "you do not have to feel bad about it, they are just trying to make it difficult for migrants to come". That conclusion started this journey.

My first encounter with a theory that placed migration and development in the same scenario suggested a conflict. This happened for two main reasons: the first one is that my experience as a migrant did not coincide with the theory I read, and the second one is the daily frustration of questioning what makes a country "the developed one". These two confronted my perception of both development and migration. As I mentioned before, mainstream development has been translated into economic growth, and the role of migrants within that process has deviated into a discourse that established a position of power and superiority of the North. This chapter summarizes concepts around translocal livelihoods, gender and migration, and the migration and development nexus that allow a better understanding of an underexplored territory in migration studies: the role of migrants as contributors to the development of the host country.

Therefore, as mentioned above, this chapter will be divided as such: migration studies, and the development-migration nexus; migration as a gendered experience; translocal development and local development; and entrepreneurship.

2.1 Migration studies, and the development-migration nexus.

“El día que te fuiste entendí que no te volvería a ver. Ibas teñida de rojo por el sol de la tarde, por el crepúsculo ensangrentado del cielo; Sonreías. Dejabas atrás un pueblo del que muchas veces me dijiste: “Lo quiero por ti; pero lo odio por todo lo demás”.

-Pedro Páramo, Juan Rulfo

The development and migration nexus is a recent concept. It intended to explore what the link between development and migration might be, and what the effects and behaviors of migration were in developed and young economies. Within migration studies, Glick Schiller (2020) noted that the debates around migration and its possible relation to development have mostly been stated within the consideration of Methodological nationalism as a starting point. Methodological nationalism implies that nation-states represent societies' boundaries. Thus, governments and political parties establish their unity culturally, politically, and economically (Beck 2002; Smith 1983; Wimmer and Glick Schiller 2002, as cited by Glick Schiller 2020: 32). This means that everything happening inside those boundaries is aimed to contribute to the development of that unity. In that case, countries in which there is a well-established unity economically, politically, and culturally would attract people to migrate and benefit from that unity, and *underdeveloped* countries in which that unity is at risk, would more likely have higher rates of people leaving and migrating to better opportunities.

Therefore, building upon methodological nationalism, Wimmer and Glick Schiller (2002: 309) concluded that historically, right after the Second World War the process of nation-state building determined how democracy, citizenship, and social security shaped a new world order. A key aspect of this new system was identified in the way citizenry represented a border between nation-states. Meaning that there was a distinction between the inside and the outside, making the territory a space to be defended from the foreign. This combination of a post-war period of the constitution of societies, and the definition of citizenship as a representation of peoplehood

confirmed a starting point from which migration is a problematic concept. As summarized by the authors: “Nation-state building processes have fundamentally shaped the ways immigration has been perceived and received” (Wimmer and Glick Schiller 2002: 301).

This statement set the ground for an ongoing debate on migration. Methodological nationalism has indeed gained fresh prominence with media, governments, and politicians arguing that migration, and more specifically some groups of migrants represent a threat to their unity. One example of this remark is evident in Kešić and Duyvendak’s (2019) conversation about populist nativism in Europe against black, and Islamic minorities. According to the authors, governments have reinforced a populist discourse that keeps spreading around the continent over the last decade. Van Ostaijen and Scholten (2014: 682) defined this phenomenon as a political strategy to strengthen *distance*: “This distancing strategy maintains an antagonist relationship between ‘the people’, ‘the elite(s)’ or ‘the others’. Sometimes these ‘others’ are the elites, sometimes it is a distinctive ‘other’ category”. According to the authors, this distance also influenced policy. In the case of the Netherlands, it was evident in creating distinctions and categorizing groups, problematizing their existence. Even though there was not much evidence of populist discourses in politics, policies were a clear product of populism, and they reflected an evident antagonism of migrants’ role in society.

In short, populism and methodological nationalism have been a tool to stress the delimitation of transnational borders. Both have spread the word of how important it is to maintain an order that implies differentiation, and distance, which crossed the borders of politics until reaching policy. Over time, these debates reinforced the downsides of mobility and migration. However, the development and migration nexus introduced a link in which a new understanding of the role of migrants focused on them as contributors and agents of development. This, stated as *the migration and development nexus* (de Haas, 2020), was unfolded in the factors that represented a significant gain for origin countries in terms of monetary income and evidence of growth generated by diasporas. Even though numerous advantages are surrounding the economic benefits migration can bring to origin countries, the nexus still requires to look at what migrants do bring to both origin and receiving countries beyond the economic factors.

The initial findings of the migration and development nexus promoted migrants as agents of development (de Haas, 2020) due to the economic contribution to their home countries through remittances. Every year, the economic value of remittances increased, which somehow demonstrated that there was a source of economic development to origin countries coming from them (Raghuram, 2009). However, several studies (Geiger et al., 2013; De Haas, 2019; Bakewell, 2008) debated this statement due to findings that proved how there was a limited contribution of remittances to actual investments in improving people's lives, and empirical research proposed money was spent in consumption and exclusively benefited migrants' network.

This phenomenon represented a conflict for the positive link between migrants and development, and the idea that economic benefits did not necessarily translate into what true development might mean was introduced. De Haas (2020) noted the same phenomenon in what he called the 'paradox of development', and added that in many ways migrants proved not to be the least fortunate of their origin countries, but instead populations with enough means to move. For him, the representation of binary mobility from South to North caused by poverty, war, and environmental disasters overlooked the fact that long-distance traveling is rarely achieved by the poorest groups, nor from the poorest countries (De Haas, 2020: 18). Added to this, for the author, while newspapers, news broadcasts, and social media showed a problematic face of migration, reality claimed a different practice of it. In short, within the scenario proposed by De Haas (2020), the relationship between migration and development went beyond a cause and effect process and looked at the facts that attributed migrants as a privileged population. Therefore, within this understanding, the experience of migration represented a dilemma for a possible connection with development.

Similarly, Baskia and Haagsman (2020) focused on explaining the same dilemma from a gendered experience perspective. For them, patterns of gender expressed an underexplored debate in which reproductive aspects of people's lives could tell more than what has been found until now. This happened for two main reasons: first because not so long ago feminist studies were incorporated (around the 70s) to migration and development research, and the focus of their analyses was to acknowledge the negative issues surrounding women's agency when migrating (Hochschild 2000; Hondagneu-Sotelo and Avila 1997; Parreñas 2000, as cited by Baskia and

Haagsman 2020: 104). Second, because within neoclassical theories of economics, the main concerns of gender, migration, and development were limited to the economic and productive issues.

Finally, as a third intersection to the nexus, the role of migrant entrepreneurs represents a source of analysis that adds to the existing research a more narrow-angle of study. For this case, the interest in researching entrepreneurship centered its attention on entrepreneurs as a figure of development who contributes through remittances to the country of origin, a privileged actor whose migration became part of his or her agency and growth, and as a debatable category for policies, determination of visas and mobility rights (Bastia and Skeldon, 2020).

2.2 Gender and migration

The attention to gender issues in migration studies as it is known now has historically progressed. The focus on gender changed when feminist approaches of research and policies challenged the role of women as migrants. As a result, after years of letting the world know what the issues were for women's security and trafficking, migration studies switched the focus to look at the role women played as contributors to economic growth in their home countries. This happened when indicators revealed how women migrants sent money to their homes, which under mainstream terms meant "development". However, this focus has been centered on migration as a profitable investment (Bastia and Haagsman 2020: 104), and due to remittances sent by women increasing year after year, the role they represented to "development" became important. In the following paragraphs, I will provide an introduction to the issues surrounding gender as an intersection to the migration and development nexus. Within development, the discourse surrounding gender focused on acknowledging and empowering. This has also influenced how migration as a gendered experience has been perceived. This is the reason why I will highlight the importance of placing gender within the migration and development nexus.

To begin with, historically studies of gender in migration and development aimed at the awareness of an issue that was overlooked for many years: equality and inclusion. As seen in the 5th SDG goal 'to achieve gender equality and empowerment of all women and girls', policies

and academic research focused on this task and acknowledged the need to look at women as equals under the eye of the law, family practices, and agency. More specifically, migration studies worked through governance to understand if there was any contribution to the economic overview of the situation of countries with a migration background, and to the way women were vulnerable to exploitation due to migration. Also linked to governance, recent studies (Schrover 2013) demonstrated the need to approach migration and asylum from the angle of LBTQI+ persecution, which admitted a new challenge for governments. Development, on the other hand, focused on the exercise of dismantling systems of inequality and oppression to create awareness about minorities ignored for many years. The emergence of intersectionality, identities, freedom, body politics, equality and the challenge of traditional assumptions was noted (Sachs, 1992).

In the case of migration studies, policies and governance set a change when categorization established the path for governments to make decisions about different kinds of migrants. As Schrover (2013: 7) said “All people are equal, according to Thomas Jefferson, but all migrants are not”, which sets an accurate picture for a long history of migration governance, and summarizes what started right after the Second World War as an agreement to facilitate return to jews all over the world. Hence, the first category for migrants was established when the first refugee convention took place in 1951 and defined a refugee as a person who feared for his life due to persecution. Over time, this category got categorized again, and now, as noted by Schrover (2013: 29), refugees and migrants are two different types of mobile beings, and categories like family migrant, labor migrant, refugee, war refugee are part of the definitions agreed by states to identify migrants; and these categories are also subcategorized as they differ in religious identity, class or gender (Schrover, 2013: 7). Now, policy, advocacy and governance have been working on including everyone in the spectrum for states to step forward in admitting asylum seekers who are persecuted for their sexual orientation, gender violence, or family purposes. However, this is an ongoing process that did not start long ago, and it still needs to face many challenges. Important to note, studies of gender and migration by Bastia and Haagsman (2020) confirmed that migration is indeed a gendered experience. Not only because of migration persé but because gender determines all kinds of experiences.

2.3 Translocal Livelihoods and local development

“Arriving at each new city, the traveler finds again a past of his that he did not know he had: the foreignness of what you no longer are or no longer possess lies in wait for you in foreign, unpossessed places”.

— Italo Calvino, *Invisible Cities*

The analysis of translocal livelihoods, although not very recent and underexplored, represents the core of this research paper. It demonstrates the aim to understand and dig deeper into migration and development boundaries. Even though in a neo-classic world the aim to explore what seems like a romantic idea of development might not be perceived as important, the surface of migration studies is not always enough. This is the reason why I consider this source of literature the most important for the research. Challenging the assumptions of a world in which questioning has a limit, and in which academic research establishes fixed parameters and frameworks, translocal development gets closer to thinking *outside of the box*. My experience as a literature editor, as a linguist, and as a migrant showed me that within theory there is no room for feelings to fit into science. The only way it gets a place is if it is nuanced and backed up by previous truths. Translocal development, in this case, is proof of the possibility for stories and feelings to be nuanced. Following that belief, translocal livelihoods implied that people’s mobility (far from being just related to their productive objectives) comes also with a set of stories, values, and relations impossible to be captured by monetary boundaries (Truong and Des Gasper, 2008: 287). It reflects the truth behind the voices of the actors of migration and accounts for a set of conclusions obtained after listening.

To begin with, linked to the unsolved challenges of the development-migration nexus and the exploration of gendered migrating beings, translocality aimed to closely observe the issues surrounding migrants’ lives around the world (Zoomers and Westen, 2011; Truong and Des Gasper, 2008). By understanding that mobile beings belong to different societies, translocal development wanted to challenge the paradigms of the international agenda of migration. For Zoomers and Westen (2008: 377), the fact that globalization was pushing for new challenges

resulted in what is seen as *translocality* against an idea of *transnationalism*. For them, people were connecting more to others in different localities, no matter how distant they were, but following a pattern that came from and went to different ‘locales’.

In the case of Truong and Des Gasper (2008), translocality (which they translated from transnationalism) aimed to challenge assumptions like the ‘container’ in which nation-states were being enclosed. Within that container, all relationships were measurable in a binary sending-receiving category, and representations of migrants’ experiences focused only on the voices of males as economically productive beings. This perspective overlooked other migrants’ voices and did not allow for a deeper understanding of what migration really meant for both women and men as mobile actors.

Within this analysis, translocality was born in the term transnationalism, which was borrowed by migration studies from scholars in the field of International relations. It followed the migration experience in the process of creating and forming communities in host countries, while at the same time keeping connected and maintaining relationships in the country of origin. It mainly refers to “the multi-faceted and multi-local processes of cross-border migration” (Truong and Des Gasper 2008: 288). More than a way to conceptualize migration as a process, this perspective reflected a reality in which humans-individuals, being part of a family, move with a suitcase that carries livelihoods, money, goods, ideas, values, and networks. In contrast to the end-to-end imaginary in which migration implies integration or assimilation as a culmination of that process, thinking about trans-local admits the existence of the double life many migrants experience when they leave their countries of origin. This way of thinking offered an approach that analyzed the rights, security, and livelihoods maintained across multiple different locales, and what those mean for migrants and their host societies (Truong and Des Gasper 2008: 288). In short, following closely and listening to migrants’ stories narrated an overlooked reality hidden in infographics and numbers that represent migration waves. As mentioned by Austin Bradford (1977, as cited in Truong and Des Gasper 2008: 287), “statistics represent people with the tears wiped off”.

Within the experience of migration, as noted by the authors (Truong and Des Gasper, 2008: 289), the stories surrounding migrants’ identities as mobile beings who are part of multiple locales,

cultures, and societies, also represent an important concept to the experience of migration: belonging. Understanding that migrants' identities are flexible and they adapt to the context and the circumstances is also linked to how the different angles of their identities, such as gender, class, age, race, ethnicity, and even their legal order play a role in their sense of belonging and translocality. This means that transnational connections create transnational practices influenced by a collective (and indeed transnational) agency. The angles of people's identities, in the way they perceive themselves in society and the way they *are* and make decisions as transnational beings. The authors (Truong and Des Gasper 2008) refer to this as a way to challenge the boundaries of 'society' as a concept strictly linked to the boundaries of the nation-state.

In the case of Zoomers and van Westen (2011: 378), the analysis of translocality aimed to place a strategic reality in the circumstances of a globalized world, which according to them was impossible to be ignored. They noted how attention is constantly paid to local development, but how the entire overview of what happens outside of the 'locales' is usually overlooked and yet it represents the biggest determinant. Within this discussion, the main argument focused on highlighting that what happens in 'the global' most likely influences the local. One of the examples provided by the authors referred to cotton prices, which were significantly influenced by world prices and therefore, were out of control of local actors. In short, one of their main conclusions was that "there is more room for understanding the specific nature of connections shaping local development" (Zoomers & van Westen, 2011: 378).

With regard to migration studies, the contribution of this theory focuses on addressing translocality and translocal migrants as people who live and shift power between a number of interconnected localities (Zoomers & van Westen, 2011: 379). For them, instead of simply being part of two binary containers (as nation-states are understood), migrants operate in different networks of their localities. This, also related to the way globalization allowed connecting people and places, and how these have a direct impact among them. According to the authors, the cases of contribution to the production of translocalities included relationships and networking between actors in the traditional countryside or city and nomadic activities. In a few words, this meant that production networks supported the integration of localities in one value chain, and exercising mobilities by migrants and diasporas made this possible in exchanging and

interconnecting their locales. They found ways to create linkages to remit money, boost local tourism, and to established businesses and investments (Zoomers & van Westen, 2011: 380).

2.4 The Netherlands visas and family reunification

Following the path of the Netherlands as a host country, researchers carried on the analysis of Dutch integration policies for family reunification. This happened due to the problematic scenarios in which decisions were made to set the rules for family migrants and for non-western migrants coming to Europe to settle down in the Netherlands. As a reflection of historical events starting in the 60s, Kraler and Bonizzoni (2010), Walsum et al. (2013), and Schrover (2015) focused on the issues surrounding family as an institution, and as a human right.

To begin with, Kraler and Bonizzoni (2010: 183) noted that aside from the evident control over migration in a quantitative way, governments aim to “create” and condition the concept of family by deciding who counts as family member, and what the implications are for eligibility depending on the sponsor’s financial and legal status. According to the authors, not only does this relate to the way laws shape and pre condition families, but how they also prescribe modes of family life that align with a pattern of gendered migration setting dependent actors in its regulations.

As for The Netherlands, in their analysis of historical approaches of integration policies for family reunification, Walsum et al. (2013:149) noted as their main issue the fact that this was the first country to decide on requiring a language and integration test performed from countries of origin before admission. As mentioned before by van Ostaijen & Scholten (2014), Kešić & Duyvendak (2019), populist associations to migration permeated policy-making processes until the point that for this decision to be made, in 2005 the back then Minister made a speech to defend these policies as a way to protect the stability of Dutch society (Walsum et al., 2013). This, which they associated with colonialism, and to the rise of right wing parties in the decision-making process of institutions like the Ministry of Immigration and Integration Affairs, had an impact on family reunification policies in the country. Walsum et al. (2013:150) made it clear when they referred to the speech by the minister as a message to distinguish between western and non-western values, and to use these regulations of entry as a statement to show that those who do not align to western values were a threat to the Dutch state.

This event, stating a clear path for family reunification policies, brings to the table the rise of emancipating theories that claim the speech previously mentioned ignored the fact that historically, the “decolonisation of Suriname and the sexual revolution in the Netherlands challenged Dutch immigration and family law based on a Western Christian sexual morality and its related institutions, like marriage and heteronormativity” (Walsum et al., 2013:152). Also as a claim to critical policy-making, Schrover (2015) noted how around the 80s, the media made visible the struggle of women around the Netherlands whose legal status was dependent on their partners. Media visualized the case of a mother whose partner decided not to sponsor her partners’ visa taking away her right to stay. Her case, as a personification of the case of many other women around the country, proved that o even having raised their children in the Netherlands, demonstrated how her legal status was dependent on the sponsor.

Even though the scenario has somehow changed to acknowledge these issues and to pay attention to special cases, there is a long way to move forward into achieving critical and inclusive policies. Kraler and Bonizzoni (2010), in their study of EU integration policies, noted how there is still a gendered notion of family migration that keeps reproducing the assumption of dependent women as the main reality of family migration. According to the same authors (Kraler and Bonizzoni, 2010: 185), although policies claim to make decisions to protect women migrants forced to get married, the statements reinforce the aim of restricting marriage migration, and diminish all levels of migration.

2.5 Entrepreneurship

Research about migrant entrepreneurship has long and very diverse angles of analysis. Going from migration studies to marketing, and fashion studies, entrepreneurs are always a significant source of questions. However, the focus on entrepreneurship processes created by migrants in the Netherlands drew attention from researchers and policy makers (Berner et al., 2012; Berntsen et al., 2021; Naudé et al., 2017; Sahin et al., 2011) due to exclusionary right-wing policies against migration. Naudé et al. (2017) suggested questions that aimed at understanding the policy makers’ approach to migrant entrepreneurship, and challenged the assumption of addressing this

group as what they called “super-entrepreneurs”. This happened due to the high expectations governments made about migration, entrepreneurship, and development. First, because migration was thought of as a temporary process and efforts were focused on dealing with migration as a problem. Second, because entrepreneurs were considered a super population with abilities for job creation, but start-ups, and small businesses were not included, and third, because development was understood as economic growth. This theory, which allows a broad understanding of the issues of this paper, provides a critical perspective of the ways exclusionary policies do not allow migrant entrepreneurs to invest in their long-time future in host societies. Naudé et al. (2017) suggested to develop non-discrimination policies to achieve more productivity and ensure local contributions from migrants in establishing their businesses.

However, a common perspective among authors like Naudé et al. (2017: 10), and Sahin et al. (2011) is the reason for many migrants to get involved in self-employment and entrepreneurship is based on the exclusionary forms of discrimination they experience at the moment to get involved in the labor market. This, which might be structural, as in legal status, or cultural, is considered to be one of the main drivers for enterprise creation among communities like the Turkish and Surinamese in the Netherlands. Linked to this argument, Bernstsen et al. (2021) analyzed migrant entrepreneurship enablers. In their research, following more than 80 interviews, they found that enablers go from coincidental to ephemeral encounters, but there is a common pattern along most of the interviews: first, that migrants’ networks play an important role, and are basically crucial in business creation processes through the financial and motivational support; and second, that exclusionary practices are evident in loan applications, partnership creation, and even in reaching out to customers.

Similarly, Sahin et al. (2011) noted how migrant entrepreneurs significantly impact the host country in different ways. On one hand, they diversify and contribute to the local/urban economy through acting in new market niches, and they also act as role models for integration of other migrants. According to Jacobs (1961, as cited by Sahin et al., 2011: 17), the role migrant entrepreneurs play in diversifying the sociocultural offer is crucial for the economic performance and vitality of the place they are located in. This, which represents a high value for cities where diverse markets and populations serve as hosts, also determines an advantage for cities that have been cultivating diverse economies for years.

Chapter 3: Methodology and Methods

This research follows the process of women migrant entrepreneurs in the Netherlands. To do so, data collection will be done through mixed methods: the first one will be interviews with women about their migration stories, and their processes of establishment and the maintenance of their businesses. The second one accounts for an autoethnographic experience as a woman migrant in the process of becoming an entrepreneur. An autoethnography, defined by Haynes (2017: 215) as a “genre of qualitative research and writing which analyses the self in a specific social and cultural context”, allows the self involvement of the researcher as a subject of enquiry. These methods will give a clear path to understand *what development* is supported and what the different options and paths are for migrant women in the Netherlands. Added to this, the data will be supported by the information provided in Dutch government sites, and other institutions’ publications.

3.1: Positionality

Since this research paper aims to challenge the current migration and development nexus by exploring women migrant entrepreneurs’ role as agents of development, my position as a woman migrant self-employed, but on the way to be an entrepreneur plays a guiding role in the research process. Even though the methodology of this project follows interviews, my own experience in creating a business in the Netherlands serves as a participatory angle of analysis. Queer research approaches (Browne, 2010: 3) contemplate the importance of the origin of knowledge as a determinant of the results, and as “emotionally (inter)connected) identities and subjectivities that occupy the researcher”. Therefore, in this case, my position as a researcher is not placed far away from the women I will interview: I identify myself in this work as a Colombian dancer, student, researcher, woman, migrant on her way to become an entrepreneur. Conducting my research and at the same time going through the process of creating a lingerie business in the Netherlands while being a freelance Zumba instructor thus influenced my views of development and the role women entrepreneurs play within that context as migrants.

3.2 Interviews

The interviews of four women migrant entrepreneurs were collected in Amsterdam, the Hague, and Hoorn. Each interview proved to be a significant answer to the research questions, and played a pivotal role in acquiring unexpected data and thus, results. All interviews lasted 50 minutes to an hour, they took place in person, and were recorded with prior consent. In addition to interviews being a primary source of qualitative data collection, for this particular research this method allowed me to obtain detailed insights into the process of business creation and self-employment in the Netherlands. Added to this, the autoethnographic elements provided an individual analysis, and a personal exploration of how self-employment and business creation work as a *beginner*. Going through the preliminary steps offered detailed information about the bureaucratic requirements and challenges, which enabled me to understand first-hand the whole picture. All in all, the conversations with these women, and the additional information collected through the autoethnographic data enabled me to understand in-depth the reality of being a self-employed woman, migrant on the way to become an entrepreneur in the Netherlands.

Despite looking for participants to contribute to the research through social media, reaching out online was not successful. Instead, my network and random coincidences served as a bridge to get in touch with each of them. It is important to note that talking to Latinas was very comforting because of our cultural connection. With Karen and Eliana, the advantage of speaking Spanish allowed us to be fluent and to share Mexican food in a taquería while talking, which made the process even more familiar. In the case of Andiara I had the opportunity to meet her because of my Brazilian roommate, who introduced me to her and who was well-known among the Brazilians I knew in The Hague and Amsterdam. Once again, using Portuguese allowed us to have a fluent and very close interview while sharing tea and selfies in her saloon. In the case of Farida, who I had the opportunity to interview thanks to her daughter Manar, who I met on a train. Meeting Manar and sharing our lives led to the possibility of interviewing her mom, who has been working as an Arabic teacher ever since she arrived in the Netherlands. Her offer to be the interpreter from Arabic to English allowed me to cross a language barrier I would have not been able to cross.

Chapter 4: Data analysis

4.1: The notes of a self-employed Zumba instructor

This research paper carries the feelings of my migration experience. The questions where it started, and which might be evident in the introduction of this paper, came out of the anger and frustration that I imagine many migrants live with when they leave their homelands. Even though for me migrating was a choice, I want to point out how migration can be very empowering, but it can also be very discouraging. I acknowledge my privilege of choosing to migrate and I am grateful for the process, but I know that many migrants around the world do not have it as easy as I did. Even though this paper started in a very sad place, it was written from a point of peace after a long process of healing. I do not aim to victimize migration with my research, but I do want to emphasize that migrants carry with them feelings that need to be listened to. For this paper and for my own process, listening to the voices of other women was the best part of researching. One thing I have learned here is how listening changes everything. Listening to understand instead of to respond makes a difference, and this research paper also aims to listen to pass the microphone to those who have a lot to say. I would not have been able to write this research without them allowing me to bring their stories to these pages.

4.2 Belastingdienst as a ruler of this country

To understand the process of business creation and self-employment in the Netherlands, the first institution to refer to is the Belastingdienst or tax office, and the Chamber of Commerce (KVK: Kamer van Koophandel). The reason why I would like to introduce them first is that the formality in which the Netherlands attributes any source of income represented a cultural shock to me. Contrary to the informality in which businesses are established in Colombia, the Netherlands introduced an unknown world to me and presented it as a norm. Exploring development in its mainstream understanding as "economic growth" makes taxes a significant source of growth to administrations like the one the Netherlands created. Offering accountability and building trust in taxation represented a meaningful challenge to my mindset due to the political situation of corruption in countries like Colombia, where accountability for tax evasion and informality is not condemned the same way it is done here. However, adding taxation as a source of analysis to this research is important due to the formality of the taxation process, and the cultural power the Belastingdienst represents to this country. This is the reason why even in the last stage of research I decided to preserve it. Acknowledging the steps to build a business in

an environment like the Dutch implies that getting in contact with institutions is part of it. My first contact in the process of research was indeed to get to know the Belastingdienst.

In my case, the reason for this first encounter was that as a student coming from outside of the EU, many implications related to the visa I carry do not allow me to get a full-time job while I study. According to the Immigration and Naturalization Service or IND:

Alongside your course you may work as an independent entrepreneur. You may also work in paid employment, but no more than 16 hours per week. Another option is to work full time (in paid employment) through June, July and August only. For paid employment your employer must apply for a work permit (IND, 2021:5).

Therefore, the possibility to work as an independent entrepreneur implies no limitations for the time worked and for the activity. Given that taxes start counting from the moment of registration, I decided to use my time as a student to earn money as a self-employed freelancer in something I was familiar with: Zumba. As a step forward in the process, I registered in the KVK because without this, I could not teach. Then I had to get a tax number to follow the VAT (value-added tax) to the service I provided. Being a Zumba instructor allowed me to get in contact with taxation, and to get in touch with life as a self-employed student/migrant. Interestingly enough, no requirements aside from paying 50 euros to register a company are required. Even in the position of a student, the only obligation for a self-employed migrant whose residence situation is solved (in my case, a student visa) is to get a tax number and pay the previously mentioned fee. After doing this, every quarter of the year, the obligation of submitting taxes comes by mail in a blue envelope.

However, aside from Zumba, my future interest required a full-time commitment to import and export goods from Colombia, different tax rules apply due to its location outside of the EU. According to the Belastingdienst website (n.d.), foreign entrepreneurs need a tax representative to handle the business with the Tax office. In the case of imports and exports, a specific rule applies if benefits by reverse charge-mechanism of tax submission want to be requested. This means that any entrepreneur who does not have Dutch citizenship needs tax representation by an agency or an accountant. Aside from researching tax submission, the *Douane* (customs office) was my main source of information. Calling them countless times to request information about

imports from Colombia allowed me to collect documents and certifications about tax benefits and agreements between countries. Even though in every case the dialling menu for the tax office and the KVK were in Dutch, their customer service was always very helpful in English, which made everything easier.

4.3 Joining the freelancer life

Giving dancing lessons and working in a gym as an instructor was never in my radar. It all began when I got a subscription for a gym close to my house, and to get active after the lockdowns for the pandemic I decided to join Zumba classes. Zumba was created by a Colombian migrant who worked in Miami as an aerobics instructor. This workout started by accident when the music for one of his sessions got lost and he decided to use Latin music instead (Ferreira, 2019). Zumba is not a common practice in Colombia due to the market it is focused on, which is beginner dancers. However, it has been a trend around the world and it uses Latin music for the performance. Due to the connection with the music I grew up listening to and the fact that during the pandemic there were few options for hobbies, Zumba was a life saviour for the rough winter and pandemic period I experienced in Amsterdam and the Hague. I went to the gym weekly to dance and I noticed that it was not challenging enough. In one opportunity I met one of the instructors -a Brazilian young student- who mentioned that she got there because one of her instructors offered her the job after seeing her in one of the gym sessions. After this, I told the story to my partner who was close to the manager of a gym in Amsterdam and he asked her if she needed any Zumba instructors because he knew an experienced person from Colombia. To this, she immediately replied she was looking for a permanent instructor, and after a short introduction, I got a job offer without even required experience. The truth is that the first time I gave a Zumba lesson I did it in that gym and the reactions were very positive, which I did not expect.

As I mentioned before, to join the gym I needed a freelance contract, for which I was required to register in the Chamber of commerce (KVK) and get a VAT number. After this, the gym contacted me for classes according to my availability. Getting closer to the culture by meeting women at the gym, and dealing with invoices, taxes, and VAT return became a routine, making the process of growing my underwear business easier to understand. In addition to this,

networking as a freelancer allowed me to connect with many women and girls in the gym who are now close friends, customers for bralettes samples, and one of them also recently joined as an instructor. At the moment, the process of finally landing the idea to make my final product is possible thanks to this network, and to the experience I got from working as a freelancer. In the end, I am glad I can use one of my hobbies as a skill to generate an income because most students I know work in restaurants, delivering food by bike and baby sitting, even counting with rich curriculums and studies.

4.4: Interviewing women in the Netherlands: Ethical issues, advantages, and considerations

Before I start with my notes, I would like to acknowledge a very important lesson I learned when I was analyzing the interviews. Many women around the world cannot speak up freely, and trusting another person to tell such intimate experiences is not easy. Therefore, reaching out to women around the Netherlands in a pandemic was the first obstacle, and the second one was making mistakes as an inexperienced researcher. One of these mistakes was related to ethics and to assuming that every woman wants to and can speak up and share her story with a stranger. Even though I know how important ethics are when collecting data, it was just until the moment of reaching out to people that I realized that I was not building enough trust when asking women to share their stories. The decisions to migrate and to start a business are not simple steps in anyone's life, and opening up requires a lot of courage. Not only because of how personal these processes are, but also because women who are part of strict communities do not want to go against their values by sharing personal details.

With this remark, I would also like to point out that reaching out to other women was challenging due to the language and cultural barrier, which in some cases did not allow me to build enough trust as a researcher. Some women did not feel comfortable using English, and my Dutch level was just good enough to have a short talk. Therefore, language was one of the biggest challenges, but it was also an enormous advantage of this research. Finally, it is important to note that I tried to contact women outside of the Latin community, but finding them knocking doors and searching online did not work out as expected.

Finally, it is important to note that the original names were modified to protect the interviewees.

4.5 The notes from interviewing Karen: the owner of a tortilla empire

I met Karen one night after one of her long work days. She proposed to meet me in a train station to grab Mexican food in one of her customers' taquerías. She was driving her company's delivery van, and as soon as we met our conversation in Spanish made everything very familiar. We talked for a while about the car, and about our boyfriends. When we arrived at the Taquería, Karen greeted the owner, who is also a Mexican woman. Karen introduced me to her and mentioned that her taquería was one of her first customers. I could tell it was a family business and a latino restaurant because her husband was on the register, and the girl who took our order was Colombian. We ordered our food and Karen introduced me to her story: she studied a Master's degree in marketing in the Netherlands, and a Bachelor in Business Administration. Her initial objective was to go back to Mexico after finishing her masters to then migrate to Australia, but having met a Dutch man, she decided to settle in the Netherlands.

Karen's initial plan was to get a job with marketing. She applied to many jobs, but the language barrier made it difficult for her to find anything, which is the reason why she decided to start a business. Her parents, who are also self-employed in Mexico -her dad with an accountant firm and her mom running a private school- supported her with the first investment for the tortilla factory, which included costs of supplies, machinery, adequation of a place, exports logistics, paperwork, lawyers, accountants and labor. At the start, due to the challenge of the bureaucratic universe in the Netherlands, researching imports and exports, contacting suppliers, learning how to transport machinery and through conversations with customs from here allowed her a better understanding of the language, the culture, and to learn to negotiate. All this, as she mentions, was an opportunity to challenge herself to practice Dutch, and to find the motivation and feel the urgency to study the language, which according to her would probably not have been the same as it would have been if she had gotten a job.

After deciding that she wanted to open a business, her idea was to open a restaurant, but with limited knowledge about cooking and no fresh tortillas, the idea to import the corn to make them

from scratch became a market opportunity. Due to the lack of certified organic corn in Mexico, Karen decided to use corn from the U.S. because Mexican food was not a trend, and the variety of spices and corn was not as diverse as it is now. In the end, what allowed her to import the corn from Mexico was the development of a Mexican movement that intended to improve small farmers' labor conditions, and preserve the original varieties of Mexican corn seeds. A battle against big companies taking over small crops to mix the seeds and abuse their workers began to allow small companies like Karen's tortillería to produce and export corn all over the world. Thanks to this movement, Karen connected to a small crop that had an interest in certifying its corn as organic. Thus, following the requirements from the product Karen wanted to sell here, her supplier became a small crop in Tlatenco -the village where she grew up- and where nowadays they export XX tons of corn per week, from which 5 tons come to the Netherlands for Karen's tortillería.

Part of her business started by re-learning the tortilla making process. Even though she grew up following how tortillas were made, she never imagined herself working with them. As well as many luxury businesses around the world where the 'how-to' is preserved for its value as art and cultural heritage, K rediscovered the meaning of the tortilla as a Mexican inheritance. In this case, since she was so far away from her country, her only alternative to deal with machinery to make the tortillas was to be guided over the phone by the engineer in charge of the machines in her village. Therefore, re-learning the tortilla to make it a source of income became a process of understanding from a different angle the value of Mexican culture in the countryside, the crops, the families, and the numerous people in her country who depend on corn and tortillas to live.

However, experiencing this was just one part of Karen's migration process. She arrived in the country with her boyfriend, and back then her only friends were her partners' friends. When their relationship was over, she found herself very lonely, and because he was partly supporting her with the business, the separation meant for her to either return to Mexico or continue without any help with the tortillería. After she decided to stay, she moved to Leiden to her own place and she kept running the business. For her, having set a network and a stable team made it possible to find support and to create a community of Hispanic speakers starting from her customers in Mexican restaurants to the people she hired in the factory to handle the equipment.

Finally, now that her company grew enough to be an enterprise and it required a new investment in a second line of machinery, the process of being a start-up is over. After 5 years, Karen can say her business escalated enough and it is running successfully around the Netherlands and Belgium with high chances of expansion. This year, during Covid-19, she saw herself affected due to the lack of festivals, but even with the situation, her business kept growing successfully to increase the production and staff. So far, her team is composed of latino workers, Dutch accountants, Dutch lawyers and an HR contractor, and with the arrival of new machinery, the expectation is indeed positive for more recruitments. Added to this, she concluded that the most challenging part of starting independently was to be in a country without an established network, and without the opportunities and connections she had back home. According to her, migrants need to learn a new culture, and if they want to invest, they also need to learn a new language of business administration and negotiations.

4.6 Interviewing Eliana: a Covid-19 business.

I met Eliana through a Facebook post for Hispanic speaker entrepreneurs and investors. Her business caught my attention because it is at the initial stage as a start up, and even there, the Hispanic virtual community knows and recommends her product. Eliana is Mexican, she lives in Hoorn, and back in Mexico she used to live in Playa del Carmen, where she worked in the restaurant of a hotel, and where she met her husband. They met when he was finishing his internship in the hotel, and they shared a summer love that she thought would end there. However, after going back to the Netherlands, he decided to get ready to move back to Mexico, and stayed there for 5 years. During that time they built a strong relationship that resulted in the decision to move to the Netherlands.

For this to happen, Eliana's husband (who back then was her boyfriend) filled in the paperwork for her visa application, but doing this from Mexico did not go so well. In an attempt to solve it quickly, her husband made a mistake twice when filling in the documents twice, which delayed her process for 2 years. Since they did not account for the mistakes and thought the process was going to be faster, during that time he went back to the Netherlands to work and to get everything ready for her arrival. Those 2 years apart became the biggest challenge for her, and after a year of long-distance she thought the relationship was over. Even though a couple of

visits made a difference, Eliana thought she was not getting the visa, so she made the decision to go on with her life in Playa del Carmen. She got back to her work in the hotel, decided to buy a house, forgot about the idea of moving to the Netherlands, and stopped answering phone calls coming from her boyfriend. Once the visa was ready, an extra year later, the insistence of her now husband pushed her to fall in love again with the idea of migrating. One of the details that caught my attention was that she mentioned some of her friends decided to apply for partnership visas in countries like Belgium or Spain as Dutch-European citizens based on those countries to avoid going through the process in the Netherlands.

In the end, after all this was finally solved, Eliana moved to Amsterdam, got a job in a Mexican restaurant, and she started to prepare herself to get pregnant. This decision led her to get a new job, which she found again in the hotel industry in an English hotel. She stayed there for a couple of years, and when the pandemic hit, she got an extension of another year. Later, when Brexit came into force she had to stop working. Due to the focus of the hotel in the British market, Eliana did not see any future possibilities for her to stay in the hotel industry, so as a plan B she decided to invest in a business. At first, and also due to the restrictions during the pandemic, Eliana opened a taquería in which she delivered Mexican food personally all around the country. Now that they have a daughter and that the possibility to start a business was set on the table, Eliana and her family settled in Hoorn, and after buying a house, she decided to explore the option to make candies instead of a taquería given that the restrictions to formally register a food company asked for an adaptation of her whole kitchen.

This business idea started with an investment of €400, and the candies she makes use dry fruits and chili peppers she buys from a Mexican importer who transports special products to the Mexican community. Getting chilis from them allows Eliana to get a higher revenue, which would not be possible if she bought the same chilis in euros in Turkish markets. This investment, as well as the accountant, and the suppliers she contacted for packaging and design has been the main expense to start her project. Over time, as a Covid-19 relief to get a source of income, her candies business has been quite successful. Since people all around the world were not allowed to travel, nor were restaurants open, all the Mexicans she knew were willing to buy her food and to pay for deliveries. Therefore, an opportunity to continue with candies after restaurants opened meant that she would go on with growing her business.

Added to this, Eliana mentioned how working as a self-employed person allowed her to be home for her daughter but to still have time for herself, which worked better for her than a 9 to 5 job. As a start-up, Eliana has been running the business for around 5 months, and she has been trying to connect with Latin, Turkish, and Mexican restaurants to offer her candies. For her, as well as other ethnic entrepreneurs, the festival season in the Netherlands and Mexican holidays have been very helpful. Even during this year in which few festivals took place, her business has been growing significantly. As a family, however, since the process of growing a brand takes some time and she recently started, her husband has been supporting the family financially with the household expenses. In the meantime, Eliana keeps paying the house she once bought in Mexico, and together with her husband, they aim to keep it as a holiday home, and as a safe investment in case of an emergency. Aside from this, all their investments are settled in the Netherlands, and they plan to raise their daughter here.

4.7 Andiará and the legacy of the Brazilian beauty industry

Andiará was born in Campo Grande, Brazil. She lives in the Hague with her son, and she now owns a beauty salon named after her. I heard about her from my roommate, who is also Brazilian and whose friends recommended her because they have more trust in Brazilian women in any beauty-related business. As I could tell by the Brazilian community in the Hague, Andiará is very well-known among them, and she is getting more recognition within the residents of the neighbourhood where the salon is located. Because of the link with my roommate, reaching out to Andiará was not difficult at all, and communicating in Portuguese allowed the conversation to get deeper and familiar for both of us. I interviewed her in her work place, and I arrived there one afternoon before her closing time while she was still with two Brazilian customers.

Andiará arrived 12 years ago in the Netherlands. Before moving here she lived 2 years in the U.K., and the reason she decided to migrate from Brazil was to move together with her Polish ex-husband to have a family. Since he was based in the Netherlands, she obtained a partnership visa that allowed her to work here without restrictions. For this to happen, the only requirements she had were to translate her study certificates, and authenticate them as valid for her profession. Back in the U.K. Andiará acquired a sufficient English level that allowed her work, which in the Netherlands made it a little bit easier for her to communicate. However, soon after they moved

here, her husband tried to convince her to open a beauty salon, and offered her the first investment to start. Since it looked like a very big challenge due to the language barrier and the initial cultural shock, Andiara was not excited nor felt ready to take the big step. She was planning on getting a job and then slowly getting involved in the culture to later think about having her own salon. Contrary to her expectations, the moment to start on her own happened earlier because her husband arranged a new place for her, which they co-owned at the beginning.

Right after making the decision, her husband found a place for rent, he bought furniture for it and equipment, named it after him in Polish, and then painted it in what she thought were the brightest colors for a hair salon. Seeing it really happening, Andiara decided to go on with it. Although she had had a lot of experience and once had her own salon back in Brazil, the language barrier was an intimidating obstacle. However, knowing she has been working as a hairdresser her entire life and getting the feeling there was nothing else she wanted to work on, the salon became a way to get an income doing what she knew and liked. Then, after some years of hard work, she had to buy her now ex-husband's investment when they got divorced, she then remodeled the place, renamed it, and today she has a Dutch-Colombian lady and a Brazilian girl as employees, and they support her with customers and additional services. Even though the idea of going back to Brazil many times, having a salon, a child, and a promising future with both here convinced her to stay. Thus, returning became a dream of retirement she hopes to accomplish after her son grows up and moves away to college or when her business grows enough to support her life back in Campo Grande.

Aside from her business, two of the biggest challenges she had were raising her son by herself without much help, and maintaining the business during the pandemic. As for the first challenge, Andiara pictures a different pregnancy and migration experience if she would have had her family to support her. Loneliness and a very rough postpartum depression made her decide to raise her child closer to Dutch culture. This means that she does not speak Portuguese with him, and tries her best to get him used to the rules and values of this country. As she mentioned, she arrived in the Netherlands and planted her flag here, which included her son, her life, and her business. The second issue, related to Covid-19 and the lockdowns it caused, she feels grateful for having the support from the government. Without it, maintaining her business would not have been possible, and the possibility to permanently close was present the whole time.

Also due to Covid-19 and the situation in Brazil, Andiara felt the need to assume the responsibility to permanently support her mother financially. Given that the conditions back in Campo Grande did not allow her mom to work or leave the house, staying home was only possible with the money she received from Andiara. Added to this, the only other financial contribution she made was for her sister to travel and visit the Netherlands. Aside from this, none of her family members has been able to come, and she does not have any personal expenses or investments in Brazil. For her business, she mentioned she does invest in bringing supplies when she travels. She brings keratins and other resources she cannot find that easily here, but this never exceeds the normal quantities to transport by herself. Even though she mentioned she would like to support her country in another way, she established her life here permanently, and all her expenses and investments are set here. Finally, it is necessary to add that Andiara has grown a financially stable business for 9 years. After 5 years, her business proved to be a source of enough income to buy her house here, her car, her accountant, the initial investment she bought from her ex-husband, and the daily expenses of her family and the salon. For her, social media has been crucial in that expansion process, and the promise of authentic Brazilian quality keeps attracting customers every day.

4.8 Meeting Farida, an Arabic language teacher

As I mentioned before, I met Asim (M's daughter) on a train to the Hague. I was on my way to present the first seminar for the research paper. I got lost and I did not have Internet connection, so I asked a girl for help and we ended up sharing our life stories with each other. In our conversation she brought up that her mother was self-employed and that she worked as an Arabic language teacher. One of the things that called my attention the most was a comment she made about integration (which she is familiar with due to her PhD studies on history). Her family, coming from Egypt, moved to Greece and later to the Netherlands through her father's job as a researcher and professor. She said integration was a funny concept because people who migrate live integration and their migration experiences their own way. Her mom, who has been in the Netherlands for more than 10 years, did not find it necessary to learn Dutch at 100% because her network in the mosque communicates in Arabic. According to Asim, her mother's level of Dutch

proficiency allows her to communicate with her students and in her daily life. Due to the language barrier, this interview was done by Asim, and she translated it to English for me. At the moment of the interview she was traveling in Egypt for her summer break, so she had to do it online, which limited this interview a bit in obtaining details and side experiences I was interested in from her side.

Originally from Cairo, Asim's mother, who I will call Farida to protect her identity, has been living abroad for the longest part of her life. At a young age she moved to Greece with her husband to study a Master's degree, and she later moved to Amsterdam to give birth to her children. The decision to move to Amsterdam came from a job offer to her husband, who was recruited by the Vrije University as a professor, and after a couple of years in the country, Farida and her husband decided to stay thanks to the promising future they saw in a city like Amsterdam for their children. Today, Farida lives with her son, daughter, and her husband, and she gives Arabic lessons privately in her house.

Farida decided to start teaching for two reasons. The first one was that even before settling in the Netherlands, her experience living in Greece without a European passport taught her that getting a job was very difficult. In Greece, she managed to get a job just after she was proficient enough in Greek. In her view, the difficulty here mainly lay in the access to job positions aligned with her studies without speaking the language of the country of arrival. Therefore, even though her legal residency was solved for her when she moved to the Netherlands, she still could not get a good job because of the language barrier. For her, finding a job in the academic sector was not possible due to the formal certificate of Dutch and English skills many positions required. Although her teaching experience and language skills in other languages were significant, without Dutch she could not get a job in her field of expertise. Thus, the alternative to still pursue a career in teaching Arabic was self-employment through private teaching.

The second reason is that, indeed, freelancing was an easier path for her, and it freed her from the stress of job searching. If it was not for her decision to teach Arabic as a private teacher, she would be working in retail to fill her free time. However, being self-employed also allowed her to plan her time and structure her working hours in a way it suited her. Thus, due to her long experience with Arabic language studies, and her Bachelor's and Master's degree in Oriental

languages, the establishment of a business resulted as a better option. Besides, as part of the Muslim community, Farida started teaching her neighbours, who wanted to learn Arabic for religious reasons. Slowly, this evolved into a more professional setting as she expanded her teaching to include children of various ages as well.

As mentioned before, the opportunity for Farida to get involved with teaching privately came from the Muslim community. Going to the mosque and meeting other women there allowed people to know Farida and her long experience as a teacher by word of mouth. Although many volunteers and paid teachers develop courses in mosques, and language classes are conventional in religious environments, Farida's profile was appealing for many first and second generations who wanted their children to formally learn the language of their country of origin. Whilst in the community many of the teachers focused on conversational skills, her formal expertise as a teacher gave her a special recognition. Therefore, an advantage for her business was how she applied her knowledge by proposing a formal course. This was tailored to students who were exposed to Arabic as a second language and who aimed at a high level of language acquisition. This way, Farida achieved to make use of her skills and experience even though through job searching, that option was not attainable.

Now that Farida has been teaching for 9 years and her business expanded, her courses have gotten to the point in which she has to reject some of the students who reach out due to her busy schedule. As I mentioned before, she thinks that the main reason she has grown so much has been the opportunity that second and third generation families have given to her through word to mouth in the mosque and the Arab community. In this case, since Farida provides a service herself, she does not need employees, and the investments she did on self-employment were time, some improvements to the space where she teaches in her house, and the acquisition of language materials and books. Aside from the community, Farida mentioned that with the support of her children (who were born in the Netherlands and are native Dutch speakers) it was possible to manage her paperwork and taxes more easily. Given that she is the only person working for the business, and that she also does some work voluntarily to help members of the community, she does not need to invest money in an accountant or any other additional services.

Also related to costs and investments, Farida mentioned that as well as her, most of her family left Egypt and now live all around the world. Therefore, she does not remit any money to her home country. Being self-employed, as she noted, requires the same investment of time, and probably of money for a service like the one she provides. However, it is indeed an advantage for her to be in the Netherlands. This is mainly due to the high demand of students whose parents require her service, and also because people outside of the Muslim community are interested in learning different languages. Thus, being self-employed to teach Arabic here makes it easier for her than being in Egypt.

Finally, although for Farida it was a big challenge to adjust to the Dutch culture, the different environment culturally and financially, her love for Arabic allowed her to do something she enjoys doing. Getting her name known in the community and establishing a new network was not an easy process, but seeing others benefiting from her knowledge motivated her to grow. This, as well as helping adults and children to achieve their goals through Arabic, be them religious duties, spiritual intentions or just by maintaining a cultural bond with their country of origin is very fulfilling for her. Besides, on a more personal level, Farida mentioned that teaching fills her free time and she feels teaching at her own pace is a continuation of the career she had set for herself from a younger age.

4.9 Anto, but why do you feel inferior as a culture?

One of the main struggles of my process was *dealing* with de(s)colonization as understood by Hammam et al. (2020) in the recognition of personal and cultural values as a complement and benefit to the host society. As I mentioned in the introduction, my urge to leave Colombia was constant and it went along with my romanticization of migration to the North. Against all my expectations, I arrived at a place I had been worshipping for a long time just to be angry at the injustice of inequality I experienced here being an outsider, and frustrated with the situation in my country. The first one happened because I felt inferior in many ways: I got checked in every airport when I said I was Colombian, I got rejected in many jobs because I did not have a visa that allowed me to work here nor the necessary language level, and it was a challenge to deal with the system. The second happened due to the frustration of hearing from my family back home how everything was going worse every day during the pandemic. Here, being punctual for

taking the train, submitting tasks on time, and living on a schedule made me feel my whole culture was wrong. I blamed my parents for raising me wrong, my homeland for not getting better, and myself for not being able to be as efficient as I perceived the Dutch. One more time, I am aware of how privileged I was in Colombia because I know many migrants in the world do not have the same opportunities I have. Nonetheless, being here the battle against not having a European passport overrode my skills, and the anger kept growing over time.

Therefore, in contrast to this feeling of anger, all along the year planning a business and seeing it happening against the legal limitations of my visa status represented a self-accomplishment. As a freelance Zumba instructor, I was able to work when I was not studying by doing something I enjoy, and I was doing the original Latino workout everyone wanted in the gym. On the side, I was making samples for bralettes and the girls in the gym and at the university helped me by testing them and giving me feedback. Seeing it growing and knowing it was possible and done by my own means changed it all. Not only because there were fewer obstacles for self-employment, but because all my skills were opening possibilities I did not even consider in the past. I never thought about dancing or making underwear as a source of income, and it never crossed my mind that those two had valuable qualities to offer this country. Seeing how it was very much appreciated made me value my culture. Dancing has been part of my life since my earliest memories and sewing was a family hobby inherited from my dad and my tailors. Every time I had troubles with samples and fabrics, I knew my tailors would guide me to learn how to solve it, and dancers from all over Colombia were always online supporting me when I needed to. Re-learning a cultural heritage I took for granted was a decolonizing process, and it taught me how we have a lot to offer against my beliefs of superiority from the North. This is why I felt I had to *deal* with colonization. It was not an easy process to understand that not all the answers are in the North and that I/we am/are not inferior as a culture.

Related to this, in accordance to different sources of literature coming from marketing (Peng et al., 2017; Ambos et al., 2006; Jeong et al., 2017) and development studies (Nadvi et al., 2005; Pike et al., 2007; Lehmann, 2021), the analysis of South-North knowledge production -also sometimes called reverse knowledge transfer- reflects examples of cases where the value of skills coming from the South was significant for the growth of industries and job creation. Although these examples look mainly at economic contributions, the cultural value of the South

nourishes many capitals in the world. The claim of concepts like superdiversity, as noted by Scholten et al. (2019), adds an academic background to the numerous lists published by newspapers and magazines (The New York Times, 2021; The NL times, 2021; Davoudi et al., 2012) that portray cities like Amsterdam, London, and Brussels as the best cities in the world and top destinations due to their *multi-culturalism* and diversity.

These affirmations add to the core of this paper some questions to further examine in future analyses: “what do diversity and the so denominated *multi-culturalism* do for these cities to be called “the best cities/destinations of the world”? Understanding the diversity and rich background of migration countries imply a relationship in which an added value is given to these countries by migrants, or in their words: “their diverse population and *multi-cultural* options”. In this case, decolonization of knowledge and skills implies acknowledging the privilege of accessing values and talent from the South within the advantages and qualities of migration countries and cities. As for the migration experience of South-North migrants, an exploration of their cultural heritage, skills, and talents allow for an opportunity to create and contribute to the North in ways they would never expect.

Chapter 5: Findings

Although talking about entrepreneurship implies talking about economic investments, taxes, and mainstream growth, I would like to note that in every number and statistic, there is room for a voice to be heard. Mexican gastronomy, Brazilian beauty traditions, and Arabic are loaded with generations of cultural traditions and lessons. Indeed, immigrants carry their history around in their businesses, as well as their cultural background.

5.1 The benefits of being an entrepreneur over being employed

1. Following the autoethnographic notes and interviews, one of the main common threads between every case was the benefits of business creation over employment as part of the migration experience. Entrepreneurship allowed women to get a better employment option using their skills and knowledge. Nijenhuis et al. (2021:1) focused on this issue by analyzing the relationship between skills and global migration, and they added that “knowledge and skills play

an important role in shaping migrants' ability and experience of moving and staying abroad". As it was evident in the stories of this research, the rediscovery and exploration of cultural values through abilities and skills shaped women's experience of migration and path for generating and income.

As described in the notes, the alternatives for migrants to get employed in the Netherlands depend on many reasons. For Andiara, Karen, Eliana and Farida, the limitation was the language expertise because their legal status (the so-called 'family reunification') was solved and allowed them to work as permanent residents. In my case, I am required to have a sponsored visa and the language skills in some cases. With this in mind, Nijenhuis et al. (2021:1) added this as one of the main issues migrants deal with: "Numerous migrants cannot use their skills and knowledge because their job does not require or stimulate them to do so, or they cannot participate in the labour market at all" (Bodankin & Semyonov, 2016; Man, 2004; Raghuram & Kofman, 2004 as cited by Nijenhuis et al., 2021: 1). The authors also emphasized that even though many migrants count with enough qualifications and experience, they end up employed in lower levels than the intended or in fields that do not correspond to their education.

Therefore, the possibility for migrants to make use of culturally inherited skills and knowledge or simply their own abilities in contrast to the options for employment reveal an important determinant for business creation. According to the notes, the limitations for self-employment are significantly less, and allow for better networking environments, better income, and growth opportunities. Even when it comes to legal status, in my case, as a student with visa restrictions, the options for self-employment did not have any limitations and allowed me to have more time flexibility and better income.

5.2 The South and North as assumptions of privilege

Another focus to point out here is the assumptions made in the studies of migration from *South* to *North* reproduce a discourse in which the *South* is generally less privileged. As it was evident in the interviews, migrants coming from the South, and specifically from outside of the EU to the Netherlands do not always represent the least privileged populations of their countries. The analysis showed different socio-economic backgrounds, levels of study, and work industries allowed to challenge this assumption. This means that indeed, there is clear evidence supporting

the ‘paradoxes of migration’ stated by De Haas (2020) in the argument that long-distance migration is achieved by those with the means to move.

5.3 Remittances and economic growth

Although one of the women interviewed sent remittances, this was not a rule. The evidence suggested a different approach: women migrant entrepreneurs invest in their migration process, and settle completely in the host country. Their investments, expenses and monetary contributions (specifically in taxes) are focused on their businesses and their households in the host country. Remittances, in this case, did not prove to be a source of development or economic growth, and linked to Bakewell’s (2008) arguments, benefited the migrant’s network.

Businesses, however, proved to be a source of development in countries of origin and host countries in terms of monetary growth, investments, and cultural values. As seen in the tortilla factory, investments in markets in the country of origin can support the development of a local industry and a community. As for the host country, on one hand, allowing access to an authentic product and giving the possibility to reach a whole tradition and quality of native gastronomy represents a significant contribution to the added value of the host society. On the other hand, creating direct and indirect employment, as in having an accountant, hiring other migrants, and getting supplies in the host country represent another contribution to development.

Gendered migration

Karen, Eliana, Andiara and Farida arrived in the country with a partnership visa. Although Karen had a student visa, for her to launch her business and stay in the country, solving her legal status allowed for an easier way to get involved into the market with her product. Having a legal status solved allows migrants to make decisions of starting a business, supported by their partners as it was the case of Andiara and Eliana, as well as getting a job without dealing with sponsorship through the employers. In the case of Karen and Andiara, who are no longer with their partners who sponsored their visas, it proves the point made by Schrover (2015) in the need for more emancipating policies to allow women to invest by themselves in their future and their stay in the host country without depending on a partner to do it.

Conclusions

1. The first conclusion of this research: Self-employment and business creation in the Netherlands represent a more feasible path for many migrants. As mentioned before, and according to Naudé et al. (2017), migrant entrepreneurs get involved into entrepreneurial activity due to discriminatory practices, being those legal or linguistic. However, this practice also demonstrated how opportunity entrepreneurship creates employment within their communities. Paying more for education (in my case), and having policies of exclusion that make it more difficult for migrants to invest in the country and grow in a long-term way. Therefore, entrepreneurship is an option for migrants who go through difficult processes of integration into the labour market.

2. In relation to the concept of *multicultural* cities, it is evident that the added value to these cities relies precisely on their multi-cultural essence. The cases of Karen, Andiara, Eliana, Farida, and my experience support the claim that migrants and migrant entrepreneurship contribute to the cultural richness of migration cities and countries. Andiara proves the case of how in a small neighborhood of the Hague it is possible to get an authentic Brazilian wax, the quality of Brazilian service and original beauty products. As for Karen, the cultural heritage of tortillas and the way she decided to do it by importing machinery and corn demonstrates that her product is more than a meal and it carries a whole cultural tradition. The fact that handmade organic tortillas are available around Europe because a Mexican girl decided to create a business allows a whole country to taste Mexican cuisine. Similarly, Eliana's story shows how small businesses created by migrants allow people to get access to International gastronomy even during the times of the pandemic. As for language learning, Farida delivers a service that benefits migrants, second generations, and native citizens interested in Arabic. Finally, Zumba and Colombian handmade underwear offer to the Netherlands the quality of both an original service, and a product.

In short, the answer to ‘what development’ stated in chapter responds to a whole new understanding that goes beyond any kind of economic contribution to both origin and host countries. Aligned with the definition of development stated by Zoomers and van (Westen, 2011: 377) of development as freedom, this implies that the role of the women migrant entrepreneurs interviewed in this paper challenges assumptions around the development-migration nexus. In addition to this, cities like Amsterdam or the Hague where migrants establish their markets are benefited with the access to authentic products and services carrying the quality of their countries of origin. Therefore, the multi-cultural essence and international accessibility of these places radically depends on businesses like the ones mentioned in this paper. Their contribution culturally, economically and socially allows for countries like the Netherlands to be a hub for tourism and culture. Finally, the contribution to the country of origin, as seen in the case of Karen and Andiará goes beyond economic remittances to support small industries and preserve a whole cultural heritage.

For migrants like Karen, Andiará and me, re-learning their culture was part of the process of self-employment. Karen rediscovered the values of her culture by bringing a whole culture in its gastronomy, Andiará understood the value of Brazilian techniques in the industry of beauty and care, and I learned to value a childhood of dancing and music, and a culture of tailors and fabrics that surround the Colombian textile industry. Finally, as stated by de Haas (2020) and Bakewell (2008), the interviews by Andiará and Eliana proved that migrants’ networks are benefited by their remittances.

Final note: Met Nederland in therapie

This paper started as a war against the Netherlands in what I think of as its ridiculous system. Writing it accounts for a process of battling inside to be-long, to be and to understand myself as a migrant woman. This battle existed for many reasons, but the most important to me are these two: the first one is the itchiness that gave me the thought of writing a thesis; and the second is the anger that generated reading literature about migration that did not represent *my* process of migration. When I started writing essays as a student of Erasmus University, I was asked many

times to correct my English and to support my use of poetry because “it was not nuanced, and it lacked a purpose”. Although I understand these two are important for the context I am in, I refuse to adhere to that idea, and to obey it, although it is too late for this paper. Therefore, this paragraph, as an introductory justification to my process, is a claim to rescue orality, poetry and experience as the purest and richest sources of knowledge.

Poetry and experience are not accredited enough, but to me they are the most meaningful source of literature. Migrant poetry tells more of migration than many sources I cite here and reflects an understanding of migration that real people have been yelling all around the world, and that is constantly overlooked by theory. Therefore, I am writing this thesis within the regulations and structures of academia to legitimate the process and my voice. However, I want to state that I do not agree with it, and that writing this was very conflicting. It was also almost left abandoned many times, and it was finished by my inner student who wants to graduate to finally be able to get a master’s degree. In the end, as the title of the book by Magendane (2021) states, my therapy with the Netherlands has settled the battle and raised a white flag to make peace with my process of migration. Therefore, the stories I narrate, and the quotes from poems and books around these pages mean the end of this war. There is no purpose of fighting a system I will not and cannot change, and I forgive myself for not even thinking about consulting sources of literature in Spanish, or written by migrants in the first place. In the end, by citing the authors I chose, this paper will just be another source of literature written from my privilege, and in a country like the Netherlands. In the end, I am not doing anything different to what I would translate from Spanish as *looking at our belly buttons* going in circles, but I am at peace with it now.

Appendix: interview questions

These questions are aimed to be answered in 45 minutes. Feel free to skip anything.

- How did you start your business or self-employment process?
- Why did you decide to come to the Netherlands and why did you decide to stay?
- How did you choose your product or service?
- What inspired you to start on your own?
- What was the first and most important investment in your business?
- Have you worked in the Netherlands or looked for a job? I decided to start on my own as a freelancer because it was easier to create a business than to compete with Dutch passports to get a job and to get one without speaking the language. Did you have the same experience or was it different for you?

- Do you think it's easier to start a business in your country or here?
- How was it for you to deal with taxes, bureaucracy, and the registration of your business?
- What do you think your business/service/product brings to the Netherlands?

The following questions are very personal, and the reason I ask them is that many policies and politicians believe that all migrants and expats are contributing economically to their home countries, but my interviews demonstrate the opposite. We invest more money here, in the Netherlands.

- Do you send money to your home country? In case you do it, is this money for investments or to support a family member?
- What have been the biggest challenges in your process of migration and self-employment?
- If you wouldn't have your business, what would you be doing?
- Where, and what have you invested in creating your business or providing your service? (e.g.: KVK registration, equipment, initial production, materials).
- Do you employ people here or in your home country? (This could be your accountant, a messenger, a provider, supplier, or any service you pay as a self-employed person).
- How long have you had your business and how did it grow?
- Is there anything else you would like to share?

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