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## Article

# Entrepreneuring in diverse neighbourhoods : policies and minority business in Copenhagen, Istanbul, Milan and Warsaw

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# Entrepreneurship in Diverse Neighbourhoods: Policies and Minority Business in Copenhagen, Istanbul, Milan and Warsaw

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## ABSTRACT

Recent literature claims that minority entrepreneurship is changing, e.g., entering non-ethnic sectors. A change partly related to spatial transformations (such as gentrification) in neighbourhoods where minorities are settled and to policies affecting their ventures. This article aims to disentangle how targeted and general policies affect minority entrepreneurship in neighbourhoods characterised by ethnic and class diversity in Copenhagen, Istanbul, Milan and Warsaw. Based on a comparative analysis of qualitative interviews, this article aims to answer the following questions: How do changes in neighbourhoods characterised by population diversity affect minority entrepreneurship? Are policies—especially those at city and neighbourhood level (including regeneration measures)—sustaining or challenging minority entrepreneurship? Our findings show that, despite local variations in terms of political economy, welfare structure and urban governance, notwithstanding displacing effects related to national and local policies, many minority businesses are responsive to neighbourhood changes and succeed to extend their market range beyond the ethnic or impoverished clientele.

## KEY-WORDS

MINORITY BUSINESS, NEIGHBOURHOOD DIVERSITY, URBAN RENEWAL, GENTRIFICATION, DIVERSITY POLICY

## 1. Introduction

Minority-owned businesses thrive in many cities of the global north (OECD, 2010). There is wide agreement on the positive contribution minority entrepreneurs give to employment and economic growth in their host countries (Masurel, Nijkamp and Vindigni, 2004; Kerr and Kerr, 2017; Hart et al., 2018). The literature also suggests that minority-owned enterprises located in neighbourhoods characterised by population diversity (Rekers and van Kempen, 2000) can revitalise deprived neighbourhoods, create jobs, innovate business environments, give life to abandoned premises (Carter et al., 2013; Kloosterman and Rath, 2018) and fill “structural holes” in urban markets (Eraydin, Tasan-Kok and Vranken, 2010; Gurau, Dana and Light, 2020).

While socially diversified neighbourhoods remain magnets for minority entrepreneurs, hub areas are experiencing substantial structural changes, and such transformations can be related to urban economic restructuring which leads to new types of enterprises, increasing dominance of the real estate economy and gentrification processes—induced not only by market forces, but also by public projects. As a result, the existing opportunity structures for minority entrepreneurs have been changing; co-ethnic bounded markets, largely based on a self-sustaining demand, supportive networks and affordable premises have been often displaced or adapted to new conditions. Moreover, they have faced cut-throat competition, blocked mobility and discrimination (Rath, 2003; Barberis and Solano, 2018). This situation calls for redefining minority-owned enterprises in changing neighbourhood settings and exploring the way they can survive in neighbourhoods that are under the pressure of urban restructuring. Furthermore, there is a need for evaluation of local and national policies aimed to support start-ups and enhance minorities’ entrepreneurial access and success (Syrett and Sepulveda, 2011; Beckers and Kloosterman, 2014), since there are strong doubts about their outcomes (Rath and Swagerman, 2016). In this respect, we maintain that minority businesses are much more affected by wide-scope, general policies (e.g., area-based renewal ones) than by targeted measures (Jones, Roberts and Ram, 2022).

This paper utilises findings from research in neighbourhoods within four urban districts that—despite wide differences in institutional and economic contexts—are characterised by diversification, social upgrading and/or gentrification boosted by urban regeneration. Our aim is to explore the new attributes of minority enterprises in such areas, next to economic support schemes and policies targeting minority business (Syrett and Sepulveda, 2012; Raco and Tasan-Kok, 2019). In this respect, we focus on the following questions: How do undergoing changes in neighbourhoods characterised by population diversity affect minority entrepreneurship? Are policies—especially those at city and neighbourhood level (including regeneration measures—sustaining or challenging minority entrepreneurship?

The paper aims to explore these issues in neighbourhoods experiencing ethnic and class transitions as well as commercial gentrification in four cities where minority entrepreneurship is important:

- Copenhagen (Denmark): a North-European booming city with multicultural immigration affecting its entrepreneurial structure;
- Istanbul (Turkey): the largest city in Turkey, a major hub for mixed flows of asylum seekers and minority entrepreneurs, experiencing entrepreneurial restructuring;
- Milan (Italy): an entrepreneurial city that is attracting foreign workers and businesspeople in both high-end and cheap economic sectors;
- Warsaw (Poland): an East-Central European city with socialist heritage which is gradually regaining its social heterogeneity with migration inflows contributing to business diversification.

Within the cities, our focus is specifically on neighbourhoods of four districts—Bispebjerg in Copenhagen; Beyoğlu in Istanbul; Via Padova and Niguarda in Milan; Praga-Północ in Warsaw. They were purposefully sampled, based on a relatively: (a) intense diversification process, in particular migration-related; (b) mixed and changing economic conditions in the urban context (for a short characterization of the context, see Table 1; for a more articulated discussion on diversity, social cohesion, social mobility and economic performance in the four case studies, see Barberis et al., 2017; Korcelli-Olejniczak et al., 2017; Eraydin et al., 2017; Skovgaard Nielsen et al., 2017).

A wide-range comparative dimension, characterised by a focus on cities within countries belonging to different varieties of market economy and its regulation, is important to situate changes in minority entrepreneurship in different contexts and, at the same time, to appreciate similarities in policy effects on minority businesses.

Based on the evidence collected, we claim that, even though operating in very different welfare regimes, urban governance structures, and historically-rooted representations of diversity, the policymakers' understanding of minority entrepreneurship, framing targeted and general policies, has place-specific traits, but also common trends in terms of institutional invisibilization of diversification processes and of minority business' economic and social role. This is due to similar pressures that, even though at different extents in the four cases, show common orientations towards beautification, gentrification and investment-prone renewals. Thus, from a theoretical point of view, the objective here is not to compare the particularism of individual urban features, but to focus on underlying mechanisms of market-driven, policy-supported regeneration in relation to discriminated-against minorities (Scott and Storper, 2015). The following sections introduce the points of reference grounding our research (Section 2) and the research itself including its comparative strategy (Section 3). In Section 4 we discuss the characteristics of minority businesses in the case study areas, analysed in policy terms in Section 5. Section 6 summarises the implications of our findings.

**Table 1. District and city profiles of case study areas**

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**Copenhagen: Bispebjerg**

Bispebjerg is one of the most diverse districts of Copenhagen in terms of population and the built environment: it is one of the most ethnically mixed areas and while parts are classified as deprived by the Municipality of Copenhagen—being socio-economically disadvantaged compared to the wider metropolitan region—other parts house affluent families in detached housing. Similarly, the business landscape is diverse. Years of migration to the area has led to the establishment on ethnic businesses, e.g., immigrant’s food and clothing shops. Former industrial buildings offer comparatively cheap and accessible premises of varying sizes in an advantageous location, close to motorways and the city centre. This attracts entrepreneurs looking for larger plots, e.g., wholesale companies; low-turnover or start-up enterprises, especially creative enterprises (creating a cluster in the inner part of the district, supported by local planning, in that the area has been laid out by Municipality of Copenhagen as a so-called “creative zone”); and a small cluster of urban development enterprises fostered by the local area-based regeneration project.

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**Istanbul: Beyoğlu**

Beyoğlu, a prestigious residential and shopping district before the 1960s, turned into a low-income residential and low-quality shopping area, as the population changed when new immigrants replaced old residents. While most high-end commercial facilities fled the area, new commercial facilities have been initiated—primarily by minorities and/or internal immigrants. Following a gentrification process from the 1980s, Beyoğlu attracted highly qualified Western immigrants and middle- and high-income professionals. However, some parcels still host substantial numbers of minorities and immigrant groups. At present, the area is involved in urban renewal projects, triggering further gentrification processes in the most deprived areas of the district—negatively affecting population and commercial diversity of the district. While the new conditions push some of the minority-owned businesses out of the district, others are successful in adapting to the changing conditions.

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**Milan: Via Padova and Niguarda**

Via Padova and Niguarda are situated in the northern area of Milan. In these districts, foreign nationals account for more than a quarter of the residents, with spans of fast growth in the last thirty years, including some high-concentration hotspots. The area is mixed in terms of family structures, age and income: a young immigrant population lives side by side with Italian elderly people and families “in transition” (e.g., newly-weds and single parents). A traditional peripheral immigration hub, its mix of low housing and living costs, and good transport connections has caught the eye of public and private investors with the aim to reduce “urban blight” and/or to upgrade and gentrify parcels of the area. In stark contrast, some traits experienced a succession in the commercial environment with a growing number of petty minority businesses, while others experience a further succession wave with upscale business activities.

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**Warsaw: Praga Północ**

The area of Praga-Północ was culturally and socially diverse in the pre-war period, then marginalized by the city authorities under socialism and degraded to a “historic slum” (Musil, 2005). Rediscovered as an “alternative” central city location, it is subject to urban renewal projects and revitalization programs. A social upgrading related to the influx of artists, students and middle-class new residents mixes with an inflow of non-affluent ethnic minorities. The latter (primarily migrants from post-Soviet countries, the Balkan region and southern Asia) are often opening small business outlets in the area. Redevelopment processes attract in particular entrepreneurs specializing in catering services. The main categories of entrepreneurs in Praga can be classified either as “survivors”—whose location choice is associated with low costs and limited barriers to entry (traditional craftsmen or female businesses), who service a loyal, but indigent customer base—, and the “specificity-seekers”, targeting at gentrifiers or tourists (Korcelli-Olejniczak, 2017).

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## 2. Minority businesses in changing neighbourhoods

Studies focusing on (minority) entrepreneurship and neighbourhood diversity fall mainly into two strands. The first focuses on neighbourhood characteristics and underlines the relevance of location, the built environment and markets for minority businesses (Rekers and van Kempen, 2000). The second addresses the institutional context and policy issues at different scales (Trettin and Welter, 2011).

### *2.1. The opportunity structures of diversified neighbourhoods for minority enterprises*

For a long time, minority entrepreneurship studies, especially in the US context, mostly focussed on traditional immigrant businesspeople operating within enclaves, in the wake of the influential work by Portes and Wilson (1980). Usually, such literature defines these spatial clusters in relation to a specific type of opportunity structure—the demand for ethnic products and services that are linked to an immigrant group’s region of origin—or at most, acknowledging the role of structural factors, opportunities in markets abandoned or under-served by long-term residents (for a review, see Bates, 2011).

Many early studies also refer to characteristics of diversified neighbourhoods that provide opportunities for minority businesses. Ethnic enclaves are defined as an essential motivating factor, and a resource whereby social bonds become conducive to opportunities (e.g., discriminated-against groups can find a safe environment to experience self-employment). Ethnic networks, as a set of connections and patterns of interaction among people sharing kinship, national background or immigration experiences, enable immigrants to draw on resources like co-ethnic labour, capital, and information (Waldinger, Aldrich and Ward, 1990). While this approach has been contested for no less than 20 years, as downplaying institutional factors and wider economic relations (Engelen, 2001; Rath, 2001), it promoted an early association between minority entrepreneurship and neighbourhood locations.

The building stock of neighbourhoods attracting minority enterprises has received considerable attention as well. Such neighbourhoods offer a significant amount of vacant facilities nearby city centres that are reasonably priced for beginner entrepreneurs. More recently, the literature discusses minority entrepreneurs’ strategies that involve selling to a wider national and international clientele (Basu, 2011) and the changing nature of minority businesses leading to the adoption of new survival strategies.

Whether it is due to new lenses used to look at minority entrepreneurship (as suggested by the mixed embeddedness perspective), or to an actual change in minority business, the literature has been less and less focussing on co-ethnic markets only (and concentration neighbourhoods, too), as studies do not only refer to customers from different backgrounds, but also to markets spanning different parts of cities (Eraydin, Tasan-Kok and Vranken, 2010; Tasan-Kok and Vranken, 2008). Minority business aims to attract urbanites, who are looking for new lifestyle activities and an “authentic”

multicultural atmosphere: thus, population diversity is used as an asset to improve attractiveness. Consequently, entrepreneurs use neighbourhood diversity as a narrative to celebrate living together; emphasising local diversity as part of a business strategy (Zukin, 2010; Aytar and Rath, 2012). However, the neighbourhoods providing opportunities for minority entrepreneurs are under pressure from urban transformation in recent decades (Çaglar and Glick Schiller, 2018; Sakizlioğlu and Lees, 2020). In particular, residential and commercial gentrification, often associated with urban renewal programmes, is a strong stress test for minority businesses, that are under pressure to adapt to changing conditions (e.g., clientele and fixed costs); if they are not able to do so, they may be displaced from their neighbourhood. Relevant literature underlines that the gentrification process promotes a particular type of entrepreneurship, diluting concentrations of ethnic diversity and enforcing ethnic and class transitions, key for the survival of minority businesses. Constraints and opportunities encountered by (minority) entrepreneurs are variable, especially if area-based policies are in place (Rath and Schutjens, 2019): actually, most of the above-mentioned influencing factors conflate in urban renewal projects. They affect the availability of cheap premises via demolitions or refurbishments; they may boost some types of enterprises and may disadvantage others—stigmatised ethnic businesses often among them (Mason et al., 2015). While there is evidence that renewal and redevelopment projects can be attractive for new generation businesses, they can end up with the loss of existing ones (Gonzalez and Waley, 2012). Within this frame, and in reference to our first research question, we maintain that minority business in general is more sensible to local transformations, in consideration of its vulnerable position, but also that there is no one-fits-all trajectory, and that selective patterns of opportunity, especially for businesspeople seizing cosmopolitan allures and intergroup connections, may be more positive.

## *2.2. Policy environments and minority entrepreneurship*

Support schemes and the regulatory environment, including the host country labour and credit markets, are also important in survival strategies adopted by minority businesses (Kloosterman, Van Der Leun and Rath, 1999; Barrett, Jones and McEvoy, 2001; Smallbone et al., 2003). Besides (usually scant) targeted measures and wider-scope policies towards (to-be) entrepreneurs and minorities, local social and institutional conditions may influence how regulations affect entrepreneurial landscapes. Policies aiming to foster (minority) self-employment, enhancing local economies and improving social inclusion (Kloosterman, 2003; van Ham et al., 2017) may bring place-based constraints and opportunities or are designed to promote locally specific entrepreneurship that attracts gentrifiers or tourists (van Eck, Hagemans and Rath, 2020).

The role of regulatory contexts was first recognized in minority entrepreneurship studies within the mixed embeddedness approach (Kloosterman, Van Der Leun and Rath, 1999). Without neglecting agency, mixed embeddedness acknowledges effects of instituted processes on agency and the “bending” of opportunity structures enacted by agents: in our case, we give special relevance to an urban and neighbourhood focus, since operations at multiple scales conflate in such contexts of interaction (Trettin

and Welter, 2011; Syrett and Sepulveda, 2012; Çağlar and Glick Schiller, 2018). Neighbourhoods are where the outcomes of upper-scale regulations are visible, having additionally “sets of regulations with a more local dimension which can also impact on the opportunity structure” (Kloosterman and Rath, 2018: 107). Dimensions of economic structure, population change and the built environment have a relevant policy dimension. While diverse consumers and businesspeople influence the demand for and the supply of goods and services, some neighbourhoods—not rarely the most deprived ones—remain a trap for entrepreneurs, as places of concentration of an impoverished clientele where members of minorities are locked into unprofitable niches. How urban policy acknowledges local diversity can favour or hinder minority-owned businesses’ start-up and success (Syrett and Sepulveda, 2012; Ram, Jones and Villares-Varela, 2017). Issues like the general migration policy and its local enforcement (Light, 2006) and the accessibility and targeting of entrepreneurship policies (Rath and Swagerman, 2016) play a role, as much as size, accessibility and growth of specific markets (Kloosterman, 2003). Thus, urban policy affecting market dimensions (from the deregulation of retail to targeted entrepreneurship programmes) has consequences for minority-owned businesses: for example, the rise and deregulation of the service sector and the gig economy increase the room for small businesses and subcontracting chains accommodating minority businesses—and their exploitation (Ceccagno, 2017). Policies concerning the built environment are key, too—e.g., affecting entrepreneurs’ homing, neighbourhood business facilities and social resources (Bailey, 2015). This considered, we maintain that a key dimension to answer our second question is that the unintended effects of wide-scope area-based policies is the driving force in restructuring the structure of opportunity for minority business—not explicitly targeted, largely invisible to decision-making processes in regeneration measures.

### **3. The research**

Based on the discussion above, this paper aims to disentangle:

(a) How do socio-demographic changes and urban renewal in neighbourhoods characterised by population diversity affect minority entrepreneurship? We maintain that diversity as such—as a “marketable” atmosphere and as a plurality of customers, suppliers and opportunities—can be conducive to positive (but selective) business outcomes.

(b) Are policies—especially those at city and neighbourhood level (including regeneration measures)—sustaining or challenging minority entrepreneurship? We maintain that policies supporting local ventures do not properly consider the complexity of ethnic and class diversity (consistently with Ram, Jones and Villares-Varela, 2017). Area-based programmes, too, do not often explicitly target minority entrepreneurship, as such measures may not take into account the existing business landscape, with the risk of damaging more vulnerable businesspeople—minorities included.

Based on these premises, we may expect that our case can be classified in four configurations (see Table 2), according to if and how socio-demographic changes and area-based policies are supportive of minority ventures’ economic success and legitimisation—showing that the effects may be quite mixed.



**Table 2. Effects of neighbourhood social transformation and area-based policies on minority ventures**

		Effects of neighbourhood social transformation (gentrification) on minority ventures	
		Negative	Positive
Effect of area-based policies (urban renewal) on minority ventures	Negative	<ul style="list-style-type: none"> <li>- Radical displacement of minority business</li> <li>- Implicitly or explicitly exclusionary policies towards minorities (policing, <i>revanchist</i> urbanism)</li> <li>- Minority business as a problem of neighbourhood neglect; transformation of the business landscape (high added value, advanced tertiary economy with no specific multicultural content)</li> <li>- Social transformation expelling minorities (e.g., high costs of living): new residents claim for an “orderly neighbourhood”</li> </ul>	<ul style="list-style-type: none"> <li>- Mixed effects on minority business</li> <li>- Implicitly or explicitly exclusionary policies towards minorities (policing, <i>revanchist</i> urbanism)</li> <li>- Minority business tolerated but not encouraged; transformation of the business landscape (high added value, advanced tertiary economy with no specific multicultural content)</li> <li>- Social transformation: new residents and city users are diversity-seekers; part of old residents stays</li> </ul>
	Positive	<ul style="list-style-type: none"> <li>- Mixed effect on minority business</li> <li>- Selling multiculturalism / cosmopolitanism: minority cultures as a legitimate part of neighbourhood regeneration (implicitly or explicitly). Business opportunities for exotic ventures more than for coethnic ventures.</li> <li>- Social transformation expelling minorities (e.g., high costs of living): new residents and users with a “selective taste” for diversity</li> </ul>	<ul style="list-style-type: none"> <li>- Positive effect on minority business</li> <li>- Selling multiculturalism / cosmopolitanism: minority cultures as a legitimate part of neighbourhood regeneration (implicitly or explicitly). Business opportunities for exotic and coethnic ventures.</li> <li>- Social transformation: new residents and city users are diversity-seekers, side by side with old residents</li> </ul>

To answer the above questions, we draw on empirical material from research conducted between September and December 2015 within the FP7 project “DIVERCITIES”. The results presented here derive from the module “Entrepreneurs” and are based on semi-structured interviews carried out with local business owners or managers with the aim to gather representations and perceptions on neighbourhood diversity, and its role in their venture. Interviews were built on a common interview guide and consist of open-ended questions aimed to frame the relationship between urban diversity and entrepreneurship: location choice, motivations to start a business, economic performance and institutional support. The respondents were selected in order to mirror the complexity of emerging entrepreneurship patterns in the case areas: the selection is not based on quota sampling, but on a purposive choice guided by preliminary theoretical considerations and interviews with key informants about the local diversification process. As a consequence, we did not solely focus on minority entrepreneurs: our aim was to reconstruct wider-scope entrepreneurial

discourses related to local diversification processes, providing a deeper analysis on minority-majority relations, as much as discussing the local social, economic and institutional context for native and migrant entrepreneurship that thematized diversity in its operations. With such a context-based reference to diversity discourses, our samples include different types of minorities (see Banting and Kymlicka, 2006): immigration-related ones (which are more relevant for our Italian and Danish cases, even though present also in Turkey and Poland) and national and ethnic minorities (especially relevant in the Turkish case).

Accordingly, the interviewees in Praga-Północ ( $n = 40$ ; eight from minority backgrounds) included traditional crafts, female-owned firms, creative enterprises and catering businesses split between providing services to the local low-income population or to new and better-off residents, visitors and tourists. The selection of entrepreneurs in Bispebjerg ( $n = 40$ ; 15 from minority backgrounds) aimed to account for its history as an old working-class neighbourhood (retail, traditional trade) and the recent pluralization of ventures: ethnic shops and other minority enterprises with low-innovation services and products related to the increased residents' ethnic mix; enterprises characterised by a high degree of professionalism as well as first-mover firms. In Via Padova ( $n = 41$ ; 21 from minority backgrounds) interviewees include traditional crafts, creative and social enterprises and catering businesses led also by immigrant and young business owners, to reflect recent dynamics of socio-demographic transformation, upscale businesses in gentrifying blocks, side by side with traditional petty native businesses. In Beyoğlu ( $n = 40$ ; 20 from minority backgrounds) there was a focus on the parallel residential gentrification and commercial revival, with retail and wholesale trade, service companies—including financial, occupational and technical services and logistics—art galleries, entertainment venues and retail and service enterprises serving medium- to low-income groups, retail, catering, lodging and leisure businesses (for a list of interviewees, see Appendix). To frame our data, we used a universalising comparative strategy (Pickvance, 2001), as we maintain that commensurable processes with consistent outcomes are in place. In particular, two processes of neighbourhood transformation were at stake: on the one hand a migration- and ethnic-related diversification, in which minorities are more and more visible in the public space, and thematized in public arenas; on the other hand, renewals in the built environment and uses of the city, in the frame of urban entrepreneurialism. The two common outcomes observed are: a selective risk of minority entrepreneurs' vulnerabilization (ranging from low competitiveness to displacement) and a related blurry policy, with limited or no acknowledgment of diversification and its social role. Not only data collection, but also the analytical strategy was based on a common research protocol, with a focus on background pre-conditions (including urban development), social and economic characteristics of case neighbourhoods, the specificity of local minority entrepreneurship and urban policies impacting economic performance (always from the point of view of interviewed entrepreneurs). The analytical strategy was based on comparing main findings in the common templates to spot similarities in the interpretation of relevant dimensions—in particular, effects of local infrastructures and facilities and of policies (with special reference to area-based policies) on neighbourhood and business diversity in general, and on minority business in particular. A further

analysis was based on going back to the original interviews to address specificities in the argument on these dimensions.

Beside cross-cutting issues, the interview template also included specific points related to core features of the case study areas and their minority businesses. In Praga-Północ they concerned the impact of the district's social upgrading on local entrepreneurs, the role of the public actor in supporting the area's business structure, its competitiveness related to changes in local diversity—with particular reference to immigrant businesspeople from the former Soviet Union, as well as Serbia and Bangladesh. In Bispebjerg, the focus was on the composition of the customer base and the consequences of (regeneration) policies for entrepreneurs and their businesses, including the utilisation of support schemes by entrepreneurs from an immigrant background, e.g., from Western and South Asia. In Via Padova and Niguarda specific questions referred to spatial stigmatisation, co-ethnic, other minority (mainly from North Africa, China and Latin America) and large retail competition, as the area is key for (low-end) entrepreneurial developments (Korcelli-Olejniczak et al., 2017). In Beyoğlu, there was a focus on the parallel residential gentrification and commercial revival, with retail and service enterprises serving medium- to low-income. Minority business people under focus include often national minorities (e.g., Zazas) and regional minorities (e.g., Georgians).

The fieldwork, while now dated, can provide useful insights also for the present: the place-based differential impact of the 2007-2008 financial crisis and its aftermaths, as well as the slow recovery, and the relaunch of place-based investments, can provide interesting insights and lessons for the post-pandemic period—also in consideration of the acceleration of transformation processes already described in this article.

In Beyoğlu, the consequences of the Gezi movement in 2016 was related to the closure of many shops, while at the same time the attraction of Arab tourists has contributed to the change of ownership of many businesses. Recently, a revival of some cultural enterprises followed the renewal of Atatürk Cultural Centre in Taksim.

In Praga Południe, new housing investments around Koneser Center and Praski port further contributed to neighbourhood renewal, with an effect also on the diversification of local services and trade offer. While new large franchises have been displacing traditional craft workshops, most enterprises offering ethnic or regional catering and other goods managed to survive serving both old and new residents and users.

In Via Padova, a rebranding strategy focussed on cultural ventures, small-scale transformations (e.g., experiments of tactical urbanism), and redevelopments attracting private investors, in a way muting the conflict of migration-related cleavages in the neighbourhood, is contributing to the transformation of the local commercial and residential landscape (Oberti and Lecci, 2021).

In Bispebjerg, new regeneration projects are underway, one area being subject to urban city-led regeneration and another to a national regeneration scheme. Especially the latter will lead to substantial physical changes, aiming to create a different social mix. Substantial changes to the neighbourhood can be expected, not least to the customer base, potentially challenging some and supporting other local businesses.

#### 4. Minority entrepreneurship and neighbourhood diversity

In theory, as stated in Section 2, a way for neighbourhood diversity to affect minority entrepreneurship is through the role of ethnic enclaves and ethnic support networks. However, in the neighbourhoods analysed, such enclaves and networks do not seem to be focal. Actually, only a few (minority) interviewees mentioned kinship networks as a source of start-up capital, information and cheap labour. At the same time, catering for co-ethnic markets is considered a limit. For example, in Via Padova some interviewees maintain that targeting deprived co-ethnic networks means to adjust prices to the poorest local customers with negative effects on profitability. Entrepreneurs active for longer years proved to be more successful in adapting to the local market by widening their customer base beyond bounded networks. In this respect, the diversity and multicultural character of the neighbourhood become an asset to counteract cut-throat competition in market niches with low entry barriers and low profitability where minority business is often concentrated: *“I have a very mixed customer base, from Italians to South Americans, from Arabs to Syrians—I even have Filipino clients. I don’t know if any ethnicity is missing here, since I also have people from black Africa and—thanks to the Expo—also European groups, like Germans and Dutch. [...] We are a multicultural enterprise; we have different foods and we are able to satisfy everyone.”* (R17 Milan).

Many minority entrepreneurs underlined that a plural customer base and the agglomeration of different enterprises was a key asset to attract clients. The use of diversity and the marketing of cultural identities turn some minority businesses into landmarks for diversity-seeking consumers, including tourists. The ones that are not able to serve the new clientele are pushed out of the neighbourhood.

This is mentioned by minority entrepreneurs in Beyoğlu and in Praga-Północ. The latter is described as having a unique atmosphere of “authenticity”: a traditional but diverse and bonding community and a bohemian ambience. This attracts firms offering exotic or ethnicized services and products, which serve a customer base of new and affluent residents, students and members of ethnic minorities, besides the customers from different districts of Warsaw.

Location choice into diverse neighbourhoods is also connected to reaching a wider customer base. However, only a few entrepreneurs explicitly and deliberately chose the neighbourhood because of its ethnic diversity. For example, in Bispebjerg, some interviewees maintain that the choice is related to good opportunities to gain wider customer bases and to positive effects of the concentration of businesses which means that the district offers networking with other entrepreneurs in similar fields. Interviewees rarely made diversity explicit as a location factor, but their choice was often indirectly connected to diversity. According to one of the interviewees; *“The reason is that on this street people come from everywhere, so it’s a very busy area, I know so many people, Pakistanis, Indian people, Nepali people and also Danish, from everywhere! And from everywhere in Denmark”* (R35 Copenhagen). In Beyoğlu, the interviewees emphasised the multicultural dimension of the district, despite a loss of people and entrepreneurs with the different ethnic and cultural and socio-economic background

over the last decades: *“One of the main reasons why I have been in this district for so many years is its multi-cultural structure. It is possible to see many people and to chat with people who have different lifestyles and habits. This makes our work highly varied.”* (R12 Istanbul).

In Via Padova, a few entrepreneurs (e.g., in creative sectors) described the neighbourhood diversity as inspiring, while the economic role of neighbourhood diversity can often be related to ventures’ local embeddedness. On the one hand, locally rooted entrepreneurs (e.g., firms led by youth from immigrant backgrounds who grew up in the area, and businesses in the social economy) deemed diversity as focal. On the other hand, some (minority) firms were located in the neighbourhood for reasons not directly related to diversity (e.g., costs and accessibility), and their customers and suppliers were not local (e.g., ethnic businesses that are landmarks for immigrant communities at city-level and do not specifically cater for neighbourhood clients).

While the early literature on minority businesses emphasises the importance of cheap facilities, minority enterprises may struggle to find reasonably priced locations in recent years due to regeneration processes. However, our findings do not fully support such arguments, as neighbourhood transformation is not total and sudden, and as zones of transition provide different types of premises. For example, Bispebjerg is still cheaper than other metropolitan districts and offers small enterprises the opportunity to start up in affordable and well-served spaces—a rare chance in Copenhagen. While neighbourhood diversity in the built environment, population, facilities, history and image creates opportunities absent in other areas of Copenhagen, the rebranding of Bispebjerg is turning this district into an increasingly attractive business site, likely leading to higher rental prices. This may in turn push financially weaker businesses out. Consistently, in Praga, motivations like low rental costs, proximity to the city centre, low entry barriers are related to the specific feature of most post-socialist cities, where entrepreneurship boomed after 1989: *“I reckon that if we would rent premises in another area than Praga we would have to close our business before opening it. The rent is five times lower than in the strict downtown area and the location is practically central”* (R39 Warsaw). Beyoğlu is still providing different types of premises: while the rents of the premises in gentrified parts of the district have increased substantially, cheap premises are still available for minority businesses. Via Padova shows another side of the same coin: again—as in the quote above—many interviewees chose their location due to the availability and affordability of housing and commercial facilities—related to the bad reputation of some districts. Thus, stigmatisation affects the (low) quality and (high) availability of facilities, which makes the neighbourhood a cheap area with a sufficient customer base.

Overall, there is room for minority businesses in the diversified neighbourhoods under study, according to attractive factors mentioned in Section 2: the initial availability of cheap locations—due to different forms of local socio-economic marginality—is coupled with the diversification of the clientele outside the usual ethnic niche, as facilities these neighbourhoods have attract different kinds of residents and customers. Locations and customers support new market opportunities—even though usually in cheap segments; as these neighbourhoods become targets of new processes and policies (renewal and gentrification), such structure of opportunities evolve further.

Minority entrepreneurs able to utilise a change in customer base caused by a (policy-supported) change in the area can benefit from this transformation, whether it is affecting residents or visitors. However, others are not able to utilise it. Neighbourhood changes can deprive them of the limited profit they had through increased competition and higher prizes on premises: it is a process we can see only partially based on interviewees' accounts, as our interviews are affected by a survivor bias (we did not interview failed entrepreneurs).

These processes have much to do with the local policy environment and highlight the role of institutional contexts and measures not directly targeting minorities and business in reshaping entrepreneurial opportunities. Place-based policies promoting local allure and upgrading the built and social environment may have selective effects on access and success of minority entrepreneurs. In particular, on location and displacement and on the effort to break into wider markets.

## **5. The consequences of policies for minority enterprises**

If minority entrepreneurship is considered beneficial for diverse areas and minorities' employment, policymakers may perceive minority business as deserving of targeted support measures. Consistently with the body of literature discussed in Section 2.2, even without a specific focus on minority entrepreneurship, we may expect local policies to impact minorities' chances to start-up and succeed in the business environment (Collins, 2003; Barr, 2015; Rath and Swagermann, 2016). However, the findings of our case studies—according to entrepreneurs' perceptions—seem to disprove the role of policies aimed to affect the local business environment in boosting minority entrepreneurship. Across the four cases, minority businesses are provided with very limited support. Respondents do report very limited specific policies or schemes supporting minority entrepreneurship, and general schemes are utilised to a limited extent by minority entrepreneurs. On the one hand, minorities are often not acknowledged as a legitimate business policy target, for different reasons: stereotypization, stigmatization and lack of knowledge on minorities by policy-makers; limited lobbying capacity; opposition from native insiders; visa regimes (Sepulveda, Syrett and Lyon, 2008; Solano, 2021; Jones, Roberts and Ram, 2022). On the other hand, there is an issue of accessibility to existing actions.

In Turkey, there are several support schemes for start-ups. Minority entrepreneurs can access such support schemes, too. The central government provides cash support (e.g., risk capital to new start-ups) and incentives (e.g., tax exemption and low-interest credit). However, the share of minority entrepreneurs using such schemes is less than one-fifth of the interviewees. In Bispebjerg, a small group of start-ups had received public grants: they were usually new, small-scale partnerships within urban regeneration programmes. They were mainly run by native, highly educated, young entrepreneurs; sometimes working with minorities. But minority entrepreneurs rarely received public grants themselves. Grants came from the Ministry of Environment or the local area-based regeneration project. The latter also provided entrepreneurs with guidance and assistance—with

no specific focus on minority businesspeople. These (mostly non-profit) enterprises were granted public funding because their activity matched political and administrative agendas. Unlike other entrepreneurs, ethnic minority entrepreneurs rarely expressed critical views of public authorities and their programmes—mostly because they had very limited knowledge of them and very limited contact and thus received no assistance: limited acquaintance and linking social capital, as well as a limited self-perception of deservingness, contribute to this effect<sup>1</sup>. As a matter of fact, for several of these entrepreneurs, the motivation to become self-employed was to escape government subsidies and the social security system. Consequently, their desire to look to the public sector for support was limited. One interviewee requested more municipal initiative: *“It wouldn’t hurt the municipality to send out some notification once a year [...] something which signals ‘let’s create growth together, let’s create an environment which brings together all the key persons of business life here in Nordvest’ [...] they don’t do anything, we never hear anything about that.”* (R34 Copenhagen).

The evidence in Milan is quite consistent—within a weaker institutional frame. Measures to support minority businesses were usually short-term, related to specific categories—in particular, youth, women and partly immigrants—and hardly known among our interviewees. Most of the interviewees had limited cultural capital and were poorly acquainted with the bureaucracy. This limited their access to support schemes, which were perceived as *“too complex—I never tried”* (R15 Milan). Access requirements cut out large numbers of potential claimants. As small minority businesses were more likely to use informal arrangements, firms in need of support did not reach out for public benefits due to fear of inspections. While the Italian bureaucracy and tax system are commonly considered stumbling blocks by our interviewees, some of the entrepreneurs—especially Italians with immigrant backgrounds—blamed public actions for damaging the local economy via discriminatory policy: austerity hitting the more disadvantaged harder, law-and-order policy making (minority) commercial areas deserted, and civil servants being less available for minorities. Policies and policing were seen as an influential, steering factor: *“Bureaucracy killed this area. Implemented policies created anxiety for no reason [...] First of all, a promotion of the neighbourhood is needed, showing that in recent years, police actions are decreasing and scaremongering is needless”* (R17 Milan).

Minority entrepreneurs in Praga-Północ expressed similar views, too. The majority of the interviewees complained about the lack of public support in establishing their business via financial, infrastructure and information assistance. Small start-ups were usually supported by family members, while public actors were deemed an impediment. Small minority-owned firms were either unaware of supporting institutions or negative about their assistance, which was made difficult by complex procedures. The low response rate of the district office was also a problem, requiring a lot of paperwork. Communication with offices was difficult, and even more so for minority entrepreneurs due to language barriers. The general distrust towards public agencies, the predominance of bonding

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<sup>1</sup> Social capital is here considered as the set of relations that creates resources and opportunities for agents in a network. The linking social capital refers to the interaction with agents in positions of power, bonding social capital to the set of strong ties within an in-groups, while bridging social to the inter-group connections (see, for example, Pieterse, 2003).

social capital and the low level of social reciprocity negatively affected public-private cooperation. Thus, while minority enterprises received limited attention from central government across all case study neighbourhoods, municipality-level policies and governance arrangements were somehow more important to them—even though often with perceived negative consequences. This said, the role of local authorities and measures shows also context-related differences.

In Bispebjerg, the interviews showed significant differences in entrepreneurs' acquaintance with and participation in initiatives of public actors and unions. As mentioned above, small start-ups run by highly educated entrepreneurs were familiar with and participated in entrepreneurship programmes, courses and networks, and their location in Bispebjerg was supported by municipal area-based policies. Others, especially small retail and service businesses run by minorities, did not receive any particular attention by local institutions. No policies or programmes were directed at these entrepreneurs, and as their contact with public or semi-public sector actors on their own initiative is limited, they receive hardly any support. In Praga, the few initiatives directly aimed at economic performance usually targeted traditional crafts and catering services (including ethnic cuisine), as key components of Praga-Północ's economic base. On a positive note, some interviewees considered local authorities' attention to the district good for its development; small local events organised by local authorities were appreciated as generating revenues for local businesses. While this is an area-based measure positively affecting also minority entrepreneurs, in other cases we see wide-scope policy trends that reportedly affected business diversity—and, consistently with the literature mentioned in Section 2.2., minority business, too, as a usually vulnerable segment within the local economic landscape. In Milan, the interviewees underlined how the deregulation of retail had changed the local commercial and social landscape. The cut-throat competition was highlighted as jeopardising the diversity of commercial offerings and potentially impoverishing the neighbourhood: *"With the deregulation everything is falling to nothing [...]. They just opened [a shopping mall chain], and we have two or three [shopping mall chains] here, to the detriment of small retailers. We're losing culture, the beauty of shopping at the bakery and grocery behind the corner"* (R11 Milan). In Beyoğlu, the main contribution of the local government was to improve the built environment where enterprises were located. However, some entrepreneurs, especially in the catering sector, also reproved municipal regulations (e.g., those policing alcohol sales and restricting the commercial use of public areas, for instance tables in front of catering venues) for having negative effects on their customer base.

Besides such measures, regeneration and renewal policies—which are an important part of policymaking processes in our case studies—seemed to have significant implications for minority businesses: usually, in an ambivalent form, with many entrepreneurs being afraid about the consequences of such area-based measures. The extent is anyway variable, based on differences in accountability, quality and impartiality of (and trust into) public administrations, where our Danish case seems to have much better perceptions. At the same time, assessing the four cases in their context, we may say that the problem is rarely the access—the entitlement to measures—but most often their accessibility (implicit targeting and readiness to cope with minority claimants—and



disadvantaged groups in general—including the availability of bridging, mentoring and guidance measure to foster accessibility).

In Beyoğlu, entrepreneurs were worried that redevelopments might hurt the neighbourhood “authenticity” and their profits. In Via Padova regeneration was deemed to have ambivalent effects: new investments kicked off gentrification but also boosted cultural and social businesses and economic turnover for existing firms (e.g., construction workers as clients of the catering sector). This constituted a dilemma: being displaced in the long run by gentrification or being displaced in the short run by a lack of neighbourhood investments in the aftermath of the 2008-crisis. In Praga-Północ, the municipal revitalization program considered traditional businesses as the district’s calling card. This could prove a misguided strategy if craftspeople failed to find a suitable market niche and adapt their services. Large investments, like the opening of a new subway line in 2015, had reportedly negative effects: services offered in other districts of Warsaw became more accessible, pushing customers away from Praga-Północ and its businesses. However, this had a limited impact on minority businesses, as they usually catered a wider-than-local clientele. The biggest winner of Praga-Północ’s renewal was the catering business, as the commercial side of an incipient gentrification process, which ensured new non-resident customers. In Bispebjerg, minority entrepreneurs did not address the implications of regeneration policies, as they had limited or no knowledge of them and did not benefit from them. Others, who might constitute competition in terms of premises and customers, did. This can hurt the chances of minority businesses’ success.

This overview of targeted public policies shows they are perceived by interviewed entrepreneurs as making a limited contribution to the performance of minority businesses and putting the burden on minority enterprises to adapt to changing conditions. The accessibility of support measures—targeted or not—is limited by information asymmetries, distrust, and limited legitimization of minorities as policy targets.

More general—and somehow indirect if not unintended—consequences stem from area-based policies that do not necessarily target the local business environment. Urban policies, with their selective effect on available premises, on residents, customers’ bases and markets seem to increase minority businesspeople’s concerns, with a serious risk of displacing them. While minority businesses contribute to the social and economic vibrancy and liveability of somehow distressed neighbourhoods, upgrading/gentrifying measures tend to neglect their role—a role that could help accommodate diversity and social cohesion during the transition phase and in the longer run. Within this general trend, differences among our four cases are related to the extent and shape gentrification in progress is taking: when a cosmopolitan atmosphere is considered an asset (as in Warsaw) by key stakeholders—from the business base itself to policy-makers producing area-based measures, a selective space for minority business is viable; when the commercial gentrification relies on large players (e.g., large retail and retail chains, big supra-local investors, as in Istanbul) or contributes to stigmatising minorities (as in Milan), the space for (minority) petty capitalism may be jeopardised.

## 6. Discussion and conclusion

The purpose of this paper was to discuss how local policies affect minority entrepreneurship in diverse neighbourhoods characterised by ethnic and class transitions. The findings, summarized in Table 3, support some of the debates in the existing literature but also bring up questions concerning recent dynamics of entrepreneurship in diverse neighbourhoods as well as the limits of existing policies in grasping the complexity of minority entrepreneurship.

Changes in resident composition of diverse neighbourhoods could affect minority entrepreneurs if such changes implied less ethnic diversity as the majority moved into regenerating areas. However, contrary to most of the early debates on minority entrepreneurship, which focused on kinship networks and bounded solidarity as determinants of minority businesses' start-up and success (Forrest and Kearns, 2001), the entrepreneurs interviewed rarely mentioned the role of ethnic enclave economy and social solidarity. These findings support the need for refocusing on minority entrepreneurs in diverse neighbourhoods, consistently with debates on mixed embeddedness (e.g., Barberis and Solano, 2018). Nevertheless, regeneration means influx of residents and businesses, and the increased competition for customers and premises challenges the success and survival of minority enterprises—in the longer run usually more vulnerable than their competitors.

Findings from the case neighbourhoods support the emphasis given to location and accessibility in the literature (Rekers and van Kempen, 2000), since good accessibility makes neighbourhoods otherwise at risk of socio-economic vulnerability attractive for different types of ventures and customers. The market niches they serve are mostly characterised by low entry barriers and low profitability. This means that even smaller changes in the neighbourhood can challenge the survival of struggling minority businesses. Our findings show that besides economic conditions and policies at the national level, the enterprises' recent economic performance is strongly connected to two further factors: the customer base and the changes in the built environment.

Entrepreneurs targeted the local clientele less than citywide customers, as serving the interests of local communities would only barely be enough to make their ends meet. While changes in the population are also important for enterprises, affecting their customer base, many entrepreneurs aim to attract tourists and citywide diversity-seekers to enhance their economic performance. In this respect, neighbourhoods' public image—e.g., the facilities and the events taking place in such neighbourhoods—is important for expanding their customer base. Consistently with the literature on the marketing of diversity (Aytar and Rath, 2012), the policy- and renewal-driven change of discourse on minority neighbourhoods—from hotbeds of crime and social distress to thriving multicultural consumption areas—is key. However, this can have ambivalent consequences. On the one hand, a positive change in the public image of neighbourhoods—especially where more stigmatised—can attract a new customer base with positive effects for business success. On the other hand, it might squeeze out the existing residents, that constituted the original customer base, as well as worsening operational conditions for low capital ventures, many from minority entrepreneurs.

All in all, minority entrepreneurs attracting more plural customer bases might benefit from this change, while others—especially those catering a neighbourhood-level, single group (in-group) clientele will likely not.

When assessing the role of the other factor, the built environment, it has been found that upgrading can be essential in improving minority enterprises' performance through attracting new customers. However, changes in the built environment through renewal and regeneration policies can also have negative consequences (Kovács, Wiessner and Zischner, 2015; Ferm, 2016). Renewal and redevelopment projects can attract new-generation businesses but also lead to the loss of existing businesses (Gonzalez and Waley, 2012; Rath and Swagermann, 2016). Based on our fieldwork, the assessment of regeneration policies was complex. Some entrepreneurs supported the arguments on the negative consequences of urban-renewal projects, e.g., a loss of diversity (and opportunity) in both population and building stock. This is particularly relevant in cases where the renewal is aimed at an upgrading of the business landscape, that may displace less innovative, often low-educated entrepreneurs, among them a number with a minority background. Others found that urban regeneration could bring positive conditions for minority entrepreneurship. This, again, highlights the diversity of experiences of minority entrepreneurs and warns us against a simplistic understanding of the consequences of neighbourhood change.

As regards the question of whether policies sustain or challenge minority entrepreneurship, four main points emerged on the reactions of entrepreneurs to policies concerning minority entrepreneurship. First, although support schemes besides measures designed for supporting new start-ups were introduced by local and central governments in all countries concerned, specific or tailored policies for minority businesses were perceived as limited or non-existent. Notwithstanding different representations of diversity and incorporation policy (which is multicultural—explicitly acknowledging diversity—just in the case of Copenhagen) the shared feature seems that such policy frames, potentially influencing diversity policies, do not permeate much business support policies. The interviewees often felt unappreciated and sometimes even worked or discriminated against by regulatory institutions. Although the recent literature emphasises the importance of minority enterprises in generating employment and in local economic sustainability, our findings show that public policies do not acknowledge their role in the labour market, in the revitalization of the local economy or in reviving abandoned premises (Carter et al., 2013; Kloosterman and Rath, 2018). In area-based urban regeneration actions, as in business policy, minorities are often off policy-makers' radars, possibly in relation: (a) with a framing of migration as a problem, to be coped via policing and welfare policies (to the point that in some of our neighbourhoods social business operating with migrants is more a legitimate target than migrant business itself); (b) a limited "voice"—visibility and lobbying—of minority businesspersons themselves, for the range of reasons we mentioned above in this article (from stigma to a limited legitimization of minorities as claimants).

Second, many of the entrepreneurs were unaware of existing support programmes and initiatives since they had limited familiarity with public institutions. We only came upon a few examples in which entrepreneurs had substantial knowledge of existing support schemes—usually highly

educated entrepreneurs in larger firms—while the others perceived bureaucracy as too complex and time-consuming. A selective access to such schemes, which end up aiding other entrepreneurs in the neighbourhood, means that minority business people may be more at risk of losing out in the internal competition. In this respect, while mentoring, bridging and advice services can help closing the gap, distrust, inadequate targeting and limited acknowledgment of specific needs and operational conditions may persist for a large part of potential targets.

Third, there are problems connected to entrepreneurs reaching financial resources and assistance. Financial support in the form of loans is of utmost importance for minority businesses. However, very few interviewees had obtained bank loans, and many interviewees complained about the lack of public financial support in establishing their businesses, except the few who had received support via EU funding channels.

Four, local governments seemed generally less interested in providing cash support and were only involved in improving the physical conditions of the urban areas or in organising small, short-time, cyclic events to provide support for small businesses. Simultaneously, entrepreneurs mentioned many impediments imposed by the local government to their business activities, such as the restrictions imposed on some catering enterprises in Beyoğlu and an intense policing season in Via Padova. Overall, our findings indicate that policies and measures are not perceived as supportive towards the unfulfilled potential of small-scale enterprises as a tool for social mobility among migrants and social cohesion within society (Jones, Ram and Villares-Varela, 2019).

In sum, substantial potential exists for public policies to cater more to minority enterprises in deprived and diverse neighbourhoods. This can be done by creating measures aimed directly at minority entrepreneurs, increasing the efforts to assist minority entrepreneurs in using general measures and lowering the accessibility threshold to administrative offices for those who try to utilise the measures actually in place. A good start would be to at least acknowledge the existence of a diverse entrepreneurial landscape, that—even when vulnerable—plays a locally relevant economic and social function.

Considering and countering the potential negative effects of regeneration would be another way forward in supporting minority entrepreneurs. Regardless of the employed measures, aiding minority entrepreneurs would benefit minority entrepreneurs themselves (who might have increased success with their enterprise and experience upwards social mobility), but also neighbourhoods, profiting from increased economic activity, and local society, enhancing social cohesion and increasing the social mobility of minorities.

**Table 3. Summary of findings**

Research questions	What literature says?	What emerges from case studies	Specific points raised in different case studies
How do undergoing changes in neighbourhoods characterised by population diversity affect minority entrepreneurship?	Minority enterprises first catered for ethnic enclaves. Later, they started serving customers from different backgrounds, and markets spanning different parts of cities.	Minority enterprises do not rely on ethnic enclaves and ethnic networks and serving only co-ethnic markets is considered a limit.  They strive for gaining a wider customer base.	<i>Beyoğlu</i> : substantial changes (upgrading, new products, new markets) in minority businesses.  <i>Via Padova</i> : selective success in adapting to the local market by widening their customer base beyond bounded networks.
	Entrepreneurs use neighbourhood diversity as part of a business strategy.	Diversity and multicultural character of the neighbourhood become an asset to counteract cut-throat competition in market niches with low entry barriers.	<i>Bispebjerg</i> : the positive effects of diversity of businesses, besides population diversity. <i>Beyoğlu</i> : the importance of multicultural characters of this district. <i>Praga-Północ</i> : the importance of authenticity and bohemian ambience. <i>Via Padova</i> : controversial views on the importance of diversity for doing business in this neighbourhood.
	While cheap premises and facilities are important for minority enterprises, they struggle to find reasonably priced locations due to regeneration processes. Renewal and redevelopment projects can end up with the loss of existing businesses.	Neighbourhood transformation is not total and sudden, and transition zones provide different types of premises.  There is still room for minority businesses.	<i>Bispebjerg</i> , <i>Praga-Północ</i> : still cheap facilities, but expected to rise in the near future. <i>Beyoğlu</i> : different types of premises; some neighbourhoods are relatively cheap due to their building quality. <i>Via Padova</i> : selected housing and commercial facilities are affordable, due bad reputation of the district.
Are policies—especially those at the city and neighbourhood level—sustaining or challenging minority entrepreneurship?	If minority entrepreneurship is considered beneficial for diverse areas and minorities' employment, policy-makers may perceive minority business as deserving of targeted support measures.	There are very limited support-specific measures for minority entrepreneurs beyond general schemes for entrepreneurship, besides limited knowledge of enterprises on existing support schemes.	<i>Bispebjerg</i> : a small group of start-ups had received public grants but not specific for minority businesses. <i>Beyoğlu</i> : several support schemes for start-ups, but no specific measures for minority entrepreneurs. <i>Praga-Północ</i> : difficulty in communication with offices, as diversity (e.g., language barriers) is not addressed. <i>Via Padova</i> : short-term measures to support minority businesses related to specific categories, in particular, youth, women and partly immigrants.
	Area-based policies can have an impact on minorities' chances to start up and succeed in the business environment	Area-based policies and local governance arrangements were more important to minority businesses than national and sectoral policies	<i>Bispebjerg</i> : municipal area-based policies have positive outcomes for minority entrepreneurs. <i>Beyoğlu</i> : improvement in the built-up environment, but restrictive measures of municipal government bringing negative effects. <i>Praga-Północ</i> : local authorities' attention to the district is good for its development; small local events organised by locals generated revenues for local businesses. <i>Via Padova</i> : negative impact of deregulation of retail by changing the local commercial and social landscape; ambivalent consequences of regeneration on business opportunities.

Overall, this paper points to an unrealised potential that public actors should do more to realise, through policies and practices. Feeding into the existing literature (e.g., Syrett and Sepulveda, 2011; 2012; Ram, Jones and Villares-Varela, 2017) we have shown that in our cases there is a problem in policy acknowledgment of the pluralization of minority-related social and economic features. This means that targeted policies (if any) often miss the target (high access threshold; targeting groups which are not the ones most in need of support), and that general area-based policy (e.g., urban renewal) does not pay attention to structural factors negatively affecting vulnerable entrepreneurs—among which minority businesspeople, in relation to their conditions (specialization in market niches with low entry barriers and low profitability, limited linking and bridging social capital, direct and indirect discrimination), may be more affected. At best, the potential of minority entrepreneurship is not realised. At worst, it challenges the success and survival of minority businesses.

If we place our case studies in the typology drawn in Table 2, we may observe that most of them would fall into one of the two cells of “mixed effects”, that anyway do not seem to stand as long-lasting opportunities: in one case (positive socio-demographic effects, negative policy effects), further phases of gentrification may curb the opportunity structure; in the other case, selectivity process could more and more narrow opportunities for actual minorities, in favour of those ventures selling a domesticated diversity. In both cases the challenges for the long-run sustainability of minority business are clear, and call for a wider, plural policy action—that does for sure call for a more diversity-sensitive business policy, but also for residential and migration policies not easing exclusionary practices.

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## Appendix. List of interviewed entrepreneurs

### a. Bispebjerg, Copenhagen

	Age	Gender	Type and size of enterprise	Background and educational level
R1	37	M	IT services/restaurant. Small business.	Ethnic Danish background. High education level
R2	18	M	Jewellery. Medium-sized business.	Iraqi background. Student
R3	30	F	Urban development consultancy. Medium-sized business	Ethnic Danish backgrounds. High education level
R4	60's	F	Dry cleaner. Small business.	Pakistani background. Low education level
R5	57	M	Newsagent's/kiosk. Small business.	Iraqi background. Low education level
R6	42	M	Recording studio. Small business	Ethnic Danish background. High education level
R7	40	F	Hairdresser's. Small business.	Iranian background. Medium education level
R8	44	M	Interior design company, property developer. Large business.	Ethnic Danish background. High education level
R9	28	M	Consulting, and catering -entertainment industry.	Ethnic Danish background. High education level
R10	22	M	Gambling hall. Small business.	Pakistani background. Student
R11	50's	F	Restaurant. Medium-sized business.	Ethnic Danish background. Educational level unknown
R12	46	F	Undertaker. Large business.	Ethnic Danish background. High education level
R13	27	M	Tattoo parlour. Medium-sized business.	Ethnic Danish background. High education level
R14	60	F	Dog grooming salon. Small business.	Ethnic Danish background. Medium education level
R15	37	F	African specialities shop (foods). Small business.	Senegalese background. High education level
R16	26	F	Shared office space for students. Small business.	Ethnic Danish backgrounds. High education level
R17	40's	M	Estate agent. Medium-sized business.	Ethnic Danish background. Medium education level
R18	38	F	Hairdresser's. Small business.	Iranian background. Medium education level
R19	54	F	Physiotherapist and acupuncturist. Medium-sized business.	Ethnic Danish background. High education level
R20	40's	M	Art gallery. Medium-sized business.	British background. High education level

R21	40's	M	Beauty products (wholesale production). Large business.	Ethnic Danish background. High education level
R22	60's	M	Architecture firm. Large business.	Ethnic Danish background. High education level
R23	50's	M	Second hand furniture shop. Small business.	Ethnic Danish background. Educational level unknown
R24	60's	F	Sewing business and clothes repair. Small business.	Swedish background. Medium education level
R25	30's	M	'Urban foraging' project – app service and courses. Small business.	Ethnic Danish background. High education level
R26	30	F	Bar/restaurant. Medium-sized business.	German background. Medium education level
R27	49	M	IT firm. Large business.	Ethnic Danish background. High education level
R28	46	F	Shisha lounge. Small business.	Iraqi background. Educational level unknown
R29	59	M	Property developer. Medium-sized business.	Ethnic Danish background. High education level
R30	52	F	Glazier shop. Large business	Ethnic Danish background. High education level
R31	58	M	Hardware shop. Small business.	Ethnic Danish background. Unskilled
R32	53	M	Carpet merchant. Small business.	Iranian background. Medium education level
R33	35	F	Islamic clothing shop and sewing business. Small business.	Iraqi background. Unskilled.
R34	31	M	Graphic design and printing service. Medium-sized business.	Danish-Palestinian background. High education level.
R35	32	M	Greengrocer's shop. Small business.	Pakistani background. Medium education level
R36	33	F	Pub. Medium-sized business.	Ethnic Danish background. Medium education level
R37	48	M	Auto repair shop. Small business.	Ethnic Danish background. Medium education level
R38	37	M	Educational Consultancy. Small business.	Ethnic Danish background. High education level
R39	50's	M	Stone masonry. Large business.	Ethnic Danish background. High education level
R40	50's	M	Café. Large business.	Ethnic Danish background. High education level

## b. Beyoğlu, Istanbul

	Age	Gender	Type and size of enterprise	Background and educational level
R1	38	M	Boutique hotel and gift shop. Medium size business	Ethnic Kurdish. Low education level
R2	45	F	Puppet designer. Small business	Ethnic Turkish. High education level
R3	48	F	Jewelry production and seller. Small business	Ethnic Turkish. Medium education level
R4	27	M	Organising and participating in fairs. Small business	Ethnic Turkish. High education level
R5	52	M	Jewellery designer. Small business	Ethnic Turkish. Medium education
R6	56	M	Jewellery. Street vendor	Ethnic Yoruk. Medium education level
R7	27	M	Tourist Goods. Street Vendors	Ethnic Turkish. Medium education level
R8	31	M	Restaurant. Small business	Ethnic Turkish. Low education level
R9	52	M	Manufacturer of metal accessories. Small business	Ethnic Bulgarian. Low education level
R10	26	M	Import and export of giftware. Small business	Ethnic Kurdish. Low education level
R11	52	M	Electrical Products Dealer. Medi- um-sized business	Ethnic Zaza. Medium education level
R12	47	M	Dried Nuts Seller. Small business.	Ethnic Zaza. Medium education level
R13	45	M	Restaurant. Small business.	Ethnic Kurdish. Low education level
R14	30	M	Hardware dealer. Small business.	Ethnic Turkish. High education level
R15	55	M	Metalware production. Small business.	Ethnic Armenian. Medium education level
R16	49	M	Copper Goods. Small business	Ethnic Kurdish. Unskilled
R17	59	M	Café-Bar. Small business.	Ethnic Turkish. High education level
R18	35	M	Music instruments. Small business	Ethnic Turkish. Medium education level
R19	32	M	Web design. Small business	Ethnic Turkish. High education level
R20	58	M	Boutique Hotel. Large business	Ethnic Georgian. Medium education level
R21	67	M	Hardware store. Small business	Ethnic Zaza. Low education level
R22	44	M	Café Bar. Small business	Ethnic Turkish. High education level
R23	55	M	Café. Medium-sized business	Ethnic Turkish. Medium education level
R24	34	F	Design and marketing. Large business	Ethnic Turkish. High education level

R25	21	F	Wood products. Small business	Ethnic Albanian. High education level
R26	26	F	E-commerce. Small business.	Ethnic Turkish. High education level
R27	29	F	Coffee shop. Small business.	German. High education level
R28	40	M	Watch seller. Small business	Senegalese. Medium education level
R29	50	M	Antique dealer. Small business.	Ethnic Turkish. Medium education level
R30	35	M	Perfume shop. Small business	Ethnic Arab. Medium education level
R31	28	M	Jewellery. Small business.	Ethnic Laz. High education level
R32	59	M	Kitchen utensil manufacturer and seller. Small business.	Ethnic Armenian. High education level
R33	38	F	Sunglasses shop. Small business	Ethnic Bosniak. Medium education level
R34	38	M	Second-hand bookseller. Small business.	Ethnic Kurdish. High education level
R35	39	M	Optician. Small business.	Ethnic Turkish. Medium education level
R36	51	M	Hotel restaurant. Medium-sized business.	Ethnic Turkish- Medium education level
R37	37	M	Greengrocer. Small business.	Syrian. Low education level
R38	24	M	Pizza shop. Medium-sized business	Ethnic Turkish. Medium education level
R39	34	M	Wig shop. Small business.	Ethnic Turkish. Medium education level
R40	36	M	Electrical lighting equipment. Small business.	Ethnic Circassian. Medium education level

c. Niguarda and Via Padova, Milan

	Age	Gender	Type and size of enterprise	Background and educational level
R1	57	M	Leather artisan. Small business	Peruvian. Low education level
R2	65	M	Wood artisan. Small business	Italian. Low education level
R3	38	F	Toy laboratory. Small business	Italian. High education level
R4	52	M	Constructions. Small business	Italian of Romanian background. Low education level
R5	47	M	Mechanic's. Small business	Egyptian. Low education level
R6	40	M	Small retailer. Small business	Chinese. Low education level
R7	56	F	Grocer's. Small business	Italian. Medium education level
R8	39	M	Baker's. Small business	Italian. Medium education level

R9	74	M	Stationer's. Small business	Italian. Low education level
R10	55	F	Clothing shop. Small business	Peruvian. Medium education level
R11	49	F	Herbalist's. Small business	Italian. High education level
R12	40	M	Art gallery. Small business	Italian. High education level
R13	35	M	Peddler. Small business	Maroccan. Low education level
R14	20	F	Restaurant and Pizza shop. Small business	Italian. Medium education level
R15	26	M	Kebab and pizza shop. Small business	Italian of Egyptian background. Medium education level
R16	46	M	Latino restaurant. Medium-sized business	Peruvian. Low education level
R17	37	M	Kebab shop. Small business	Italian of Egyptian background. Medium education level
R18	23	M	Latino restaurant. Small business	Ecuadorean. Low education level
R19	20	F	Italian-Chinese restaurant. Small business	Chinese. Medium education level
R20	45	M	Restaurant and pizza shop. Small business	Italian. Medium education level
R21	55	F	Bar. Small business	French. Medium education level
R22	53	F	Bar. Small business	Chinese. Low education level
R23	33	M	Publishing house. Small business	Italian. High education level
R24	27	F	Money transfer. Small business	Peruvian. Medium education level
R25	53	M	Freelance copywriter. Small business	Italian. High education level
R26	35	M	Travel agency. Small business	Egyptian. Medium education level
R27	40	F	Social enterprise (social housing). Small business	Italian. High education level
R28	65	F	Association for social advancement. Small business	Italian. High education level
R29	35	F	Social cooperative. Small business	Italian. High education level
R30	35	F	Social enterprise. Medium-sized business	Italian. High education level
R31	39	F	Freelance counselor. Small business	Italian. High education level
R32	28	F	Freelance dramatherapist. Small business	Italian of Egyptian background. High education level
R33	35	F	Social enterprise. Small business	Swiss. High education level
R34	32	M	Piano bar Singer. Small business	Peruvian. Medium education level
R35	59	M	Theatre. Small business	Italian. High education level

R36	46	F	Freelance artist. Small business	German. High education level
R37	40	F	Freelance artist. Small business	Japanese. High education level
R38	44	F	Freelance artist. Small business	Italian of Japanese background. High education level
R39	42	F	Laundry. Small business	Italian. Low education level
R40	46	M	Barber's. Small business	Egyptian. Low education level
R41	27	F	Artistic association. Small business	Italian. High education level

#### d. Praga Północ, Warsaw

	Age	Gender	Type and size of enterprise	Background and educational level
R1	50	M	Trad. Small business	Georgian. Low education level
R2	30	M	Trade, services. Small business	Polish. Low education level
R3	28	M	Catering services. Small business	Russian. Low education level
R4	39	M	Catering services. Small business	Polish. Low education level
R5	63	F	Trade. Small business	Polish. Low education level
R6	34	M	Trade, services. Large business	Polish. Low education level
R7	60	F	Trade. Small business	Polish. Low education level
R8	28	M	Catering services. Medium-sized business	Bangladeshi. Low education level
R9	35	M	Catering services. Small business	Ukrainian. Low education level
R10	70	F	Crafts. Small business	Polish. Low education level
R11	60	F	Services, crafts. Small business	Polish. Low education level
R12	44	M	Trade. Small business	Polish. Low education level
R13	44	M	Trade, services. Small business	Polish. High education level
R14	58	M	Trade. Small business	Polish. Low education level
R15	41+38	M and F	Catering services. Small business	Polish. Low education level
R16	42	F	Catering services. Medium-sized business	Russian. Low education level
R17	55	F	Trade, Services. Small business	Polish. High education level
R18	49	M	Services. Small business	Polish. Low education level
R19	52	M	Services, crafts. Small business	Polish. Low education level
R20	42	M	Services. Small business	Polish. High education level

R21	35	M	Services. Small business	Polish. High education level
R22	60	F	Services. Small business	Polish. High education level
R23	58	F	Trade. Small business	Polish. Low education level
R24	27	F	Production, trade. Small business	Kazakh. Low education level
R25	62	M	Production, trade. Large business	Polish. Low education level
R26	62	F	Services. Small business	Polish. Low education level
R27	23	M	Catering services. Medium-sized business	Polish. Low education level
R28	27	F	Trade. Small business	Polish. Low education level
R29	27	M	Trade. Small business	Polish. Low education level
R30	50	F	Services. Large business	Polish. High education level
R31	47	F	Catering services. Small business	Russian. Low education level
R32	65	F	Services. Small business	Polish. High education level
R33	40	F	Trade. Small business	Polish. Low education level
R34	63	M	Crafts. Small business	Polish. Low education level
R35	32	F	Catering services. Small business	Polish. Low education level
R36	26	F	Catering services. Small business	Polish. Low education level
R37	50	M	Production, creative business. Small business	Polish. High education level
R38	46	M	Services. Large business	Polish. High education level
R39	43	M	Trade. Small business	Serbian. Medium education level
R40	62	F	Services. Small business	Polish. Low education level