



Norwegian University
of Life Sciences

Master's Thesis 2022 30 ECTS
School of Economics and Business

A study on the Effects and Resilience of Immigrant Entrepreneurs after the Outbreak of Covid-19 in Norway

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Abstract

The outbreak of covid-19 created different challenges among immigrant businesses in Norway, including, economic and social difficulties. However, the severity of these challenges appears to vary across industries. Based on this variation, this study looks into how immigrant entrepreneurs have maintained their businesses during the Covid-19 pandemic. Further, this study examines the government compensation scheme, notably business scheme and how immigrant entrepreneur take advantage of it in enhancing their business continuity. By using the qualitative data from the respondents who took part in the interviews, this study will also compare this data to the resilience and self-efficacy theoretical framework. The findings indicate that the reasons for immigrant businesses' survival vary across sectors, and that an entrepreneur's ability to keep his or her business afloat is dependent on factors, such as business subsidies, sector disparities in Covid-19 effects, as well as entrepreneurial behaviors. Accordingly, a business could survive with a combination of these three components.

Key words: Covid-19 pandemic, immigrant entrepreneurship, resilience, small and medium size enterprises (SME's), immigrant businesses.

Acknowledgment

To begin with, I would like to thank my heavenly father (God) for his protection throughout my life and the courage he has given me to pursue and accomplish this research.

Additionally, I want to take this chance to thank a number of individuals for their contributions to this study. Sincere gratitude to my supervisor Ragnar A. Øygaard who helped me for his advice, suggestion, and recommendation regard this study. Without his feedback and various suggestion, my work would not have been as straightforward. Moreover, special appreciation to all of the respondents who participated in study for sharing their remarkable experiences and wisdom.

I would like to thank my parents (Idris and Naghenjwa) and my entire family for their unwavering spiritual and physical support and guidance throughout my study and thesis writing. Their prayer has kept me going this far

Table of Contents

Chapter One: Introduction	1
1.1 The covid-19 pandemic	1
1.2 Research purpose and questions	2
1.3 Government’s support schemes (March 2020 - May 2021).	3
1.3.1 Compensation scheme for the business community	5
1.4 Structure of the study	7
Chapter Two: Literature review	8
2.1 Immigrants background in Norway	8
2.2 Key terms, definitions, assumptions, and relevance of this study	11
2.3 Theoretical Framework	11
2.3.1 Covid-19 as a crisis	11
2.3.2 Resilience theory	12
2.3.3 Entrepreneurial self-efficacy theory	13
Chapter Three: Research Methodology	15
3.1 Ethics guidelines	15
3.2 Method	15
Chapter Four: Findings and Analysis	24
4.1 Motives for self-employment	24
4.2 Business performance prior to Covid-19	24
4.3 Financial instability	25
4.4 Decline in customer base	26
4.5 Consider new customer demand	27
4.6 Business support scheme	28
4.7 Resilience and self-efficacy behaviors	29
Chapter Five: Discussion	31
5.1 Business scheme	31
5.2 Acknowledgment of the scheme	31
5.3 Covid as a crisis	32
5.4 Maintain business operation during a pandemic	33
5.4.1 Entrepreneurial behaviors	33
5.4.2 Differences in sectorial effects	33
Chapter Six: Conclusion and Recommendation	35
6.1 Conclusion	35
6.2 Areas for future exploration	36

References	37
Appendixes	42

List of Tables

Table 1. Immigrants' population in Norway 2021 (Immigrants and Norwegian both with immigrants)	9
Table 2. Personal owned enterprises. New established enterprises, by contents, industrial classification, year, legal form, and country background of owner.	10
Table 3. Study respondents: Immigrant's entrepreneurs.....	17

Chapter One: Introduction

This chapter introduces Covid-19 pandemic situation along with its effects, research questions and purpose, Covid-19 related support schemes taken by Norway's government to support businesses during the pandemic and ending with information concerning the structure of the study.

1.1 The covid-19 pandemic

Diseases such as pandemic or epidemic are not merely passing through, they end up having short or long-term effects on the community as well as on the economy (O'Sullivan, 2021). In December 2019, the first symptoms of Coronavirus disease (Covid-19) which owe it is origin from the severe acute respiratory syndrome coronavirus2 (SARS-CoV-2) were publicly announced. It spread across the entire world in 2020 (WHO, 2020). A press released on 27 March 2020, by the international monetary fund declared that, "the world has entered a recession as bad or worse as in 2009."(IMF, 2020b). According to UNDP (2020), the duration and the severity of this recession relies on two crucial concerns, including limiting the disease as well as implementing a coordinated and effective response to the disease. To a large degree this pandemic has changed community lifestyle in terms of how people live, communicate and has increased individual cost of living around the world (Thukral, 2021). Up to the end of June 2021 about 4 million people had lost their lives due to the pandemic globally (Worldometer, 2021b).

Due to lack of a cure of this deadly virus, national governments imposed measures such as full or partial lockdown, social distancing and quarantine in order to prevent the spread of this disease and minimize its effect on society (Ratten, 2020). The disease and the policy measures to a great extent affected service industry sectors particular businesses that relies greater on small and medium enterprises than industrial sector in acquiring services (Maksim et al., 2021). In addition, among sole businesses which were highly affected by the pandemic includes entertainment, tourism, arts, and personal services business like beauty salons (Bartik et al., 2020). Furthermore, number of literatures have highlighted the effects of Covid-19 pandemic on small businesses. For example Bartik et al. (2020), highlighted that about 43 per cent of small businesses in the United States were anticipated to shut down by December 2020.

Governments throughout the world have responded to the pandemic through different measures. The goals were to reduce unemployment problem and restoration of the economy, by assisting businesses during this period of difficulty (Maksim et al., 2021). In contrast to other

areas of the world, China's measures began in February 2020, when the central bank of China lifted all barriers to the expansion or rejuvenation of loans to businesses, as well as a drop in the banks' statutory reserve ratio (Maksim et al., 2021). Regionally, small and medium size enterprises have been supported by various programs implemented by the Chinese government, including relinquishing organizational costs, financing research and development projects, exempting social insurance costs, funding training and work from home services and rent reduction (KPMG, 2020). In Germany, PWC (2020) argued that businesses that were hit by the pandemic were provided with tax relief, job compensation fund, as well as guarantee banks loan.

1.2 Research purpose and questions

The purpose of this master thesis is to investigate and develop more understanding on the effects and resilience of immigrant entrepreneurs following the outbreak of Covid-19 in Norway. This research focuses on both positive and negatives consequences of Covid-19 and entrepreneurial behaviors specifically self-efficacy and resilience of immigrant entrepreneurs. The objective is to gain insight into immigrant entrepreneurs' perception towards Covid-19 effects, how they sustain their businesses and how government support schemes related to Covid-19 contribute to the survival of businesses during the pandemic. As such, this study examines the following key questions:

- What challenges did Covid-19 pandemic pose to immigrant entrepreneurs?
- How did immigrant entrepreneurs maintain their businesses during Covid-19 pandemic?
- To what extent or how did immigrant entrepreneurs take advantages of the policies implemented by Norway's government to influence resilience or survival of businesses during the pandemic?

Having majored in entrepreneurship studies as an undergraduate has contributed towards selection of this research topic. My own interest in entrepreneurship and innovation orientation, as well as my part time work experience during my studies in a business run by an immigrant entrepreneur, piqued my interest to find out more about how they dealt with or managed their businesses following the outbreak of Covid-19 pandemic.

Immigrant entrepreneurship has a significant economic and social impact as it helps in employment creation as well as transfer of innovation across nations. Most of immigrant entrepreneurs can be found in low skilled sectors as many of them struggle to find work based on their competence (Jones et al., 2014). In addition, other difficulties that immigrant

entrepreneurs encounter include inadequate business knowledge, lack of knowledge about support scheme and bureaucratic laws and regulations (Ljunggren & Solvoll, 2012),

Many entrepreneurs have been harmed by the Covid-19 outbreak, however immigrant entrepreneurs seem to have been strongly hit. Some sectors were struck more than others, and typical immigrant businesses, had limited access to resources (OECD, 2021). Even before Covid-19, immigrant entrepreneur reported to experience more uncertainty and difficulties in business startup and growth than indigenous born entrepreneurs (Skårerhøgda & Torp, 2012; Vinogradov & Isaksen, 2008). That is, the survival rate of businesses owned by immigrant entrepreneurs is slightly lower than that of native owned entrepreneurs. In addition, the majority of entrepreneurs choose to establish their business in megacities where the risk and competition or profit is higher, as such they're more prone to failure than success (Vinogradov, 2008)

Furthermore, given the insufficient literature on the field of immigrant entrepreneurship in relation to the resilience of immigrant entrepreneurs during uncertainty, as well as the Covid-19 effects on the immigrant businesses in Norway. Thus, studying this topic can provide more insights into how these businesses survived throughout the pandemic despite the challenges.

1.3 Government's support schemes (March 2020 - May 2021).

On February 26, 2020, the first confirmed case of Covid-19 was reported in Norway (Regjeringen, 2020b). At the end of March, there were over 4,000 new cases of the virus (Worldometer, 2021a). To combat the spread of Coronavirus and restore the economy, the government has initiated a variety of measures. For instance, social distancing measures, quarantine requirements after travel abroad were in place, as well as closures of businesses, kindergartens, schools and higher education learning institutions (Regjeringen, 2020a).

As of 13 March 2020, Norway's government announced a series of measures to reduce the damages caused by Covid-19 pandemic. Regjeringen (2020d), stated that, "the government is working on measures in three phases and in all three phases, measures should be targeted, effective and reversible." During phase 1, a focus was being placed on urgent actions to prevent excessive unemployment, as well as liquidations among businesses that were suffering from a sudden revenue slump (Regjeringen, 2020d) . The following were the other measures announced by the Norway's government.

- The number of days employers were required to pay their employees' salaries during temporary layoff period was reduced from fifteen to two days. This was a short-term policy to prevent excessive unemployment, as well as businesses liquidations
- In temporary layoff, the government eliminated 3 days waiting time between the time when employers' pay salaries to employees and the time when the employees are eligible to receive redundancy compensation. By doing so, the government aimed at ensuring financial problem is minimized among employees.
- Business tax laws were reformed to allow those businesses which were suffering from a sudden drop in revenue to rationalize their deficits by using past years taxed surpluses.

A further package of government measures was announced on 15 March 2020 (Regjeringen, 2020e). Through this package, the government provided a minimum of NOK 100 billion, whereas NOK 50 billion covered business fund package and NOK 50 billion covers government bond fund (Regjeringen, 2020e). In response to the Covid-19 occurrence, the business fund (loan) package was designed to offer financial support to SMEs that were suffering from turnover shortfalls. Based on their market share for SMEs loans, each banks received a share of the total amount (NOK 50 billion). Ninety percent of every bank loan were guaranteed by the government. After being approved by the EFTA Surveillance Authority, the package was put into effect on March 27 (Regjeringen, 2020e) .

Minister of Finance, Sanner (2020), claimed that:

“Many businesses are currently being left with small or no revenues, while still having to pay their fixed costs. This means they could soon be facing liquidity problems. The measures we are announcing today will help in this situation. Together with other measures proposed by the government, this will support confidence in the capital markets and help secure financing for Norwegian businesses. This is crucial to ensure people will still have a job to go back to once the crisis has passed.”

Furthermore, to alleviate the economic effects of the pandemic, the government announced another NOK 280 billion scheme on 20 March 2020 (Boris, 2020) . The goals under this scheme were to reduce value added tax, reschedule tax deadlines, increase employment, and safeguard businesses (Boris, 2020). Other measures associated with this scheme includes deferral of value added tax until 14 April 2020, reduction of value added tax from 12 to 8 percent, from March 20 until 31 October 2020, and deferral of individuals and businesses value added tax until June 14 to make first quarter payments (Boris, 2020; Global, 2020)

During phase 2, (March 27,2020), Norway's government added new monetary schemes to deal with the ramifications of the pandemic (Regjeringen, 2020f). Norway's and world's economies

have been devastated by the outburst of the deadly pandemic, thus neither businesses nor employees are doing well during this tough time (Regjeringen, 2020f). The minister of Trade and industry, Nybø (2020), claimed that “Now were announcing a large-scale scheme for those that have been hardest hit as well as different sorts of measures aimed at entrepreneurs and growth companies.” The following were the other measures included in a new package.

- Enterprise’s compensation scheme. The scheme aimed to prevent insolvencies among firms. As such, the government was covering some of the unavoidable fixed expenses, and rent, for enterprise’s that had been severely damaged by the pandemic. Each month, the plan was worth between 10 and 20 billion kroner.
- Interest payment support fund (NOK 300 million). The government provides help to businesses affected by the pandemic through deferment of interest payments and installments on recent loans and enterprise loans, based on regional needs.

On 13 April and 12 May, the Norwegian government announced additional series of measures concerning about SMEs which includes subsidies plan (NOK 4 billion) aimed at helping employers to rehire permttiring employees, compensation scheme for the business community and short-term modifications of tax regulations, for instance postponement of VAT and company tax (Regjeringen, 2020c).

1.3.1 Compensation scheme for the business community

The business compensation scheme is part of measures taken by the Norwegian government to minimize the negative impact of the Covid-19 (Regjeringen, 2021). The scheme was designed to prevent liquidation among firms, as well as secure employment in the market following the outbreak of Covid-19 (Regjeringen, 2021). In line with this, the government decided to launch the business compensation scheme into two phases (KPMG, 2021). For instance, first compensation scheme started to run from the period of March up to August 2020 and it was administered by the Norwegian tax administration (Regjeringen, 2021). Unlike to the previous scheme, the compensation scheme two was managed by the Brønnøysund Register Centre and applied to a two-months period rather than individual months. For example applications for September/October and November/December applications were required to be submitted jointly by March 14,2021 (KPMG, 2021; Regjeringen, 2021). Moreover, the compensation scheme 2 was in effect between September 1, 2020, and June 31, 2021 (Regjeringen, 2021). Both scheme were application based subsidy scheme whereby businesses were required to meet certain conditions so as to receive the subsidy (KPMG, 2021).

To qualify for either scheme, the key fundamental requirement was that the business must have suffered or experienced at least a 20 per cent loss in revenue due to the Covid-19 pandemic outbreak (Skatteetaten, 2020). The scheme was also updated on 17.11.2020 and was open to businesses that has more than 30 per cent drop in turnover due to the Corona pandemic. According to the press release published at regjeringen.no under Finansdepartementet (Ministry of Finance), the requirements for receiving grant in the two compensation schemes are as follows (Finansdepartementet., 2020)

- The scheme applies to taxable registered companies in Norway, with some exception, including the financial industry, production, transmission and distribution of electricity, oil and gas extraction, companies that are under their own support scheme (kindergarten and airlines), companies that are in bankruptcy proceeding and enterprises without employees excluding sole proprietorship where the enterprise is the holder of the main source of income
- The company must have a turnover drop of at least 30% (20% in March) compared to what would have been normal turnover in the month. Companies that did not exist last year can use turnover in January or February 2020 to calculate the fall in turnover
- The scheme distinguishes between enterprises that are state closed and not. Where those that are state closed will receive a somewhat higher compensation. To apply as a government shutdown, the company must have the bulk of its business from an activity that is shutdown.
- Companies belonging to the same group and where the sum of grants for the individual companies can be expected to exceed 30 million, must submit a total application. However, there must be an overview of fixed cost and turnover in each of the subsidiaries that apply under the scheme.
- Avoidable, fixed costs are costs that cannot be reduced in the short term in step with the activity and that can be entered under the items like rental of premises, light and warmth, renovation, water and sewer, rental of machinery, equipment and means of transport, accounting, auditing, and consulting, electronic communication, insurance, and taxes on means of transport, insurance on premium and net interest expenses.
- The applicants are responsible for ensuring that the information provided about the company is correct
- Applicants must submit a certificate from the auditor or authorized accountant that the information in the application was correct, at the latest the annual reporting for 2020.

- Nonprofit and voluntary organization and foundations are included in the scheme, but only for the part of the business that is commercial and taxable. There is also a requirement that they are registered in the business register.
- The company must have paid and fulfilled the reporting obligation. The fact that the company has paid and fulfilled its reporting obligation means that the company must conduct business that is legal, have a bank account number linked to the bank's common account and address register. Be able to document its complete ownership, have paid taxes, fees and withholding tax due before 29 February 2020, have submitted similar reports and notification from 1 January 2019 until the scheme came into force. If the enterprise is established before 1 January 2019, the enterprise must also have submitted a tax return for wealth and income tax and annual accounts for 2018.

1.4 Structure of the study

This thesis is divided into six main chapters. Chapter one introduces Covid-19 pandemic, its effects and Covid-19 related support schemes taken by Norway's government. Similarly, research questions are established in this chapter. Chapter two begins by exploring historical background of immigrants in Norway and followed by definitions of the key terms, assumptions, and relevance of this study. Further, it analyses the theoretical framework of resilience and self-efficacy as a cornerstone for analyzing the effects and immigrant businesses resilient following the outbreak of Covid-19.

Chapter three examines both the ethics guidelines as well as the procedures used to guarantee that all interviews were conducted fairly, accurately, and ethically. Also, this chapter examines the methodology applied in this study and how the data were collected, in terms of how respondents were selected and how interviews were conducted to meet the goal objective of this study. Chapter four analyzes the information gathered via in-depth interviews from the immigrant entrepreneurs. In addition to making use of the data, chapter five provides an in-depth discussion of the qualitative data displayed in the previous chapters. Moreover, this chapter answers the research questions addressed in chapter one of this thesis. Finally, the conclusions and recommendations of this study are presented in chapter six

Chapter Two: Literature review

2.1 Immigrants background in Norway

After the repercussion of the second world war, a relatively small number of immigrants population remained in Norway because some refugees who had been dislocated by the state of war decided to return to their home countries (Vinogradov, 2008). Since the end of 1960s, majority of immigrants started to migrate to Norway as a result, a country witnessed a continuous growth rate of immigration (net immigration) every single year except in 1989¹. At the beginning of 1970s, due to shortage of labors in the market the Norwegian government decided to allow the entry of immigrants for a temporary basis, however later many immigrants decided to settle inside the country, consequently it marked the beginning of the initial large-scale immigration in Norway (Vinogradov, 2008). From the year 1970s, the migration phase can be classified into the four phases although labor immigrants started to migrate first in Norway. First phase, migration began as result of economy boom in the late 1960s. The development industries such as service industry create the need for manpower and as a result people decided to migrate to Norway so as they can work. Labor migrants came from far countries but many of them were young men who came from Pakistan and Turkey. However, the fall of oil price in the world market in 1973 and economy downturn led to labor migration to stop as there was no longer more job opportunities as it was before (Egge-Hoveid & Sandnes, 2015). Second phase, witnessed the introduction of laws restricting the migration of unskilled workers in 1975, even though the immigrants persisted to enter in Norway by other means for example through overseas education, professional's jobs opportunities and family unification (Egge-Hoveid & Sandnes, 2015; Vinogradov, 2008). And, in the period of 1970 to 1975 among immigrants who were nonwestern immigrants mainly came from Turkey, Morocco and Pakistan (Vinogradov, 2008). Third phase took place from the beginning of 1980s. In this phase many people migrate to Norway for purpose of re-joining family members who were already live in Norway. Other immigrants were coming as asylum seeker, for instance people from Iran, Chile, Vietnam, Sri - Lanka and Yugoslavia (Egge-Hoveid & Sandnes, 2015). Fourth phase were overshadowed by immigrant labors especially from the east Europe after Norway join the European

¹ Available at: <https://www.regjeringen.no/contentassets/0c06b8f8a664430ebf6120176ca93abc/immigration-and-integration-2019-2020-report-for-norway-to-the-oecd-final.pdf> (accessed: 18.9.2021)

common labor market, changes in asylum policy in new millennium and liberalized labor immigration (Egge-Hoveid & Sandnes, 2015). The evolution of immigration in Norway resemble extremely near to some other nations in Europe for example Germany (Wilpert, 2003).

According to (SSB, 2021b), the number of immigrants in Norway at the start of 2021 were 800,000 and compared with the year 2020, this was an increase of ten thousand immigrants. The major groups of resident immigrants were coming from Poland, Lithuania, Syria, Sweden, and Somalia. The number of Norwegian born to immigrant parents were 197,848 therefore, the immigrants and Norwegians born to immigrant parents represented about 18.5 per cent of the entire total population (SSB, 2021a)

Table 1. Immigrants' population in Norway 2021 (Immigrants and Norwegian both with immigrants)

Immigrants and Norwegian-born to immigrant parents, by country background. 1 January				
	2021			
	Immigrants and Norwegian-born to immigrant parents, total	Immigrants	Norwegian-born to immigrant parents	Immigrants and Norwegian-born to immigrant parents in per cent of total population
Total	997 942	800 094	197 848	18.5
The EU27/EEA, United Kingdom, USA, Canada, Australia and New Zealand	408 563	361 166	47 397	7.6
Asia, Africa, Latin America, Oceania except Australia and New Zealand, and Europe except the EU27/EEA/United Kingdom	589 379	438 928	150 451	10.9
EU27/EEA countries	376 656	331 342	45 314	7
European countries outside EU27/EEA	102 946	81 358	21 588	1.9
Africa	140 414	100 465	39 949	2.6
Asia including Turkey	334 028	247 756	86 272	6.2
North America	12 608	11 730	878	0.2
South and Central America	28 695	24 945	3 750	0.5
Oceania	2 595	2 498	97	0

Source: Statistics Norway (Immigrant's and Norwegian born to immigrant parents, country background. 2021)

In Norway, it was at the beginning of 1980s when immigrants who owned restaurants and grocery stores (shops) in central Oslo started to attract the interest of the public (Vinogradov, 2008). As of 1986/87, there were 127 ethnic shops owned by non-western immigrant in Oslo and accounted for 44 per cent of all small shops. From 1989 to 1997, a total of 300 shops, 200 smaller outlets selling simple food and daily goods, and 160 restaurants were established by immigrants from the non-western world (Tjelmeland & Brochmann, 2003). Furthermore,

continued to attract a huge number of immigrants and Norwegian born to immigrant parents, at the start of 2020 the population of Norway was made up of 14.7 percent of immigrants and 3.5 per cent were Norwegian born to immigrant parents (SSB, 2021c) . Nowadays, you may find a lot of restaurants, small outlets and beauty salons owned by immigrants in many municipalities in Norway, but immigrants and their children work in most sectors of Norwegian society.

This thesis focuses on the transportation and storage and food service activities (restaurant) businesses owned by immigrants. As shown below (table 1.2) immigrant entrepreneurs owned more businesses in the accommodation and restaurant sector than native entrepreneurs.

Table 2. Personal owned enterprises. New established enterprises, by contents, industrial classification, year, legal form, and country background of owner.

	Year 2020		
	Sole Proprietorship		
Actors	Norway	EU/EEA, USA, Canada, Australia, and New Zealand	Asia, Africa, Latin, Amerika, Oceania, except Australia and New Zealand and Europa except EU/EEA
Total in all industries	25 983	4 128	6 399
Mining and quarrying	16	0	0
Water supply, sewerage, waste	17	5	2
Wholesale and retail trade: repair of motor vehicles and motorcycles	2 112	321	656
Transportation and storage	872	259	1 560
Accommodation and food service activities	232	65	291
Manufacture	1 034	131	130

Note: A summarized table, see the complete table in Appendix 1

Source: Statistics Norway (actors in personal owned enterprises. New established enterprises, by contents, industrial classification, year, legal form, and country background.2020).

2.2 Key terms, definitions, assumptions, and relevance of this study

In this study, we made three assumptions. To begin with, this study focuses on two services related sectors owned by immigrant entrepreneurs in Norway, namely food services and logistics and distribution. Second, based on Vinogradov (2008), this study defines immigrant entrepreneur, as a business owner born outside Norway from foreign parents and who is involved in economic innovation, organization creation and profit making activities. In line with Afewerki (2015), this study defines immigrant entrepreneurship as small businesses endeavors embarked on by someone who has an immigrant background. Moreover, Vinogradov (2008) argued that immigrant entrepreneurship is the result of interactions within and between immigrant entrepreneurs classes as well as their environments. This study also defines small and medium size enterprises as, “enterprises with less than 250 employees.”(OECD, 2018). Additionally, Bager and Rezaei (2001), describes immigrant business as those companies whose owners are immigrants.

Thirdly, this study assesses the resilience of immigrant businesses following the outbreak of Covid-19 in Norway using self-efficacy and resilience perspectives. Correspondingly, the terms small and medium sized enterprises, immigrant entrepreneurship, and immigrant businesses are used interchangeably to synonymize immigrant entrepreneurs as basis for the analysis of immigrant businesses resilience.

2.3 Theoretical Framework

This study uses the entrepreneurial self-efficacy and resilience theory (Bandura, 1994; Krueger, 2007), to provide a theoretical analysis in understanding the effects and resilience of immigrant businesses following the outbreak of Covid-19 in Norway.

2.3.1 Covid-19 as a crisis

According to Collins dictionary (Collins, 2021) a crisis, “is a crucial stage or turning point in the course of something especial in a sequence of events or a disease.” There is no doubt that the ongoing Covid-19 disease that is rapidly spreading around the entire world meet the requirements of a crisis (Dushnitsky et al., 2020).

The outbreak of the Covid-19 crisis has triggered several problems around the world including socio economic imbalances, strained country health systems and wellbeing of many people (Dushnitsky et al., 2020). Worldwide, the pandemic measures initiated by national governments to combat the spread of this virus, have also distracted the existence of many businesses

including small and medium sized enterprises (Thukral, 2021). Additionally, these pandemic measures such as full or partial lockdown and social distancing have also triggered major disruption in the global supply chain, which in turn have contributed to the decrease of production, fall of turnover, unemployment, anxiety of disease and lower consumers spending (IMF, 2020a). In Norway, government declared a whole nation lockdown on 12 March that led to the closure of schools, hair salons, fitness centers as well as several events relates to sports, culture and businesses were banned (Regjeringen, 2020a). Statista (2021) found that about 68 per cent of businesses in Norway have experience a decrease in demand and cancellation due to measures which were put into effect, followed the outbreak of Covid-19 in 2020.

2.3.2 Resilience theory

The concept of resilience has been studied in various fields (Ledesma, 2014). In entrepreneurship, resilience has gained little attention, particularly in connection with personal characteristics (Branzei & Abdelnour, 2010; Dewald & Bowen, 2010). Understanding resilient behavior under adversity situations requires a broad knowledge of individual entrepreneurs traits or characteristics (Westphal & Bonanno, 2007). Dewald and Bowen (2010); (Korber & McNaughton, 2018) pointed out that resilient behavior tends to boost entrepreneurs' confidence when faced with exogenous shocks

In the field of ecology, resilience has been viewed as the ability of a system to absorb disturbance and continue functioning (Gunderson, 2005; Standish et al., 2014). Lengnick-Hall et al. (2011) defines resilience as the ability of a business to deal with exogenous shocks and transform to another phase after adversity conditions. In the field of entrepreneurship, studies on resilience have concentrated much on entrepreneurial behavior as a person attribute that may enhance business performance in uncertainty environment (Korber & McNaughton, 2018). Exogenous shocks may cause both favorable and unfavorable effects, but in most cases favorable effects tend to be salient. (Moskowitz, 2000). In the face of exogenous shocks, positive thoughts may protect entrepreneurs from anxiety or fear, thereby help them cope with adversity environment (Fredrickson et al., 2003). This study focuses on the first and the third definition as the intention is to investigate the resilience of immigrant businesses followed the outbreak of Covid-19, hence this study ignores renewal element of resilience theory. Resilient entrepreneurs employ constructive ideas or thoughts to deal with or respond to exogenous shocks along with challenges that come with it (Dewald & Bowen, 2010).

In the face of uncertainty situation, resilient entrepreneurs are more prone to stick with constructive thoughts (Baron & Markman, 2000; Markman et al., 2005). For example, entrepreneurs who managed to establish businesses during the pandemic, possibly embed resilient behavior and coped with the pandemic conditions, while less resilient entrepreneurs might feel discouraged with pandemic conditions and decided not to take any actions. In crisis times, resilient entrepreneurs learn a lot not only about themselves and their businesses, but also about the nature of their business networks, relationships and sensitive areas for business growth than others (Cope, 2011).

During adversity situations, individuals might use resilient behavior as an ability to respond to unexpected changes (Hobfoll, 2002). Being resilient makes an entrepreneur more capable of coping with the adversity conditions, as it allows them to respond to challenges instead of retreat or stepdown (Moskowitz, 2000). Financial instability, loss of customers, closures of business, fear or anxiety of the pandemic (ITC, 2020), can be a good source for constructive thoughts (Dewald & Bowen, 2010). These constructive thoughts are possible because of resilience mindset (Westphal & Bonanno, 2007) . Krueger (2007) argued that entrepreneurs who can learn, and mastered uncertainty conditions are in a good position to resumes or grow their businesses during tough times.

2.3.3 Entrepreneurial self-efficacy theory

The concept of self-efficacy has not received more attention in the field of entrepreneurship (Sánchez et al., 2011). Earlier literature has considered self-efficacy as one essential attribute of cognitive theory (Bandura, 1994; Sánchez et al., 2011). For instance, they apply self-efficacy and intentions models in determining individuals' entrepreneurial actions in business creation and growth (Sánchez, 2009). In light of Covid-19 situation, this study examines the relationship between resilience and self-efficacy as a behavior to deal with exogenous shocks and maintain business operations.

In general, self- efficacy implies “beliefs in one’s capabilities to organize and execute the course of action required to produce given attainments” (Bandura, 1977, p. 3). In the context of entrepreneurship, self-efficacy refers to the individual ability to perform the role and tasks of an entrepreneur (Chen et al., 1998; McGee et al., 2009). In any environment, individuals with higher levels of entrepreneurial self-efficacy tend to see more opportunities as compared to others, who might view the same environment as a threat (Lucas, 2005; Vecchio, 2003). Self-efficacy has also been associated with individual confidence in dealing with exogenous shocks

(Vecchio, 2003). For example, those with higher levels of self-efficacy tend to be more eager to continue learning and searching for correct information or solutions to deal with exogenous shocks (Trevelyan, 2009). Conversely, individuals with lower levels of self-efficacy, often tend to have doubts (insecure) on their abilities to deal with exogenous shocks (Bandura, 1994). In good or bad times, instead of focusing on how to succeed, they get overwhelmed with their individual shortcoming on dealing with unexpected changes. Mostly, they quit easily and take a long time to regain their confidence back, thus lead to unhappiness and trauma (Bandura, 1994).

In addition, Benight and Bandura (2004); (Linley & Joseph, 2004) found that entrepreneurial self-efficacy and resilience concepts are closely correlated. Thereby, to succeed in uncertainty conditions, entrepreneurs need to have both resilience and self-efficacy behavior or actions (Bandura, 1977). Leana and Feldman (1994) indicated that individuals with higher levels of self-efficacy, employs a lot of surviving tactics during adversity conditions in order to guarantee their success.

In light to the above explanation, these theoretical frameworks present grounds to analyze both ends of the Covid-19 outbreak in the data analysis. The ongoing pandemic may have had a different impact on different industries. Some immigrant entrepreneurs, for example, may have been impacted more than others, affecting their businesses performance or capacity to continue operating due to the pandemic or subsequent government measures. In addition, the government support scheme is anticipated to play a critical in the continuation of immigrant businesses, particularly for those who are successful in receiving the subsidy after meeting criteria. The analysis of these three components will reveal how immigrant entrepreneurs manage to survive and thrive throughout the pandemic period

Chapter Three: Research Methodology

As part of this study, this chapter discusses the methodology employed in investigating the effects and resilience of immigrants' businesses following the outbreak of the covid-19 pandemic. Firstly, this chapter discusses the ethical considerations and methods used in this study. Secondly, table 2 presents a list of respondents interviewed for the purpose of this study along with their names, business types and descriptions of their businesses, all of which are discussed further in the following chapter.

3.1 Ethics guidelines

The ethics guidelines are important when conducting a qualitative research interview since it entails communication and cooperation with individual respondents during data collection. To minimize unwelcome challenges, misinterpretation and dilemmas during study process and presentation of the study results, researchers need to have a clear knowledge of the ethics guidelines (Saunders et al., 2009).

In this study, participation was voluntarily. All interviews were conducted according to the rules of NSD². Before interview, all respondents were informed about the purpose of this study and how their data were going to be used. To protect respondents' privacy, names have been fabricated to give them anonymity. As part of the interview, written notes and phone recordings were only used for the aim of this study and are going to be deleted at the end of this study. A continent region is used to uncover the birthplace of the immigrant's entrepreneur instead of a specific country name. A list of respondents can be found in Table 3.

3.2 Method

In Norway context, little research was available based on the field of immigrant entrepreneurship. Despite that, this study employs an in-depth interview as a method of data collection. Nearly, all interviews took place between June and September of 2021 during the field work period. Respondents on this study are immigrant entrepreneurs who own and operate business in central capital of Oslo, Norway. On this study, the primary immigrant respondents owned business in food related services and transportation.

² NSD is the largest Norwegian center for research data, and it offers data to both Norwegian and foreign researchers. Available at: <https://www.nsd.no/>. (Accessed on 3.11.2021).

For selection purposes, the immigrant entrepreneur must have owned and operated a business for at least one year prior to the covid-19 outbreak. All interviews were conducted through English language as a means of communication. In addition, secondary data that were collected in Norwegian language have been translated by the author as closely as possible to provide the simplest meaning. For example, journals, thesis, publications, articles, and other books related to immigrant entrepreneurship.

In line with Norway's pandemic measures (Regjeringen, 2020a), most of the interview took place over the telephone, except one interview was conducted through face-to-face discussion. And another interview was done through a written approach. Along with in-depth interview, a written research interview guide was also used, which made it possible to obtain qualitative information. The interview guide helped in structure the interviews and ensure that important information or questions are not forgotten. The interview guide was divided into three primary categories. Section one, consisted of questions about business perspectives, whereas an immigrant entrepreneur was asked to provide his or her own business life story. Section two, dealt with government support schemes and resilience of immigrant business during the pandemic. And section three dealt with entrepreneur resilience perspectives toward covid-19 effects on their business. Even though the interview procedure was carried out as natural as possible, the in-depth interview conducted on this study acknowledged also other questions or answers related to the main topic. Furthermore, a chronological order of questions was used in the interviews, although not every single question was used in each interview (see appendix 2). In interviews, all respondents gave either oral or written consent to this study and all data were put into written form after the interview. Based on the original plan of this study six in depth interview were conducted. The interviews took from 40 minutes to 1 hour and were recorded through my own personal device.

The first tool I used in recruiting my respondents was my own person network. According to Trotter (2003), a network technique enables users to gather data about a person's social network (family and friends) via interviews and direct observation of individuals behavior in their social context. In December 2019, I moved to the central of Oslo after living in Ås for about four and a half months. As part of my part-time job, I worked in a transportation firm owned by an immigrant who had run the firm for almost 2 years. As a result of my participation in this business, my personal network also grew up, as I managed to meet several immigrants working on the same sector. Besides working in a transportation firm, I was also employed part time by

Foodora³ (as a courier). This gave me an opportunity to know and get in touch with several immigrant businesses (owners) operate in Oslo city, under food service sector. Moreover, thanks to my bachelor's degree of entrepreneurship which I took at University of Dodoma (Tanzania), as it also helped me to be familiar with entrepreneurship perspective in general. To sum up, all personal experiences I encountered, has helped me to learn and understand more the historical background of immigrant entrepreneurship in Norway before developing this thesis topic.

Second, a snowball sampling technique was used on this study. Accordingly, those who agreed to participate on the study topic were told to suggests other participants who could possibly be willing to participate, and these participants in accordance suggested other prospective participants and the process continues in that manner. I established preliminary connections by using my personal networks. A sampling push was built upon these networks, and resulting in growing number of respondents. Grinnell Jr and Unrau (2005) highlighted that, a snowball sampling is a non-probability technique in which participants help researchers in finding other participants during a study.

Table 3. Study respondents: Immigrant's entrepreneurs.

Name of owner	Business type	Owner description
Mathias (Europe)	Logistics and distribution	Mathias arrived in Norway six years ago. In his country of origin, he used to run a production business before he came to Norway. Upon arrival, he realized that Norway is the place where he wanted to set up his second (new) business. As a result, he considers himself as a goal oriented individual. Being a newcomer, he was unable to establish his own business right away, so he decided to work for other companies. A combination of his personal and professional experiences enabled him to gain more insights into Norwegian culture and business

³ Foodora is an online food delivery service company operates in Norway. Available at: <https://www.https://www.foodora.no> (Accessed on 1.11.2021).

		<p>environment. Thereby, at the end of 2017, he started his own transportation business with the help of a bank loan. He is the only employee of the small business. Though the pandemic affected his business negatively in terms of revenue, however he did not let it keep him down. To remain resilient, he seeks out additional job in order to supplement his income, which has greatly assisted him in maintaining his business. In addition, he was able to get help from the government through the business scheme, which also contributed towards his survival. Mathias says, “I do not whether I would still be operating without these two factors, because they greatly supplemented my business income”</p>
<p>Hemmed (Africa)</p>	<p>Logistics and distribution</p>	<p>Hemmed moved to Norway from Africa eight years ago in search of a safe place to live due to humanitarian reasons. In his belief, he stated that “being in Norway was just God’s plan, as I did not plan for it in advance.” To search for new employment opportunities, he majored in business administration and marketing, but unfortunately, his qualifications were not sufficient to land a job. As he waited, he worked as an assistant teacher at a secondary school in Trondheim before he decided to move to Oslo. Despite years of struggling and surviving, ultimately, he and his wife jointly established their own transportation business. His personal life and professional experience, as well as his Norwegian language proficiency, made it possible for him to seize this opportunity and set up his own business. Since then, he has relied on the logistics and distribution business to provide for his family. The outbreak of Covid-19 ended up having positive impact on his business due to the substantial increase in demand. As a result, he did not seek for any assistance from the</p>

		<p>government since his business was making potential revenue.</p>
<p>Christina (Asia)</p>	<p>Restaurant</p>	<p>Christina owns and operates a restaurant that specializes in Asian cuisine. Being a person who places value on opportunities, she spotted an opportunity as there were only a few niches for Asian food restaurants, when she arrived in Oslo city. Aside from her work at the university, she had no prior business experience, thus this was her first ever business. She began with a small capital and subsequently her capital grew up as she saved money. A key success for her business was a decent location in the heart of Oslo, as she succeeded to have so many customers. Furthermore, her business benefited from employed people from different backgrounds apart from her own country of origin. Currently, she operates two restaurants in two different neighborhoods in Oslo. The pandemic's outbreak had little effect on her business. In fact, it gave her an opportunity to increase sales on her business. To increase sales, she decided to partner with Foodora in order to provide home delivery service of her food to a large number of customers during the crisis. Christina says, "with covid, I knew that I had to do something in order to survive. Thus, I decided to join Foodora, and it helped a lot my business in terms of revenue. Besides that, she also managed to receive a subsidy from the government through the business</p>

		community scheme after meeting the requirements needed to qualify for it.
Johnson (Africa)	Logistics and distribution	Johnson founded his business nine years ago. However, before that, he used to work in one of his friends' businesses and that's how his interest in the logistics and distribution business began. Despite early struggles, he managed to set up his own business by using personal savings. Two years after his success, he also began to hire other people for short term basis, since it depended on the number of big contacts he had. He believes in trust as a key for his business success "When Norwegians see you as a trustworthy person, they begin to trust you, and from there on, the sky becomes limitless." His business is currently based in Oslo. Following the outbreak of Covid-19, his business experienced a significant increase in the volume of work since majority of people were forced to stay home due to partial or full lockdown. Johnson explains, "the demand for home delivery service for instance food and packages was so high during the pandemic, especially when the government announced the lockdown. Therefore, this resulted in a positive impact on my business, as it enabled me to generate additional income than I did before Covid-19." Because of this, he did not seek for any government assistance for businesses since his business prospered during the pandemic.
Fergusson (Europe)	Restaurant	Ferguson founded his fast-food restaurant in 2019, and one year later Covid-19 emerged. Following several years in a pizza restaurant as a chef, he eventually decided to open his own business. He said, "after working for others for so long, the next step for me was to set up my own restaurant." His mentality gave him the confidence to start his own business. His initial focus was on one single

		<p>location (in Oslo) to draw customers attention and expand to other locations as time went on, however Covid-19 prevented him from doing so. In addition to his two employees, his entire family is also involved in the business's operation. Following the pandemic outbreak and different measures implemented by the government his business encountered a decrease in sales. For instance, due to the lock down and social distancing, he lost most of his business customers, since many people were instructed to stay home, and fewer customers were permitted to eat inside the restaurant respectively. Furthermore, he mentioned that the business scheme requirements made things harder for him to access the fund due to failure to meet certain condition. For example, he did not pay his taxes in timely manner. Thus, made him disqualified for the scheme</p>
<p>Benjamin (Africa)</p>	<p>Taxi</p>	<p>Throughout his life, Benjamin has had a strong desire to become a taxi driver in Norway. Prior to moving to Norway, he used to work in the taxi business sector in Africa for almost six years, thus he has lots of experience with the taxi business. "Driving a tax here in Norway is quite different from what I am used to, but it's one of my favorite jobs and I love to do it." The measures adopted by the government such as lock down, resulted in a dramatic drop in demand for his business service, as majority of people were ordered to stay indoors. Additionally, the closure of nightlife business such as pubs, clubs, as well as cinema halls has also created challenging situation for his business continuity, as he could not generate enough income as he used to before the pandemic. In the absence of sufficient costumers and revenue, he struggled to cover all his business expenses.</p>

		Benjamin says, “at that time, I had no idea what to do or where to turn. I became depressed. Thereby, I decided to shut down my business operation” Further, he mentioned that he was unaware of the government support scheme. Therefore, he did not apply for it.
Mario (Europe)	Restaurant	Eight years ago, Mario realized that a pizza bakery shop was needed in Oslo’s central district. After just two years, he started learning Norwegian language in order to familiarize himself with Norwegian culture and the business context. “When I came to Norway, I was so excited to learn Norwegian language, so that I could feel like a part of Norwegian society.” He established his business with the support from his family after working for several years in other businesses. So far, he has employed five people, who help him run his business. Due to the government’s social distance and lock down measures in the aftermath of the pandemic, his business has experienced a decline in the number of customers, as well as income. As a result, he decided to seek for the government financial assistance for businesses in order to ensure his business’s continuity. Then, after he had met all of the conditions of the scheme, he was awarded the subsidy.

Additionally, an in-depth interviews allows researchers to explore deeply participant’s knowledge, attitudes, emotions, and perceptions (Wallence). The advantage of employing in- Further, an in-depth interview provides researchers with insightful information and allow them to get response (answer) according to what respondent’s really think, additionally in face-to-face interviews, respondents tend to be more comfortable sharing their feelings (Wallence). Based on this study, immigrants’ data were framed into three classifications in order to get a better understanding of the Covid-19 effects and how they managed to be resilient and survive

under this pandemic. Finally, the qualitative data are analyzed according to the theoretical framework of resilience and self-efficacy. (Bandura, 1977; Gunderson, 2005; Standish et al., 2014).

Chapter Four: Findings and Analysis

In line with the preceding chapter, the results on this chapter are based on the interviews with immigrant entrepreneurs which were done independently and precisely in accordance with the objective of this study. Additionally, provided with the theoretical framework in chapter two, the results on this chapter are also contrasted with the resilience and self-efficacy concepts in order to provide more insights into how immigrant entrepreneurs maintain their businesses during the pandemic. Furthermore, this chapter also discusses Covid-19 as a crisis in terms of its effects on immigrant businesses, as well as how the government's fund helped immigrant entrepreneurs.

4.1 Motives for self-employment

Mathias pointed out that the motive behind to start his own business was due to financial freedom and a desire to be his own boss, since he was unsatisfied with the salary he received in his previous jobs. As a result, he decided to become an entrepreneur.

Working for other companies did not suit me since the salary I received was insufficient in comparison to the amount of work I was doing. Furthermore, I believe that the desire for independence was another reason that influenced my decision to create my own business - Mathias

Johnson's desire to be self-employed was sparked by his past experiences working in his friend's logistics and distribution company. It gave him a solid foundation to start his own business, because he was already familiar with the industry.

I think I could have a different profession, if I did not get the chance to work in my friend's company. I owe him a debt of gratitude because he is the driving force behind my interest in the logistics and distribution industry – Johnson

Hemmed also runs a logistics and distribution business. According to him, he believed that opening his own company was the right decision due to the employment challenges he faced when he initially moved to Oslo.

Back then, if you were an immigrant, your choices were limited. I applied to a lot of firms, but I was unsuccessful in obtaining employment. Thereby, I had to start my own business in order to survive and support my family - Hemmed

4.2 Business performance prior to Covid-19

This study found that most immigrant entrepreneurs were genuinely delighted and satisfied with the performance of their business prior to the outbreak of Covid-19. Mathias, the owner of a

transportation business stated that he had experience positive outcome on his business before the outbreak of pandemic, which enabled him to have sufficient turnover.

Before Covid-19, business was good. I had a great experience in doing this business despite the difficulties I encountered at beginning of my journey. In the first two years, I had a major rise in terms of the number of customers in my business, and luckily some of them turn to be loyal customers of my business – Mathias

Mario and Christina, who are restaurant owners, portrayed that their businesses were growing steadily before the pandemic, which prompted them to continue putting in many hours in order to guarantee their growth. Christina said, “I was quite ecstatic since I was able to cover my business expenses and returning some of my money back.

Prior to Covid-19, I had a stable income since my business was doing very well. My business was operating almost every day due to many customers’ demands. But, with the outbreak of the pandemic and government control measure, things changed completely and caused disruption in my business operation – Mario

4.3 Financial instability

Benjamin portrayed himself as a newcomer to the Norwegian taxi industry, despite his substantial years of experience as a taxi driver in Africa. In his description of the Covid-19 pandemic, he described it as a period marked by significant problems, including personal and financial problems. Moreover, he stated that his business lost a lot of revenue due to the outbreak of the pandemic. According to him, his business used to generate 50,000 kroner per month before Covid-19, however after the outbreak of the pandemic, his monthly profits dropped down to 10,000 kroner.

The effects of this pandemic have been felt by most of us who work as taxi drivers, especial when the government introduces the pandemic measures including social distancing and lockdown. For instance, my business income had dropped for almost 80 per cent and it made extremely difficult for me, since I was solely reliant on this business to make a living. As such, it reached a point where I could no longer pay my bills due to high costs, thereby I chose to close my business – Benjamin

In addition, Ferguson described Covid-19 pandemic as an event that has caused a great deal of chaotic and obstacles for his business. He also claimed that all his big plans to expand his business to other places around Oslo failed to materialize, due to the financial problem he encountered following the outbreak of Covid-19.

As a beginner, I had to sell my own flat and borrow money to supplement my startup fund so that I could secure this prime spot. During the first year in my business, I was performing very well. However, since the outbreak of the Covid-19, I had experienced a significant drop in revenue monthly from 250,000 to 80,000 kroners while at the same time, I had a loan to payback. As a result of this pandemic my key business goal has been ruined, as I had planned

to reallocate my business into two more locations by 2020, but due financial difficulties in my business, this did not happen - Ferguson

4.4 Decline in customer base

The owner of the transportation business, Mathias, stated that prior to the coronavirus, he used to receive a greater number of jobs from individual customers compared to private companies. Mathias says, “90 percent of my customer base are individuals and the remain 10 per cent are private company. Following the Corona outbreak, his monthly business turnover dropped from 70,000 to 30,000 kroners. Further, he mentioned that the competition was so fierce during Covid-19, as many businesses like his were struggling to get or attract new customers.

Mario claimed that the pandemic measures irritated many of his business customers since they were impatient to stand outside in long cue and wait for a service. As such, he witnessed a decrease in the number of customers coming to his shop and buy pizza, due to the social distance and lockdown actions implemented by the government.

Before the Coronavirus, I used to serve a lot of pizza for dine-in customers, but now the situation is drastically different. Following the lockdown, I lost a significant portion of my business customers, though this situation did not force me to close my shop. I was ready to die with my shop rather than quit - Mario

Benjamin also claims that the Covid-19 measures imposed by the government have impacted his business negatively as his business suffered from a decline in customer during the lockdown.

My business lost a greater number of customers during the pandemic, especially when the government forced or ordered certain businesses to close, like cinema halls, clubs, and restaurants. As such, many people decided to stay home during this crisis. As a taxi driver, I was shocked since I had never seen anything like this before in my entire career. Each day, I was worrying about how I am going to survive during this tough period. All this kind of anxiety and ambiguity has adversely impacted my personal wellbeing - Benjamin

Similar, Ferguson’s experience with Covid-19 was also characterized by substantial decrease in customers on his business.

The Covid-19 situation caused many consumers to cut back their spending and begin saving as a precaution against potential disastrous incident, as no one knows when this pandemic would end. Further, when the Covid-19 actions were adopted, I started experiencing low sales in my business due to decline in customers spending. Consequently, my business financial position was impacted by this situation – Ferguson

4.5 Consider new customer demand

Some immigrant entrepreneurs have experienced increased demand during pandemic, since their businesses were in a sector which were not hardest hit by the Covid-19 crisis, or they took individual initiative in adopting other strategies to increase demand on their businesses during the crisis. For instance, Christina, the owner of the restaurant business, decided to expand her takeaway service and join Foodora in order to provide home delivery service to more customers who were home during the pandemic. As a result, she was able to attract more customers and increase sales on her business.

Hemmed explained that the outbreak of the Coronavirus has had a positive impact on his business. He further mentioned that during Covid-19, his business service (home-delivery) was in high demand during Covid-19. “Thank GOD,” Hemmed continues, “for the past few months, my business profits have increased significantly from 60,000 to 90,000 kroners. As such, due to the obvious impressive performance of my own business, I didn’t really feel pressured to request for government aid”.

Correspondingly, the pandemic’s outbreak certainly ends up having a positive result on Johnson’s business, as he also experienced increased in the number of consumers during the pandemic, since his business delivery service was in great demand. For example, his business profits grew from 40,000 kroners to 80,000 kroners monthly.

The government’s pandemic measures (lockdown) have forced or ordered most of the people to stay at home. In addition to the lockdown, many people were also afraid of contracting the disease, resulting in strong growth in demand for home delivery services. People, for example, ordered meals, vegetables, and bread. Thus, my business service of delivering groceries or other home packages to client’s front doors was extremely attractive. In general, I can agree that the pandemic’s outburst has benefited my business - Johnson

In conclusion, most of the entrepreneurs who participated in this study were affected by the outbreak of Covid-19, however the study found that the pandemic effects differ from sector to sector (sectorial differences). Some immigrant entrepreneurs, Benjamin, for example, have experienced higher income and client’s losses than others due to the fact that his business sector was hardest struck by the Covid-19 outbreak and corresponding government control measures. Hence, disrupted his business operation and eventually led to the closure of his business. Alternatively, immigrant entrepreneur, such as Hemmed and Johnson, appears to be affected less since their sector was not worst affected by the outbreak of the Covid-19 or their business service were in high demand regardless of the Covid-19. Thus, they witnessed their businesses flourish at the time of the pandemic

4.6 Business support scheme

The impact of the Covid-19 pandemic on the economy has led to similar financial needs among immigrant businesses interviewed in this study, just like other industry sectors. In order to survive some of the immigrant entrepreneurs had to turn to their own networks or to the government for financial assistance so as to cover their operating expenses and keep their business running.

Mathias intention following the pandemic's consequences was to take a break from his business for a short-term because he was struggling to make sufficient turnover. According to him, his business suffered a significant setback, as he lost some of the big contracts he had before the emergence of Coronavirus. As a result, he hunted for another job and sought out government compensation fund. After he met of the criteria for the scheme, Mathias was able to receive 20,000 kroner monthly as a subsidy for his business. As such, he claimed that the combination of these two things had played a crucial role in guaranteeing the existence of his business.

In the early weeks of Covid-119, I thought about taking a break or leaving my business. But before I did so, I decided to hunt for another job elsewhere, while also applying for the government compensation fund, which I was lucky enough to get. I could have closed my business if it hadn't been for the government subsidy and my second job. Thanks to these two extra streams of income, which allowed me at least to pay my expenses – Mathias

Similarly, Christina also received the compensation fund from government to support her business existence during the pandemic.

I received the compensation fund from the government within a few months after I register my application. Despite, the small amount I received, in some way it helped my business to survive, as I was only affected by a small percentage following the outbreak of the Covid-19. For instance, I was granted about 35,000 kroners each month as a subsidy in my business - Christina.

In the case of Mario, the financial hardships he experienced following the outbreak of Coronavirus forced him to seek out government compensation fund, so as he can cope with the crisis. Further, he emphasized that the government's fund assisted him so much in meeting his business expenses and covering most of his income losses during the pandemic.

I was fortunate enough to receive 50,000 kroners monthly as a subsidy from the business scheme, which enabled my business to continue to exist and withstand the shocks resulted from the Coronavirus. Even with ongoing pandemic, I was confident that I could cover my business expenses. Currently, I am satisfied with the state of my business – Mario

Moreover, information regarding the government business scheme was only available in Norwegian language. Thus, it appeared to be a challenge to some immigrant entrepreneurs in

terms of knowing meaning or the purpose of the scheme and how it works as not all immigrant entrepreneurs were better in Norwegian proficiency. A lack of multi-language communication can limit immigrant entrepreneurs from access important information about the scheme. Benjamin mentioned that language barrier hindered him from understanding about what the scheme was all about and how it worked as all information was only available in Norwegian language. When questioned if he applied or receive the business subsidy, Benjamin replied, “I was not aware much about such scheme”.

I feel that communication about the government programs for instance the business scheme was not sufficient enough considering that most of the information was only available in Norwegian. The Norwegian business environment is made up of different businesses from different origin and culture, so I think the government should have provide the scheme’s information on variety of language considering this diversity as not all immigrant entrepreneurs are fluent in Norwegian or English language. Such that, majority of the entrepreneurs could have a full knowledge of the schemes and how it works - Benjamin

4.7 Resilience and self-efficacy behaviors

Mathias and Mario are great examples of entrepreneurs whose resilient behaviors were crucial in helping or enabling them to maintain their businesses in the face of extreme difficulties associated with the Covid-19 pandemic. For instance, At the start of the pandemic, Mathias’ business was severely impacted and the whole situation made him contemplate closing it. However, he decided not to close his business and instead he searched for a different or new job to do. Furthermore, Mathias points out that a second job provided him with the opportunity to supplement his income and ensure the survival of his business during the pandemic.

Despite the effects of Covid-19, Mario never considered stopping his business (optimist person), adding that he was ready or willing to face failures rather giving up, which is one of the core principles of resilience theory.

Well, I am always positive during tough period, and I don’t give up so easily. I know this pandemic it is not the first crisis the world has ever experienced. And it’s true that a lot of businesses have been affected including my business, as the result of the outbreak of this disease but this is not the end of the world. I am always optimistic, and I believe the time will come when my business starts to make a potential sale as it was before coronavirus emerged – says Mario

Christina places great importance on her partnership with Foodora, which she views as a smart decision she made to guarantee her business’s survival. Though her business was not greatly affected by the pandemic, moreover she wants to take advantage of the opportunities presented by it, given that the market or demand for home-delivered food were in high during Covid-19. By using Foodora, Christina also acknowledged an increase in her business performance in

terms of sales revenues. Based on self-efficacy theory, this demonstrates a higher level of self-efficacy.

I opted to partner with Foodora during the pandemic, since it was a straightforward method for me to get my meals delivered to customers. Foodora gave me the opportunity to sell a lot of my meals through its home-delivery service. Therefore, by understanding exactly how Foodora operates, made it much easier for me to trust them in delivering my restaurant's meals to consumers, however incremental expenses in my business - Christina

All in all, taking into consideration of the pandemic effects on immigrant businesses, some immigrant entrepreneurs have shown a great deal of entrepreneurial behaviors such as optimistic, resilience, and self-efficacy behavior in supporting their business during the pandemic outbreak, which in turn enabled them to increase sales and ensure the continuation of their businesses.

Chapter Five: Discussion

The important findings of this study are discussed in this chapter. The findings are summarized and contrasted with the theoretical frameworks of resilience and self-efficacy. Furthermore, the discussion focuses on the key research questions introduced in chapter one, which gave attention to Covid-19 effects on immigrant entrepreneurs, government's fund for businesses and how immigrant entrepreneurs maintain their businesses operations throughout the outbreak.

5.1 Business scheme

Findings from the study show that not all immigrant entrepreneurs were able to receive the subsidy through the business scheme. The subsidy was only given to the immigrant entrepreneurs who succeeded to satisfy the requirement of the scheme. Remarkably, Mathias, Christina, and Mario, were the only entrepreneurs who managed to receive the financial assistance via the business scheme after they met the criteria.

Despite being aware of the business scheme, Hemmed and Johnson, owners of logistics and distribution businesses, did not seek for any government financial aid as their businesses experienced positive outcome due to the fact that the demand for their businesses service was very high during the pandemic period. On the other hand, Ferguson was ineligible for the business scheme due to failure to meet certain criteria of the scheme, for instance he mentioned that he was late in paying his overdue taxes.

Additionally, a lack of multi- language information about the scheme was one among of the challenges mentioned by the immigrant entrepreneurs in addition to loss in revenue and customers. Apart from, Benjamin business being in industry, which was most or hardest hit by the pandemic, however a lack of multi-language communication about the scheme left him unaware about which government programs could be relevant to him and what procedures he could follow in order to be eligible.

5.2 Acknowledgment of the scheme

Most of the immigrant entrepreneurs who took part on this study agree that the government compensation fund was crucial in reducing the economic consequences of the Covid-19 outbreak and preventing business failures such as liquidation. Aside from providing subsidies, and postponing tax and interest payments, the government's scheme also funded 20 up to 30 percent of the unavoidable fixed costs, including rent and electricity for the companies that

were impacted by the occurrence of the global pandemic. By doing so, the government successfully reduced business costs.

Mathias, Christina, and Mario acknowledge that the government compensation fund assisted them to obtain the financial assistance they needed following the outbreak of the Covid-19, since their businesses lost a significant amount of revenue. As such, this clearly demonstrates that immigrant entrepreneur took advantage of the government's compensation fund. On the other hand, Johnson and Hemmed also admired the work that was done by the Norwegian government in term of providing unemployment benefits and financing businesses that were affected by the pandemic. Lastly, apart from playing a vital role in businesses' survival, the government compensation fund has also contributed to the country's economic recovery and growth during the outbreak.

5.3 Covid as a crisis

Findings from the study show that majority of immigrant entrepreneurs experienced similar challenges, including financial challenges and loss of customers when the pandemic hit and corresponding measures such as social distance and lockdown were announced by the government. Many respondents mentioned that they encountered income challenge in the early months of the pandemic as it was more difficult to obtain customers. Based on the sector, this consequence seems to differ from business to business. Even though, Mathias, Ferguson and Mario experienced loss in income and customers, however the Covid-19 effects on their businesses were not much severe as their industry was not among the worst hit by the pandemic. Hence, they were able to maintain their business operations regardless of the hurdles. For instance, during the pandemic, Mathias was able to sustain his business operation as usual due to the help of the supplementary income he used to make on his second job and the subsidy he received from the government.

On the other sector, the severity of the pandemic effects was so high which in turn led to completely shut down of some immigrant businesses operation. Benjamin, a taxi owner, encountered a huge financial drop on his business due to the low demand of his service following the pandemic and measures implemented by the government. As such, it affected his ability to make sufficient income in order to cover his business expenditures. All of these challenges and stress ended up forcing him to close down his business, leaving him unemployed and without access to unemployed benefits. Thereby, made things hard for him to survive and help his family during the pandemic.

5.4 Maintain business operation during a pandemic

5.4.1 Entrepreneurial behaviors

Entrepreneurial behaviors consist of some unique individual traits such as resilience and self-efficacy that are very important in enabling an entrepreneur to survive during varying circumstances. These behaviors tend to differ from one entrepreneur to another. Based on the findings, resilience and self-efficacy behaviors appear to be an essential factor among immigrant entrepreneurs in response to the challenges posed by the pandemic outbreak. In accordance with (Cope, 2011; Lucas, 2005; Vecchio, 2003), resilience and self-efficacy entrepreneurs tend to remain optimistic and enthusiastic about finding alternative solutions to the challenges facing their businesses during uncertainty environment.

Further, resilient and self-efficacy entrepreneurs are passionate about their businesses and they are more likely to survive or prosper, since they possess the inner drive or mentality of not giving up regardless of the environment whether it's good or bad (Trevelyan, 2009). Mathias, Christina, and Mario showed that they were able to undertake individual initiatives to support their businesses even before they received government financial aid during the pandemic. For instance, Mathias decided to do extra job in order to supplement his business income so as to continue operating.

5.4.2 Differences in sectorial effects

The findings show that there were sectoral differences in terms of Covid-19 effects among immigrant businesses. The majority of immigrant businesses experience fewer severe consequences or performed well due to the fact that their sector was not hardest hit by the pandemic. In this case, they managed to continue operating their business, either because they were able to get customer, or their service were in great demand during the pandemic. Hemmed and Johnson, owners of logistics and distribution business, for example, their business service were in strongly demand during the pandemic as most people were ordered to stay indoors by government.

On the other hand, Covid-19 and subsequent government measures put certain immigrant businesses into disadvantages compared to others. For example, Ferguson's business relies primarily on dine in customers, however due to the lock down and social distancing, he lost a lot of his customers as many people were ordered to stay inside. As a result, it caused a huge financial threat on his business

In summary, unfavorable consequence of the global pandemic was felt by immigrant entrepreneurs whose businesses or sectors were severely hit by the pandemic and government control measures, such as taxi and restaurant business. Consequently, the sales and consumer levels of these immigrant businesses dropped hugely, leading to a poor performance of their businesses during the pandemic. In addition to this, entrepreneurial behaviors seem to help immigrant entrepreneurs in identifying immediate responses to the pandemic, which ultimately allows them to improve sales and keep their business afloat. For example, Christina decision to partner with Foodora during the pandemic contributed to a boost in her business revenue. Thus, a combination of both components had a greater impact on the survival of immigrant owned businesses during Covid-19 period.

Chapter Six: Conclusion and Recommendation

All in all, this study concludes by highlights the key finding points and present two area for future exploration.

6.1 Conclusion

Government financial programs such as business scheme appeared to have an important influence in aiding the survivals of immigrant businesses. The findings showed that the subsidy contributed to the minimization of the pandemic immediate effects such as financial challenges in the immigrant businesses. Those immigrant entrepreneurs who qualify and manage to receive the subsidy find that the scheme was very beneficial due to the fact that it helps them to partially cover their business costs. Thus, government support scheme appears to have played a role in ensuring or supporting business survival during the pandemic, as it helped lower immigrant businesses financial risks. As Mathias and Christina explained in the previous chapter that some of their lost income was covered by the business fund.

Entrepreneurial behaviors such as resilience and self-efficacy, also played an important role among entrepreneurs in adopting or responding to the challenges presented by the Covid-19 outbreak. Findings shows that these behaviors can be desirable alternative for the entrepreneurs particularly in providing immediate solutions during tough period like Covid-19. This was disclosed when Mathias noted that he looks for additional job so as to supplement his business income. Thereby, entrepreneurs can rely or draw on their entrepreneurial behaviors as personal means in supporting the continuation of their businesses during uncertainty conditions.

All in all, maintaining business during the pandemic was largely based on number of factors or components, such as entrepreneurial behaviors, government financial scheme, as well as the differences in the sectors affected by the Covid-19. In addition to entrepreneurial behaviors and subsidy, also less affected business sectors seem to be more resilient during the pandemic, either because their business were able to continue get customers, or their business services were in strongly demand during the pandemic. Thus, it helped them to guarantee the continuation of their businesses. Alternatively, worst affected business sectors appear to suffer a lot as a result of the pandemic and measure adopted by the government which limit their capacity to conduct their business as normal. Benjamin (a taxi owner), for example, experienced severe customers challenge due to the implementation of lockdown and social distance measure.

6.2 Areas for future exploration

Due to the findings, various implications become clear for the future exploration. First suggestion would be a study of the renewal element of resilience concept. This study can enable to provide understanding on whether immigrant firms have undergone some transformation or change to a completely new firm as the result of the outbreak of the Covid-19.

A second suggestion would be recognizing the challenges encountered by the immigrant entrepreneurs in assessing the compensation fund. This research should seek to look at the language barriers and requirement of the scheme in order to determine in detail whether the communication about the government scheme was sufficient or not, and why not all immigrants were able to get the fund despite fulfilling the criteria.

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Appendixes

Appendix 1.

Actors in personal owned enterprises. New established enterprises, by contents, industry (SIC2007), year, legal form, and country background

	Year 2020		
	Sole Proprietorship		
Actors	Norway	EU/EEA, USA, Canada, Australia, and New Zealand	Asia, Africa, Latin, Amerika, Oceania, except Australia and New Zealand and Europa except EU/EEA
Total in all industries	25 983	4 128	6 399
Mining and quarrying	16	0	0
Manufacture	1 034	131	130
Electricity, gas and steam	0	0	0
Water supply, sewerage, waste	17	5	2
Construction	2 427	704	347
Wholesale and retail trade: repair of motor vehicles and motorcycles	2 112	321	656
Transportation and storage	872	259	1 560
Accommodation and food service activities	232	65	291
Information and communication	1 840	203	289
Financial and insurance activities	20	1	1
Real estate activities	430	16	29
Professional, scientific, and technical activities	5 085	600	674
Administrative and support service activities	1 915	468	749
Education	2 390	304	255
Human health and social work activities	2 648	269	456

Arts, entertainment, and recreation	3 333	329	270
Personal service activities	1 423	422	611
Households as employer's activities	1	1	0
Extraterritorial organizations and bodies	0	0	0
Unspecified	188	30	79

Source: Statistics Norway (actors in personal owned enterprises. New established enterprises, by contents, industrial classification, year, legal form, and country background.2020)

Appendix 2. interview guide questions

Section 1: Business perspective

1. What type of business are you doing? When did you start your business?
2. Does your business operate in more than one location or have any branches?
3. What was the motive(s) behind choose this business?
4. Have you been employed in any business sector in Norway before starting your own business? If yes, does the experience you gained from previous work helped you to start your own business or not?
5. What were the problem(s) you encountered before starting your business and how did you solve them?
6. How did you finance your business? Personal fund? Bank loan? Family/friends support?
7. Have you employ other people on your business? If yes, are you employees come from your country of origin or other nation?

Section 2: Covid-19 effects and government support schemes business

1. What was the key to your business success or how was your business performance before the emergence of Covid19?
2. Did the pandemic end up having a positive or negative effect on your business? Pick one, and explain to what extent the pandemic has affect your business in terms of profit?
3. Did the main customer for your business decreases due the impact of Covid19? If yes, have you tried to search or look for new customers?

4. There was a compensation scheme from the government intended to support those businesses who were affected by Covid, did you receive it? If yes, how did the compensation fund help your business to continue operating or functioning normal, as it was before the pandemic?

5. In your opinion, do you think government have done enough to help businesses who were impacted by Covid19? If no, can you suggest what need to be done in order to solve this problem?

Section 3: entrepreneurs resilience approach

1. Have you ever considered to stop/take a break on your current business and establish another business due to Coronavirus effects?

2. What measures did you take to reduce/mitigate the risk of Covid19 on your business in order to ensure that it is still operating?

3. It is true that we cannot predict the next crisis but have your business prepared for the future emergencies like Covid19 or other global disease?



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