

TITLE: #SheDIDIT: insights in barriers and motivations for ethnic female entrepreneurship in Belgium.

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ABSTRACT

Ethnic entrepreneurship has become an important aspect of modern urban life and fulfills a key economic and social role for ethnic communities. Young people with a non-EU background, especially girls, may become victim of discrimination on the labor market and, alternatively turn to self-employment. A business might be started out of necessity to generate income, or, as a way to chase dreams and climb up the social ladder. Hence, the AMIF funded project #SheDIDIT was created to stimulate ethnic girls for a future entrepreneurial career. First, a qualitative study on thresholds and motivations for ethnic female entrepreneurship was carried out. Seven focus groups (N = 61) were organized in October and November 2018. We reached 14 newcomers, 23 respondents with non-EU background and 24 natives. Findings expose how young girls in Belgium experience different entrepreneurial motivations and obstacles across ethnicity. With regard to gender only barriers were found, no advantages were perceived to female entrepreneurship. Concerning ethnicity, barriers, mentioned only by ethnic respondents, were a lack of family support, discrimination and cultural obstacles. For newcomers, language, a lack of network and being financial responsible for the family were additional thresholds. Surprisingly, with respect to ethnic respondents, we observed more positive drivers than barriers. Socio-economic progression, economic autonomy, social recognition, market opportunities, boosting self-confidence, fighting against discrimination on the job market and at the same time creating job opportunities for others, becoming a role model and, finally, giving back to community can thrive young ethnic girls to become would-be entrepreneurs. The intersectional lens helps us to understand why it is important to understand and accommodate different values in services offered to future female entrepreneurs in a superdiverse country as Belgium. The results of the study will serve as input for the coaching and role model campaign of the #SheDIDIT project.

1 INTRODUCTION

Literature defines the concept of “entrepreneurship” in numerous ways. We prefer to adopt the European definition of the EntreComp framework which defines entrepreneurship as follows: “Entrepreneurship is when you act upon opportunities and ideas and transform them into value for others. The value that is created can be financial, cultural, or social” (Bacigalupo, Kampylis, Punie, & Van den Brande, 2016). This definition embraces different types of entrepreneurship, including intrapreneurship and social entrepreneurship. Entrepreneurship is a valuable economic and even social accelerator in society especially for certain target groups (Volery, 2004 p 39). Self-employment can serve as alternative in a discriminatory job market for jobseekers with a non-EU background. In Belgium, not only the first generation but also the second generation of non-EU origin has a much lower employment rate compared to neighboring countries. More specific, within the non-EU second generation, female employment remains very low. Having children seems to have a much stronger nega-

tive effect on employment for this second generation than for women of Belgian or EU origin (Corluy, Haemels, Marx, & Verbist, 2015). Additionally, for women wearing the Islamic veil integrating into the job market is even more difficult (Weichselbaumer, 2016). To them, creating a business means chasing a dream without discrimination, for others it is just a way to survive or to aim higher in society (Levin, Masurel, & Nijkamp, 2003). Nevertheless, in Belgium, ethnic female entrepreneurs are underrepresented. In Brussels for example, only 28% of all entrepreneurs are women of which 29% have a non-Belgian nationality. Female entrepreneurs with Polish, Moroccan, Portuguese, Turkish or Romanian nationality are even less represented than those with German, Spanish, French or Greek nationality. In Antwerp only 20% of the entrepreneurs with a non-EU nationality is female (Terlien, 2017). Migrants do not have specific characteristics that make them less suitable to being self-employed. These characteristics are relevant only on an individual degree (Onderzoek naar ondernemerschap onder statushouders, 2018). This begs the question what exactly prevents women with a migration background from entrepreneurship. Tlaiss (2014) refers to the institutional theory in which, among other factors, the macro-socio-cultural framework explains ethnic female entrepreneurship. According to this framework, the macro-socio-cultural factors that come into play through discriminatory gender socialization and the framing of gender roles in society create constraints for women that heighten the barriers and challenges to entrepreneurship. Tlaiss's paper focusses on female entrepreneurship in the Arab world where cultural values create sharp distinctions in gender roles and generate discriminatory gender stereotypes that limit the role of women. This means that entrepreneurship continues to be perceived as a male job that is unsuitable for women (Tlaiss, 2014). More concretely, a recent study in Belgium (Terlien, 2017) shows the following barriers for ethnic women: difficult access to approachable (business) networks; difficulties with financial resources, knowledge and personal coaching; few role models and women not perceiving themselves as being entrepreneurial. Therefore, the AMIF-funded project #SheDIDIT (2018-2019) aims at empowering young non-EU nationality girls in Flanders, Belgium, towards entrepreneurship as defined by the EntreComp framework: entrepreneurship, social entrepreneurship and intrapreneurship. By creating a business game for high schools, launching a role model campaign and coaching sessions for (potential) female entrepreneurs the project hopes to stimulate young ethnic girls towards an entrepreneurial career. First, a study to explore perceived thresholds for ethnic female entrepreneurship among young girls in Flanders was pursued building on theories of intersectionality. Being female, having ethnic roots, for example Turkish or Moroccan, and being an entrepreneur at the same time requires various strategies to negotiate identities with different constituencies (Essers & Benschop, 2007). Furthermore, entrepreneurial social identity is constructed according to masculine social norms. However, female entrepreneurs are frequently spouses and mothers, roles entwined with traditional feminine social identities (Chasserio, Pailot, & Poroli, 2014). Therefore, in this article we focus on gender and ethnicity in understanding entrepreneurial career options among young girls. Our development is structured as follows. In the methods section, we present the characteristics of our sample and we explain our data gathering techniques. We then explore the results of the focus groups and conclude with some main insights into ethnic female entrepreneurship seen by young girls in Flanders, Belgium.

2 METHODOLOGY

We performed exploratory research through focus groups including 61 girls between 11 and 29 years old ($M=18.17$ years) from different schools in Flanders. The focus groups took place in October and November 2018 in four high school classes, two groups of students at our university college and 1 group of young girls in a youth center (see table 1). In one class, two boys wanted to join the discussion, in the other classes the boys were too crowded and were excluded from the focus group in order to let the girls express themselves freely. We put together an ethnically diverse sample in terms of nationality and origin, but also in terms of length of stay in Belgium. Consequently we focused on three groups: natives, newcomers and girls with a migration background (second generation most often).

Our topics of interest were:

1. What is entrepreneurship (also social entrepreneurship and intrapreneurship)?
Who is an entrepreneur?
2. Why would anyone become an entrepreneur and why not?
 - a. In general (anyone)
 - b. Focus on obstacles for girls
 - c. Focus on obstacles for ethnic girls
 - d. Focus on obstacles for young girls
3. Do they have an entrepreneurial role model and what characteristics do they admire in that person?
4. Would you like to become an entrepreneur, why or why not (3 reasons)

A semi-structured interview guide was used to structure the discussion. However, not all respondents were familiar with entrepreneurship and some respondents ($N=14$) did not master Dutch fully. Therefore, additional methods were incorporated to facilitate discussion. For question one 'what is entrepreneurship?' a series of pictures was used to enable the respondents to express their opinion about entrepreneurship. Random pictures of different genders, ethnicities and professions (entrepreneurs or not) were given and respondents were asked to categorize them as entrepreneur or not. Pictures of social entrepreneurs were also included as well as intrapreneurs. For the second question on why anyone would become an entrepreneur, in addition to the open question, word cards were used with on every card a potential reason for becoming an entrepreneur or not. The words were deduced from literature on entrepreneurship in general, female entrepreneurship and ethnic (female) entrepreneurship. Finally, on top of the open question of whether they would want to become an entrepreneur themselves, an imaginary line was drawn in the classroom and pupils who saw themselves as potential entrepreneurs were asked to jump the line. The focus groups were audio-taped, transcribed and the empirical material was then subject to thematic analysis.

Table 1: Demographics of sample

Demographics		
Gender	Female	59
	Male	2
Nationality	Newcomer (non-EU28)	14
	Migration background (non-EU28)	23
	Native	24
Average age		18.17 years
One or both parents entrepreneur(s) (in Belgium or in home country)	Yes	21
	No	40
Countries of origin	EU28	Belgium (23), the Netherlands (1)
	Non-EU28	Honduras (1), Morocco (18), Turkey (2), Iran/ Afghanistan (1), Liberia (1), Venezuela (1), Ghana (3), Burundi (1), Iraq (1), Syria (4), India (1), Japan (1), Somalia (1), Cameroon (1)

3 RESULTS

Our study wants to gain insights into how intersectionality shapes entrepreneurship. We used an inductive thematic analysis to consider the multi-layered nature of factors such as gender and ethnicity that affect ethnic minority girls' future entrepreneurship career.

Results show that one third of the respondents has one or two entrepreneurial parents. Eleven out of 24 native respondents had entrepreneurial parents, of whom it was mostly the father who had a business, such as construction builder, retailer (clothing store, flower shop, ...), lawyer, pharmacy, wholesaler, garage owner etc. Only some of the native respondents had both an entrepreneurial father and mother. Results also showed that in these families, entrepreneurship seems to be very much present among brothers and sisters or grandparents. When looking at girls with a migration background, they seem to come from less entrepreneurial families. Only 5 out of 23 respondents had an entrepreneurial father. Finally, 5 out of 14 newcomers, especially those from Syria and Iraq, had entrepreneurial fathers in their home countries, with jobs such as taxi driver, electrician, grocery retailer and a garage owner.

3.1 Definition of an entrepreneur

According to the respondents, an entrepreneur is someone who works independently, is his/her own boss, has a mission, chases a long term goal, works with passion, takes action with a good business plan, starts from scratch, creates impact and makes a difference. He or she is creative, a dreamer who aims high, has confidence, takes responsibilities, dares to take decisions, keeps believing in his/ her idea despite everything and is proud of his/ her achievements. With or without employees he or she can provide for him or herself and for family. An entrepreneur has a certain attitude and pride in having made his/her own happiness and in being the boss. Although consensus is observed among all respondents on the

definition of an entrepreneur, the specific entrepreneurial attitude and pride was especially mentioned by newcomers and girls with an ethnic background.

When asking the respondents what entrepreneurship is to them, they had a rather traditional view, namely owning a profitable business. However, while discussing entrepreneurship within their families they started to realize that a veterinary or a farmer are also independent, for example. Furthermore, the random pictures exercise sparked discussion on whether a sportsman or a singer is an entrepreneur. Most respondents seemed convinced that having launched the organization in the first place, taking final decisions, assuming responsibilities and earning a living from it, could be considered determining factors for being an entrepreneur even if the organization is a sports school for example. Nevertheless, they did not agree that one could be entrepreneurial while being an employee. Intrapreneurship is not entrepreneurial to them. Some groups discussed the difference between a manager and an entrepreneur. Most girls with work experience understood that difference and knew that entrepreneurs also execute operational tasks on the work floor. We suppose that the young age and lack of work experience of most respondents determines their vision on entrepreneurship.

3.2 Barriers and motivations for entrepreneurship

3.2.1 Barriers for entrepreneurship

Especially girls with a migration background and newcomers believe that most obstacles count as much for men as for women. Obstacles such as limited access to capital, heavy work load accompanied by lots of stress, job insecurity, fear for responsibility, lack of help and a lot of administration were mentioned. Native respondents stressed the risk of failure and, children of entrepreneurs especially talked about the difficult balance between work and private life as they experienced this at home. This was reflected in the lack of time their parents had for them, taking work home (“it never stops”) and no paid holidays. According to them, having a business is a much harder job than being employed.

Combining motherhood and entrepreneurship was subject to a broad debate for the girls with most girls believing that children could prevent them from setting up a business. They would have too little time for them, not enough paid maternity leave and they would not dare to take the risk of having an unstable income while having the responsibility of kids. One ethnic girl said having children hinders growth, an observation she made based on first-hand experience: “family was an obstacle to my sisters, it prevented them to grow as entrepreneurs. In my opinion, a female entrepreneur has to sacrifice things or should have a partner who backs her up.”. On the contrary, children are considered an asset for working mothers in Sub-Saharan Africa, as they will help with household chores. Some newcomers witnessed: “when your mother or father goes to work, when they come back you have to prepare a meal for them otherwise they will beat you”. To most newcomers, children are believed to be an extra motivation to work hard, so as to provide in those children’s’ needs, as long as the number of children is restricted to two or they have reached a certain age. Only few respondents perceived the flexibility of self-employment being an opportunity to combine motherhood and business life by choosing flexible hours that match school hours for example. Finally, having both parents in independent businesses is difficult according to some respondents. Work-related stress is felt at home, if business is not going well they feel pressure on the family income and parents have little time for them. Most of those respondents said they would only become self-employed if their partner isn’t. For some respondents with an ethnic background,

in addition to having children, being married or having to take care of parents could prevent them from establishing their own business.

If we focus on diverse female entrepreneurship, only ethnic girls (newcomers and migration background) said a lack of self-confidence or the fear of not being taken serious as a female entrepreneur constitutes an obstacle to them. "In general, in business men are taken more serious than women" or "confidence when having to present something among all men, I would have difficulties". Additionally, for ethnic respondents there is just a thin line between respecting cultural norms and values and choosing their own path in life. One respondent with Somali nationality expresses her dream to become a fashion model, although her father is really against this idea since she is expected to wear an Islamic veil. She admires Halima Aden, the first veiled participant in the semifinals of an American beauty contest. She wonders how to satisfy her father and to pursue her own lifepath at the same time. Parental entrepreneurship can overcome cultural obstacles as illustrated by one Syrian girl "My father says to me, you want to do something? Just do it. If someone tells you not to, do not listen" and one girl with Iranian and Afghani roots, having two sister entrepreneurs told us "No, culture has never been an issue at our place. My father, who was an entrepreneur once, has always been in favor of us doing our own thing. I know for sure that it would not be a big deal if I were to start my own business. He would rather say: need some help?".

If the family (parents or partner) disagrees with their choice of entrepreneurship, they will not back them up in (financial) need. Further, originating from a rather poor family means not having any financial help when starting up a business. Family can also push them into having a stable job rather than go for entrepreneurship. Moreover, a stable income would be preferred over a business if they had the financial responsibility for family in the home country. Starting up a business usually means an unsteady income for a while. One newcomer said: "Family can be positive, if they support you in your business. Yet sometimes you have to support your family, especially if they are in other countries and have limitations. So many times it can be a burden in a sense that stops you." Furthermore, some of the ethnic respondents (newcomers and migration background) also fear discrimination among suppliers, customers or financial institutions due to mistrust because of their ethnic roots, particularly when wearing a veil. The respondents, additionally, thought that in some professions, for example a lawyer, customers place more confidence in a man than in a woman. Women in a typical male profession such as a truck driver can be possible because they see lots of men in what is thought a typically female profession for example make-up artist or hairdresser.

3.2.2 Motivations for entrepreneurship

According to all respondents, criteria for entrepreneurship are linked to personal characteristics such as self-knowledge, smarts, self-esteem, strength, self-confidence, perseverance, assertiveness, charisma, honesty, discipline, innovation, extraversion, creativity, responsibility, contentiousness, and sociability. Other conditions to start up a business are mastering Dutch and having the adequate knowledge, whether acquired through a degree or not. According to some respondents, a degree is not an absolute requirement to become self-employed. They do know some examples of drop-outs such as Bill Gates, who became a successful entrepreneur. Although some respondents believe that being skilled means already having certain knowledge from the start, others could be driven by experience-based learning while starting up a business. Motivations for self-employment are furthermore: pursuing a dream, making lots of money (ethnic respondents only), taking over the family busi-

ness (native respondents only), job satisfaction, being your own boss, having flexible hours and social contacts. The start-up journey may be facilitated by entrepreneurial parents in a sense that they stimulate and give advice, to some native girls having entrepreneurs as parents is a motivation to start on their own. At the same time, some native respondents wanted to create a legacy for their children. A newcomer illustrates: "Well, of course if you're in the same country, you have connections because you grow in that environment. I know a Belgian student, he's the son of entrepreneurs here. I am 29 years old and only now am I discovering all these books on entrepreneurship. And I noticed that he is 20 years old and has already read lot of these books. To me it's like 'wow', he already has the mentality because his parents surely told him this is what you should know, what you should read, what's important. " Drivers for ethnic girls only are, amongst others, discrimination on the job market: "if you are unable to find a job, you will be very motivated to start your own thing to show those people look I have done it, I did it". Being self-employed also means being able to put an Islamic veil on while working. Climbing up the social ladder is also just mentioned by girls with a migration background "I think you will climb the social rang and you will be taken serious, especially as a woman, by the society we live in. Certainly for a veiled Muslim woman, if she makes it with her business, she will definitely reach a certain status". However, only when businesses are doing well, entrepreneurship has a certain prestige according to some respondents. Other respondents, especially native girls originating from an entrepreneurial family, agree that an entrepreneur receives more acknowledgement than an employee because of the hard work he or she puts in his or her business: "Entrepreneurship is perceived as more valuable because of the hard work that is put in." Furthermore, one girl with a migration background said being an employer herself, she could create job opportunities for everyone regardless of origin or religion. They also spot market opportunities, such as one girl currently studying physiotherapy illustrating that most Moroccan mothers in Belgium don't visit a physiotherapist because they can't find someone who can speak Arabic and who makes them feel at ease. Finally, creating impact for the local community or in the country of origin was also mentioned as a strong motivation to start a business.

3.3 Role models

Although not every respondent was able to come up with an entrepreneurial role model, some examples are: Halima Aden, Malala, Oprah Winfrey, Angelina Jolie, Ali B, Adil El Arbi, Virgil Abloh, Jane Goodall, Kylie Jenner, Bill Gates or Ellen Johnson-Sirleaf, next to a brother (a singer), sister (a speech therapist), mother (a judge), father (a lawyer, a pharmacist), grandfather (a musical instrument maker) or nephew (a pilot). Family members were especially mentioned by native respondents. Overall, the girls admire self-confidence, perseverance and drive: "you are never allowed to say, I can't do this" or "what do I have less than others?" Realizing a dream in a successful manner, is very much appreciated by respondents with a migration background and newcomers, particularly in an underdog role, such as the American dream, for example like Halima Aden or Oprah Winfrey. Likewise, some respondents look up to veiled girls like Malala, who have reached an international position giving her the opportunity and power to fight for others. Next to that, Jane Goodall, Angeline Jolie and Ellen Johnson-Sirleaf were mentioned as role models. All those examples were given by newcomers and respondents with a migration background only. Other role models given were a Belgian singer Brihang, a respondent's brother, and Virgil Abloh because they choose their passion. Especially the latter fits this category, since he studied engineering first to fulfill his

parents wish, before turning to the fashion industry later on. Furthermore, some examples were given of people who still work, even though they don't necessary need to financially speaking (f.ex. Kylie Jenner). One native respondent with both parents entrepreneurs in the construction industry appreciated very much the way her parents kept on going and believing in their business although they struggled during the financial crisis. Another native respondent said she admired her father, serial entrepreneur, for jumping into the unknown every time he saved another pharmacy from bankruptcy. Finally some respondents considered starting something from scratch and turning it into a multinational as Bill Gates did to be amazing.

3.4 Entrepreneurial career

We concluded with their personal aspirations in terms of self-employment. Reasons not to become an entrepreneur were a lack of self-confidence, risk avoidance, not being stress resistant, not being ambitious, a fear of failure, job uncertainty, not wanting to take responsibilities, having no free time, no time for children, and missing colleagues. However, more respondents answered positively and saw themselves as future entrepreneurs. Focussing on the respondents with a migration background, they had several reasons: making their parents and family proud, being a role model for younger brothers and sisters in specific and to other girls in general, being successful as a woman and displaying their success, being able to provide for their family independent of their husband, and having a social impact. Finally, seeing opportunities was a good reason for self-employment, for example a female physical therapist for Moroccan women or a nursery targeting working parents with a migration background. Being able to wear their veil at work was considered a bonus. Despite ethnicity, drivers for these would-be entrepreneurs are most commonly: being your own boss, creating a legacy for the children, making dreams come true, inspiring others, having entrepreneurial parents, being able to work from home and last, having job satisfaction.

4 CONCLUSION AND DISCUSSION

To conclude, these findings expose how young girls in Belgium experience different entrepreneurial motivations and obstacles across ethnicity. With regard to gender only barriers were found, no advantages were perceived to female entrepreneurship. As a result, lack of confidence and fear of not being taken seriously can hold these girls back from entrepreneurship on top of motherhood. Combining a business and children was especially an issue for native children of entrepreneurs and ethnic respondents but not necessarily for the same reasons. However, for Sub-Saharan respondents, children are a help for choosing self-employment. Concerning ethnicity, barriers, mentioned only by ethnic respondents, were a lack of family support, discrimination and cultural obstacles. For newcomers, language, a lack of network and being financial responsible for the family were additional thresholds. Surprisingly, with respect to ethnic respondents, we observed more positive drivers to choose an entrepreneurial career than barriers. Socio-economic progression, economic autonomy, social recognition (by parents, family, society), market opportunities, boosting self-confidence, fighting against discrimination on the job market and at the same time creating job opportunities for others, becoming a role model and, finally, giving back to community can thrive young ethnic girls to become would-be entrepreneurs. To them, motivations to engage in business are largely non-economic, as was already described in a study on race, ethnicity and class among ethnic entrepreneurs in the US (Valdez, 2011). Lastly, having entrepreneurial parents

seems to help overcome barriers linked to ethnicity. A Swedish study found that parental entrepreneurship increases the probability of children's entrepreneurship by about 60% (Lindquist , Sol, & Van Praag, 2015). Another study among students in a state university in Turkey also found parental entrepreneurship, among other factors, determining the intentions of becoming an entrepreneur (Gurbuz & Aykol, 2018). We observed entrepreneurial family role models among native respondents and some entrepreneurial fathers among newcomers from the Middle East only. Within the family, it is shown that fathers play the primary role in the new venture creation decision of their children (Kirkwood, 2007).

The intersectional lens helps us to understand why it is important to understand and accommodate different values in services offered to future female entrepreneurs in a superdiverse country as Belgium. Within the #SheDIDIT project, motivations for female ethnic entrepreneurship should be highlighted and further supported, and perceived barriers need to be tackled with help of the business game for high school pupils, the role model campaign and the mentoring sessions.

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