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FEMALE ENTREPRENEURS OF MOROCCAN AND TURKISH ORIGIN IN THE NETHERLANDS

Caroline Essers, University of Nijmegen, Yvonne Benschop, University of Nijmegen, Hans Doorewaard, University of Nijmegen

Presented at Gender and Power in the New Europe, the 5th European Feminist Research Conference
August 20-24, 2003 Lund University, Sweden

Ethnic minority entrepreneurship is predominantly male. However, more and more examples of female ethnic minority entrepreneurs are documented, particularly in the UK, who have been successful in establishing a business in a still highly patriarchal world of migrant entrepreneurs (Westwood & Bhachu, 1987). In the Netherlands, 25 % of all ethnic minority entrepreneurs are female (Poutsma & van den Tillaart, 1998). Yet, little is known about how they perceive their socio-economic environment and the way they construct their identities. The objective of our study is therefore to contribute to theory development revolving the identity construction of Female Entrepreneurs of Moroccan and Turkish Oriⁿ's (hereafter called femtos). Consequently, our research explores how femtos construct a more or less coherent self-identity out of their various shifting multiple social identifications. By doing so, we will focus on the ambiguities of femtos' multiple identity construction and the dilemma's that emerge from these. We will additionally study how femtos reconcile these identity-related dilemma's.

The purpose of this paper is to develop a tentative conceptual framework concerning the ongoing and changing multiple identity construction of femtos. The concepts of the dialogical self and multiple identity are being used in order to gather 'situated knowledge' (Haraway, 1991) on these entrepreneurs. Therefore, eight femtos were interviewed and asked to describe their lives through 'life-chapters' (McAdams, 1993; Buitelaar, 2002). All of these interviews were thoroughly analyzed, and four of them are used for this paper. Confronting and comparing theoretical notions with this empirical material has lead to a description of five themes or social practices which were brought forward in these narratives. This pilot-study has resulted in a first conceptualization of the representation of femtos' multiple identities. This conceptualization will serve as a guideline for further research.

1. Introduction

Ethnic minority entrepreneurship is predominantly male. However, there are some examples documented of female ethnic minority entrepreneurs, particularly in the UK, who have been successful in establishing a business in this still highly patriarchal world of migrant entrepreneurs (Westwood & Bhachu, 1987). In the Netherlands, 25 % of all ethnic minority entrepreneurs are female (Poutsma & Van den Tillaart, 1998). Yet, little is known about how they perceive their socio-economic background and the way they construct their identities. And although the recently adopted '*mixed-embeddedness approach*' (Rath, 2000) has contributed largely to a more accurate explanation of ethnic minority entrepreneurship by combining personal, socio-cultural and structural factors, many studies still have a gender bias. That is why 'situated knowledge' (Haraway, 1991) on female ethnic minority entrepreneurs is of utmost importance.

The aim of this paper is to construct together with femtos themselves, a first conceptualization of femtos' representations of their multiple identity. These first ideas and findings can be used for further research. By doing so, we will firstly elaborate on the most important concepts (sensitizing concepts), that have been derived from a preliminary literature study and which guided the pilot-case study we conducted. Accordingly, after some methodological issues have been explained, the paper centers on the concept of identity, which is always situated in relation to others according to all social division dimensions like class, gender, ethnicity and age (Anthias & Yuval-Davis, 1983). Since people belong to different groups at the same time, they can speak from different I-positions within the self, switching between and combining voices as they take different positions (Hermans & Kempen, 1993), resulting in *multiple identities*.

Based on the literature review on female ethnic minority entrepreneurs we have decided to focus on the representation of the *gender, ethnic and entrepreneurial identifications* of femtos. Therefore, after the notion of multiple identity has been described, we will elaborate on the notion of gender, or "*the ways that masculinity and femininity are socially constructed*" (Ghorashi, 2001: 7), as seen from two feminist approaches which we will apply in this research. In the case of femtos it is furthermore essential to look at the intersection of the representation of their gender and ethnic identification, which refers to "*an identification with a collectivity within a larger society having real or putative common ancestry, memories of a shared historical past, and a cultural focus on one or more symbolic elements defined as the epitome of their people hood*" (Ashcroft et al, 1998: 83). Finally, we will elaborate on the partial identity of entrepreneurship, which can be defined as the "*ongoing process of identity formation by entrepreneurs*" (Doorewaard & Brouns, 2003: 12).

In the fourth section, five themes or social practices leading to several dilemma's will be discussed. The objective of this section is to show how the ambiguity of femtos' identity constructions is being expressed in their discourse and how this ambiguity places femtos for certain dilemma's. The narratives are produced by applying the core concepts, which are derived from the sensitizing concepts. The themes within the narratives have been confronted with literature on relevant societal discourses.

The final section of this paper concludes with a conceptualization describing the relationship between femtos' gender, ethnic and entrepreneurial identifications, which are expressed by these narratives.

2. Methodology

By using sensitizing concepts, core concepts were derived from a literature study and critically confronted with empirical material. This material has been gathered by conducting in-depth interviews, which were firstly aimed to capture short thematized life-stories revolving the entrepreneurship of femtos. Applying a symbolic interactionist approach (Wester, 1995) we tried to describe, interpret and explain social reality through the social process, as the product of social interactions that are developed through symbols, or shared meanings. Like this, we constructed, in cooperation with eight femtos, the meanings that femtos attach to these theoretical notions. The product of these narratives is the description of five social practices or life themes, resulting in several dilemma's. These themes are being compared with a more specific literature study on similar societal discourses.

Accordingly, a tentative conceptual model is being built (Strauss & Corbin, 1990; Wester, 1995; Verschuren & Doorewaard, 1999).

Life stories can give an insight in the way people experience their participation in the multicultural society. Because people belong at the same time to more groups, they construct a few alternative ideas of themselves which are not necessary congruent. These different ideas and images are based on different bondings of memories and can be ordered by many diverse schemes (Buitelaar, 1998). Thus, focusing on how femtos construct a more or less coherent self-identity out of the shifting multiple social identifications by reading and re-reading the continuously

revised biographical narratives of those behaviors and episodes in life that form answers to the question ‘‘who am I?’’, may give an overview of the representation of ethnic, gender and entrepreneurial identifications of these women.

The life-story method is a rather open technique: we therefore have let decide the women themselves how to focus on their ethnic, gender and entrepreneurial identifications in these life-stories. However, the stories were thematized, so the opening question was: ‘‘how did it all begin?’’, meaning when looking back at their lives, how they became an entrepreneur. Using McAdams’ model (1993), we asked femtos to organize their life-story as it was a book in life chapters. After this, we asked more specific questions related to the core concepts of our research.

The advantage of using life-stories in this context is that they show how femtos construct their social reality and with which cultural means or in other words: what the social environment means for the individual femto and how this environment formed her. Needless to say however that these life stories are nothing else but representations of stories produced in interaction between the interviewer and the interviewee at a certain place and time (Buitelaar, 1998). Without time, there is no story. So, the temporal, but also the spatial dimension, are constitutive features of these stories or narratives. In order to keep a grip on the veracity of these life-stories, we have related the stories to societal discourses and compared them with the life-stories of femtos who live in the same context.

Four Turkish and four Moroccan female entrepreneurs were interviewed. The narrative approach was applied because we wanted to let the stories speak for themselves. All interviews were taped and transcribed entirely, and subsequently thoroughly analyzed. After reading and re-reading the transcripts of the interviews, and using open coding, five themes or social practices emerged within this discourse of femtos.

Since it would have been too extensive to use all stories in this paper, we selected the ones, four in total, that provided in the light of the themes the best insight. We eventually selected the stories of three Turkish and one Moroccan female entrepreneur, since at this point the stories of our Turkish and Moroccan female entrepreneurs didn't show much difference and were the most revealing ones.

The first interviewee mentioned in this paper is Durrin, who has a clothing shop. She is 33, divorced, and has a 12-year-old boy. The second interviewee is Fatma, an unmarried woman of 25, who, together with her older sisters, owns a green grocery and a wholesale business in vegetables. Both women are Turkish.

The third one is Haleh, a 41-year-old Turkish female working as a director of a production company. She has been divorced but remarried some time ago. Together with her present husband, she raises both her and his children. The last one is Karima, a 44-year-old woman of Moroccan descent who owns a multicultural cleaning company. She is married and has two children.

3. Multiple identity in relation to gender, ethnicity and entrepreneurship

In order to get a better insight into the constraints and problems that these entrepreneurs face, we use the concept of multiple identity, since writing about the process of becoming an entrepreneur is writing about the identity constructions of these entrepreneurs. An essentialist understanding of identity describes individuals or groups being static and fixed in reference to their cultural and social contexts. Accordingly, culture and identity may be perceived as ‘things’ that people ‘have’. In contrast, a constructionist approach criticizes this way of defining these concepts in a static and artificially coherent manner (Ghorashi, 2001). Constructionists see identity as a changing process. Therefore identities can be perceived as *‘‘somewhat fluid, situationally contingent, and the perpetual subject and object negotiation’’* (Ghorashi, 2001: 20).

The approach towards identity adapted in this research is a constructionist one. Social identity may consequently be defined as: *‘‘The way people conceive of themselves, express themselves as members of certain groups and are appraised as such by others’’* (Buitelaar, 1998: 29). Studying identity from this approach, the emphasis is on *‘‘how and why people construct, reconstruct and abolish identifications with certain groups; how symbols are used to create the appearance of permanency, and of differences with other groups, especially in situations of change and shifting power relations’’* (Buitelaar 1998: 30). The advantage of conceiving of social identity in terms of identifications is that it points to the ongoing process of positioning oneself and being positioned in relationships with other people (Hall & Du Gay, 1996). Thus, various representations are situated in relation to others according to all social division dimensions like class, gender, ethnicity and age (Anthias & Yuval-Davis, 1983).

In line with the above the self, or the identity of a person, may be conceptualized as an emergent entity that reflects the complexity of ones psychological strenghts, as well as society. From this perspective, the self accounts for the differentiated yet organized features of society. Ergo, the concept of the *‘‘dialogical self’’* is the first core concept that will be applied in this research, which may be described as a *‘‘number of I-positions where the other, positively*

or negatively awarded, can not be seen apart'' (Hermans & Kempen, 1993: 248). The self is being dialogically constructed, since people develop themselves always in relation with and to others based on the image they form about the position of the other to whom they are related. [Hermans & Kempen \(1993\)](#) conceptualized the self in terms of a dynamic multiplicity of relatively autonomous I-positions. In this conception, the *I* has the possibility to move from one spatial position to another in accordance with change in situation and time. The *I* fluctuates among different and even opposed positions, and has the capacity imaginatively to endow each position with a voice so that dialogical relations between positions can be established. "*These voices function like interacting characters in a story, involved in a process of question and answer, agreement and disagreement*" ([Hermans & Kempen, 1993: 249](#)). Each of them has a story to tell about his or her own experiences from his or her own stance.

In our case of femtos, the different 'voices' of entrepreneurs exchange information about their respective I-positions or Me's (being a Turkish or Moroccan person, being a woman and also an entrepreneur), resulting in a complex, narratively structured self. These different Me's reflect the different dimensions of femtos' multiple identity, such as their gender, ethnic and entrepreneurial identity. We will elaborate on these identifications later in this section.

Hence, identity formation is a fine tuning on the environment, that branches of in more and more partial identities as the participation in (sub) cultural groups increases. When dealing with this concept of multiple identity, cultural factors may contribute to a dialogical misunderstanding between ethnic groups ([Hermans, 2001](#)) in general, and between femtos and both Dutch society or 'their community' in particular. When people raised in one culture migrate to another, they arrive in a situation in which two or more heterogeneous internal positions interact with a multiplicity of very heterogeneous external positions (e.g. the family of ones culture of origin and individuals and groups representing the host culture). Such positions may be felt as conflicting or they may coexist in relatively independent ways or even fuse so that hybrid combinations emerge in the form of multiple identities ([Hermans, 2001](#)). In all these cases, there is a high probability of dialogical misunderstanding because the phenomenon of multiple identities raises the challenging question how people, involved in a process of acculturation, organize and reorganize their self-system in such a way that they are able to share with other people cultural elements that may be highly divergent, partly unknown and laden with power differences ([Hermans, 2001](#)).

In this context, we do not see cultures as internally homogeneous and as externally distinctive. Nor do we view culture as something geographically localized. Hence, we elaborate on the phenomenon of "*hybridization*", which is based on the premise that intercultural processes lead to the recommendation of existing forms and practices into new forms and practices ([Hermans, 2001](#)). Hybrid phenomena result from the transformation of existing cultural practices into new ones and create "multiple identities". So one should object to the idea that cultural experiences are moving towards cultural uniformity or standardization, categorization of the West vs. the Rest. That is why we accept the idea that the construction of identities takes place not in the "middle" of the dwelling but in the contact zones between nations, peoples and locales.

Thus, dialogical relations are anything but a blissful marriage of the cultures that are part of the hyphenated identity. Ergo, we focus on the dialogical relationships between different cultures, different selves, and between different cultural positions in the self (e.g. multiple or hyphenated identities). Cultures in this respect can be seen as collective voices that function as social positions in the self. Such voices are expressions of embodied and historically situated selves that are constantly involved in dialogical relationships with other voices ([Hermans & Kempen, 1998](#)).

And as "*issues of exclusion, political mobilization on the basis of collective identity, and narrations of belonging and otherness cannot be addressed adequately unless they are located within other constructions of difference and identity, particularly around gender and class*" (Anthias 2001: 620), the idea of '*translocational*' positionality is a more adequate means for addressing the range of issues relating to belonging hailed by the notion of hybridity, or multiple belonging in the modern state. The identity markers, such as culture, origin, language and color, may themselves function as resources that are deployed contextually and situationally. They function as sets of self-attributions, as well as attributions by others. By focusing on location/dislocation and on positionality, it is possible to pay attention to spatial and contextual dimensions, and to treat the issues involved in terms of processes, rather than possessive properties of individuals (Anthias, 2001). Narratives of belonging can then be seen as forms of social action, actively participating in the construction of subject positionalities. Like this, the lived practices in which identification is practiced/performed by female entrepreneurs can be signaled.

Hence, *hybridization* and *translocational positionality* are the second and third core concepts depicting the notion of multiple identity.

As discussed before, identifications are hard to separate from each other. They intersect both empirically and analytically ([Anthias & Yuval-Davis, 1992](#); [Buitelaar, 2002](#)). Moreover, evidence shows that many identifications are gendered. As we already accepted the idea that femtos speak from different I-positions resulting in multiple

identities and thus in a complex narratively, and contextualized self, we firstly apply a socialist feminist approach in our research towards the gender dimension of their multiple identity. This is because we want to combine a Marxist feminist approach which focuses on the systematical repression of women by men within patriarchal society, with psycho-analytic feminism which centers on the unequal position of women as a consequence of male domination in psychosexual development and radical feminism which conceptualizes gender as a social construction ensuring women's subordination to men. Within this view, gender identity, or "*the ways that masculinity and femininity are socially constructed*" (Ghorashi, 2001: 7), is seen as processual and socially constituted through several intersections of sex, race, ideology, and experiences of oppression under patriarchy and capitalism (Calás & Smircich, 1996). The core concept accounting for the gender dimension of a femtos' multiple identity as derived from this approach is therefore *social disparity*.

Secondly, we apply a post-structuralist approach, as this approach views gender in a less universalistic way as most other approaches do. Multiple subjects are in favor, rather than one ideal subject. This plurality of actors is not assumed to act rationally all the time, or in unison with one another. Rather, "they experience conflicting and contradictory demands that are sometimes incapable of neat resolution either within a subject or between a community of subjects" (Chanter, 1998: 263). Therefore, the constructions of femininity depend on place, time and context, as Donna Haraway stated clearly in her "Situated Knowledges: The science Question in Feminism and the Privilege of Partial Perspective" (Haraway, 1991). Thus, the *image of the gendered self* -belonging to particular ethnic groups within particular life circumstances is the core concept we use from this approach.

In the case of our research, the gender dimension of a femtos' identity mostly intersects with her ethnic identity. Because of the complexity and variety of social and cultural features, ethnic identity may be defined as "*an identification with a collectivity within a larger society having real or putative common ancestry, memories of a shared historical past, and a cultural focus on one or more symbolic elements defined as the epitome of their people hood*" (Ashcroft et al, 1998: 83). Religious affiliation, language, cultural practices are important examples of ethnicity. The combinations of these elements may provide a sense of ethnicity.

Ethnicity is highly variable and does not have necessary cultural contents; it may be a way to pursue collective interests and may be as situational as for instance class since the relationality of ethnicity means that otherness is practiced and experienced and thus important as a mode of inferiorisation. The idea that ethnicity is voluntary, i.e. the way we identify ourselves is individually chosen, is not totally true as it implies also how a person is positioned and can be imposed upon by circumstances. Ergo, we apply the demotic cultural discourse as to approach ethnicity (Baumann, 1997). This discourse questions and dissolves the equation between culture, ethnos, and community. In this discourse, ideas of culture and community are thus rendered negotiable in the social process. This discourse adds to the understanding of how multi-ethnic alliances actually proceed in the negotiation of cultural or community differences as locally perceived. In this sense, culture and community or ethnos and culture are disengaged from each other and their dominant equation if denied in appropriate contexts. This idea of ethnicity is in line with the notion of "situated knowledge" of gender as discussed before.

A particular problem while studying a collective identity is the relationship between having a sense of cultural identity (whether it is defined as ethnic, racial or national), and being placed within the social relations of an attributed 'ethnic' group which has particular practices and which is subjected to societal practices as a lived experience. Thus "*the term 'ethnic' group is always constructed relationally as it only makes sense in the context of the ethnicization of another population and involves a process of differentiation*" (Anthias 2001: 629).

This hybrid condition is a transitory one and like every form of identity, situational and contextual and a product of a mix and a dialogue. By linking the idea of ethnicity with *hybridity*, we attempt to provide a non-static and non-essentialized approach to ethnic culture as we emphasize the importance of narratives of identity. Ethnicity, in this way, relates both to the homeland, and to the society of settlement and is reconfigured within a diasporic space. The term hybridity also designates the construction of new identities that can have a more transethnic and transnational character (Anthias, 2001). It also relates to the notion of '*double*' *consciousness*, a voice that speaks from two places at once, and inhabits neither.

Hence, the construction of ethnic identity involves a dialogic relationship at different levels with different groups. Relating the above to the concept of the dialogical self, different 'social languages' (i.e. language of particular groups as generations) can be spoken and thus one voice speaks through another voice or voice type as found in social language. This 'multivoicedness' implies that meanings are organized and colored by the societal positions represented by the collectivities to which they belong, enabling dominance relations that organize and constrain not only the interactions within societies or groups, but also the interactions between different cultural groups. Because of the fact that the ethnic identity construction of our Moroccan and Turkish females is highly complex and has to be seen in a migratory context, *hybridity* and '*double*' *consciousness* are the following core concepts of our research.

Since the object of study are female Moroccan and Turkish entrepreneurs, their gender and ethnic identity also intersects with their professional, and in this case, their entrepreneurial identity. The concept of entrepreneurial identity refers to an ongoing process of identity formation by entrepreneurs. This means that people 'organize in' the relevant or requested entrepreneurial identity and 'organize out' or marginalize irrelevant identities (Doorewaard & Brouns, 2003) and thus regulate their activities based on the internalized attitude of the archetype of the entrepreneur who is "someone who takes care of his or her activities according to his or her own standards of what is good or bad for the business" (Doorewaard & Brouns, 2003: 12).

There are several schools of thought that have tried to conceptualize 'the entrepreneur'. For instance, the Austrian school of thought (such as Kirzner, Schumpeter and Casson) and the trait school, see the entrepreneur as being crucial to economic development and a catalyst for dynamic change (Deakins, 1999), and additionally deal with the psychological characteristics of entrepreneurs (Shapero, 1984; Carsrud, 1989), their search for opportunities, their creativity, and their proactive and risk-taking behavior (McDougall & Oviatt, 2000).

Furthermore, people's reasons for starting businesses can be identified by six categories, namely: innovation, need for independence (or even escape), recognition from family, friends and the community, roles referring to a person's desire to follow family traditions or emulate the example of others, financial necessity and self-realization which involves pursuing self-directed goals (Carter et al, 2003). *Autonomous behavior, urge for recognition, emulation, financial necessity and self-realization* can therefore be helpful core concepts as to understand the construction of a femto's entrepreneurial identity.

The roles of culture, ethnicity and gender largely remain implicit in the theories of entrepreneurship (Aldrich, Jones & McEvoy, 1983; Rath, 1999; Thomas & Mueller, 2000). That is why we should keep in mind that the dominant discourse on entrepreneurship as exposed by various well-known (white male) authors has to a certain extent created a myth about the entrepreneur, such as reflecting the archetype of white male hero. For instance, most of the conventional texts refer to *him*, instead of *her*, and reflect 'masculine', instead of 'feminine' qualities or traits (expressed in dichotomies, such as male achievement vs. female subjugation, male autonomy vs. female support), shaping the dominant paradigm of entrepreneurship of what is considered to be appropriate entrepreneurial behavior. As such, entrepreneurship is often gendered, ethnocentrically determined and ideologically controlled. Subsequently, the discourse itself serves to maintain these dichotomies between maleness and femaleness, whiteness and non-whiteness, and thus the existing societal bias on inequality (Ogbor, 2000). Ergo, many ideological myths (women have a lack of confidence, or suffer from a math anxiety) are being reified in entrepreneurial praxis, and widely held perceptions about women or ethnic minorities have led to gender discrimination when for instance seeking start-up capital. And hence, female entrepreneurs 'must go' through a process of masculinization, in order to succeed.

That is why these conventional discourses on entrepreneurship privilege and reinforce the existing power structure of the dominant groups in society, namely white males (Ogbor, 2000). Deconstruction of "the entrepreneur" is therefore necessary, showing for instance that often research on ethnic minority entrepreneurship is prescriptive, and describes programs to assist ethnic minority entrepreneurs helping them to act in ways prescribed by the dominant culture. We contribute to this deconstruction by constructing and analyzing femtos' narratives.

Next to this contribution from deconstructionist point of view, also other studies and streams describing the link between gender identity and entrepreneurial identity are useful for our conceptualization on femtos. According these studies, women seem to start their own enterprises because of frustration at hitting the 'glass ceiling', dissatisfaction with slow career advancement and unmet career expectations, corporate downsizing (Buttner, 1993; Moore & Buttner, 1997), as well as a desire for more flexibility (Royal, 1998). Also, the start up of their own business is seen as a way of integrating family and career needs (Buttner, 1993; Moore & Buttner, 1997). Goffee and Scase (Deakins, 1999) tried to make a typology by suggesting that female entrepreneurship is influenced by both the attachment to "entrepreneurial ideals" (high motivation for self-advancement, self reliance and strong attachment to the 'work ethic') and the extent to which they accept conventional gender roles referring to the subservient role for women to the career aspirations of their partner.

In our research we apply a social feminist but also a post-structuralist approach when looking at the entrepreneurial identity of these particular female entrepreneurs. The social feminist approach suggests that, due to differences in early and ongoing socialization, women and men do differ inherently. Hence, we will look at how female entrepreneurs may develop different but equally effective traits compared to their male counterparts as perceived by themselves. Previous entrepreneurship studies consistent with this perspective showed that men score higher on energy level and risk-taking propensity, and women on autonomy and change. Kalleberg and Leicht (1991) furthermore found that women focus more on product quality and men on product range. However, it is found that those existing differences have little impact on business performance, and in most studies men and women score

equally on self-confidence or the internality of locus of control, characteristics most mentioned in conventional entrepreneurship discourse. Still, there is some evidence that men are more likely to seek to create financial wealth, whereas women are more likely to pursue other types of goals that center on personal interests (Fischer et al, 1993). Due to sex-role socialization experiences females often consider career choices to be constricting and they seem to compromise more often than men which may be reflected in their lives. 'Our femtos' may therefore experience more complexity as they fulfill multiple roles (employment, childcare and housing), which requires them to consider time and space constraints as they make economic and social decisions (Carter et al, 2003). According to more integrative perspectives and consistent with post-structuralist feminist approaches, femtos' social orientations will probably be more focused on relationships and they may see their businesses within an interconnected system of relationships that include family, community and business (Baycan Levent et al, 2003). Summarizing, different, but equally effective traits caused by *sex-role socialization*, and furthermore the *multiplicity of roles* and *nourishment of relationships* will serve as the core concepts as to account for femtos' entrepreneurial identity.

Various approaches and perspectives in the studies on ethnic minority entrepreneurship do to some extent support the conventional discourse on entrepreneurship, which has been centered on the mechanisms through which the experiences of the non-dominant group in entrepreneurship "*can become amenable to suit the dominant paradigm of entrepreneurship*" (Ogbor 2000: 619), implying questions as 'why aren't they like us, or how can they become like us?'. And for instance the *interactive approach* states that ethnic minority entrepreneurs are said to adapt to the constraints in the social structure and, building on their group characteristics, attempt to carve out their own niche. Culture is reproduced and produced, deconstructed and constructed, in exploitation of structural advantages as well as in adaptation to structural constraints. (Chan Kwok Bun & Ong Jin Hui, 1995). However, the recently developed, and more integral theory called the '*mixed-embeddedness*' approach (Waldinger, 1995; Rath, 2000), stresses the need to look at the *personal perception* of the migrant of the entrepreneurial climate, 'ethnic resources' and networks as well as important environmental factors (Portes, 1995; Kloosterman et al, 1999). It has therefore a strong explanatory power in our research.

Summary

The core concepts that account for multiple identity are: dialogical self, hybridization and 'translocational' positionality. For gender identity, the most important concepts we use as to approach our entrepreneurs are social disparity, and furthermore the images of the gendered self. Hybridity and 'double' consciousness are the core concepts used to study the ethnic identity of our respondents. Looking at the entrepreneurial identity of these femtos involves using the core concepts of autonomous behavior, urge for recognition, emulation, financial necessity and self-realization. Furthermore, as we apply a socialist, interactive and post-structuralist approach towards female entrepreneurship, we will research how femtos interpret sex-role socialization from their specific point of view, how they try to combine various roles and how they nourish their relationships. Moreover, 'deconstructing the entrepreneur' may to some extent be helpful as well. Summarizing, our core concepts may be helpful to find out which different meanings femtos attach to these theoretical notions, but should not be applied in a rigid sense. Only in this manner, we will be able to describe how femtos produce and reproduce ideas about their representations of their gender, ethnic and entrepreneurial identity.

4. Themes constructed in femtos' narratives

In this section we will elaborate on the most important themes or social practices that have been constructed by femtos in their life-stories. As explained before, this part of the interview was open and began with the opening question: 'how did it all begin?'. The narratives were further produced by applying the core-concepts, which were derived from the literature on the most important dimensions of femtos' multiple identities. The narratives reflect the ambiguous process of femtos' identity construction which often leads to dilemma's that femtos have to deal with in their lives to some extent. These narratives are being confronted with societal discourses revolving these themes.

Honor and shame

One of the themes commonly referred to in the stories about Moroccan and Turkish females is 'honor and shame'. This discourse is highly gendered; it's focus is on the difference between the sexes and on the social processes and mechanisms this difference generates. Honor creates interdependencies through what women's 'honor' signifies for men, and what men expect from women's honor (Inowlocki & Lutz, 2000). Since the 'honor' of men is further

understood in these terms as something that they 'have', whereas the 'honor' of women is seen as adding to or subtracting from their 'honor' as men, it may be a dynamic formula for explaining diverse activities and developments such as becoming an entrepreneur. Being divorced as a woman, or having lost your virginity before marriage, which also encompasses conceptions involving the observance of sex-segregation and not showing interest in men (Buitelaar, 2002) is mostly perceived as shameful and disgraceful, whereas being divorced as a man means being attractive again for other women; they still have their honor.

Haleh's and Durrin's life-story clearly show the difficulty of being a single parent, mostly because it was always perceived as something shameful in their community. This is also one of the reasons why Durrin finds it difficult to combine raising her child and work: *"You always feel guilty towards your child"*. When she tells her life story, it becomes clear that she had to marry at a very young age since her parents were afraid she would lose her virginity and disgrace the family. *"If you had a husband, you were protected"*. However, she didn't want to marry this man she had never seen before and therefore ran away from home at age 14. She eventually did marry at age 16 with another Turkish man. The reason for this was mostly because she still wanted the acceptance of her parents. As the marriage didn't work out she divorced a few months after her baby was born, and came back to her home-town. However, many former female Turkish friends reacted strangely on her presence. *"When a divorced woman stops by they feel less secure when their husbands are around. They are afraid you will take away their husbands"*. Therefore, she hardly has any female Turkish friends left and states: *"I don't feel Turkish anymore, only when I am in Turkey"*. Most of the time she doesn't feel like a woman either, since she finds she has to behave masculine in her culture as to be able to talk about politics, to work as an entrepreneur and basically, to be herself. She only feels like a woman when she is with her girlfriends who are of Dutch, Italian, Greek and Russian origin. Nevertheless, she actually does recognize her female approach when doing business: she negotiates 'as a man' and behaves 'soft and female' towards her clients.

Honor is warranted by the performance of social control, which is immense among the Moroccan and Turkish community. Accordingly, Moroccan and Turkish teenage women in The Netherlands tend to have less freedom of movement than their peers in their home country (Buitelaar, 2002). Especially in a migratory context, the discourse about what constitutes the proper moral code is stimulated. Claiming moral superiority in a context in which one otherwise occupies a subordinate position is a strategy to protect one's self-esteem (Buitelaar, 2002). The chastity of women and virginity of girls (expressed in decent behavior and clothing) in particular serve as symbolic markers of the boundaries between the own community and the surrounding society. Since it is furthermore very unusual for women to cherish privacy, these migrant women have both the right and the duty to be protected by a male custodian. Often these norms and values of the community are partly internalized leading to ambivalent feelings of their own behavior. This implies that *"one is neither completely free in choosing one's identifications, nor in improvising upon the meanings attached to a particular group identity"* (Buitelaar 2002: 482-483).

According to Fatma, people are afraid to lose their culture. That is why also Fatma and her sisters were raised in a rather traditional way. Going out wasn't part of the deal. Boys didn't need that much protection, but it would be a disgrace for the family if the daughters would go out since one would fear they would lose their virginity. Still, she seems to be quite curious about what happens behind 'those walls' and admits she is thinking of moving out her parents house to live on her own and have more space. The decision to join the company and work independently has been made also because she wants to be appreciated for who she is, to have more space and more freedom. She eventually wants to find a place of her own and get in touch with other people.

Fatma emphasizes the importance what other people say about her as a business woman: *"You always have to be careful, because everyone from the community knows you and knows with whom you have been seen, and so on. And if they talk badly about you, they won't come to your shop at all"*. Therefore, she cannot use their female side while negotiating; business contacts are mostly with men, so she has to behave business-like. She hardly feels like a woman in these situations: *"Women have to act very strict, otherwise they won't be taken seriously"*. It won't be the first time that people have asked her: *"where is the owner?"* Fatma explains that since she has to take so many people's feelings into account, and especially her family's honor, she has become rather on her own, and has pulled herself back because of all the rules regarding women in order to avoid gossip.

So femtos feel a discrepancy between their ethnic and gender identity, and their entrepreneurial identity due to the discourse on honor and shame. As their community conceives their identity in an essentialist way, they cannot have honor. However, entrepreneurship, which is perceived in their culture as something masculine, is a honorable job. Therefore, femtos often face a dilemma. In order to be accepted as an entrepreneur, they often feel they have to masculinize their ways of doing business, act discretely, and keep up with gossip.

Family dynamics

Femtos seem to be ambiguous towards their family. A particular representation of female migrants in general lies at the heart of each narrative: as wife, mother or daughter, she is subjected to archaic patriarchal habits and often unable to act on her own. As a daughter, she is subjugated to her father's authority and unable to bridge the gap between private and public norms and values. Many Turkish and Moroccan families stress conformity goals such as obedience, respect but also achievement goals for their children who are generally stressed by collectivist and aspiring parents. Particularly Turkish young women tend to combine family loyalty with high aspirations in a 'collectivistic achievement orientation' (Phalet & Schönflug, 2001). Furthermore, it has been found that mothers are less aspiring for their daughters and exert less conformity pressure on daughters than on sons. They also tend to be less oriented toward autonomy and achievement goals for daughters than fathers are for sons. How do our femtos remember their upbringing?

Durrin recalls very well how she secretly took her mother's cloth at the attic when she was just 12. *"Since my parents brought me clothes I didn't like, I made my own clothes"*. She learned to sew herself. *"Of course I ruined some cloths once and a while, which made my mother mad at me. My father used to say however: 'Let her do her own thing, she will learn from it'. So at age 12 I already made dresses and trousers for my teachers and friends at school. They paid me for it. That's how it all started"*. At first she was supported, but later her oldest brother told her not to wear those 'nasty clothes'. But she was very persistent. *"I've always been very independent, and I was a very difficult child. I was just like a girl that didn't accept to live with that culture. Some parts of our culture I found to be okay, but also the Dutch one"*.

Also Karima always wanted to be an independent woman. *"Already when I was 8 or 10, I had doubts if I wanted to stay in Morocco or not; it felt very bad. I knew I couldn't be myself if I would stay there. She furthermore states she had, just like Durrin, a rather difficult relationship with her mother. 'I was one of the youngest, and the most difficult one, my mother couldn't handle me. My father worked somewhere else, so he had less to deal with me. Perhaps if he had lived in our house permanently, things would have gone differently. Anyway, that's why I chose to marry my husband so I could be free"*.

So although femtos emphasize the fact that normally daughters and mothers are very close in their culture, they all claim that their relationship with their fathers was much better than with their mothers. Haleh for instance emphasizes the loving bond she had with her father who always stood up for her and supported her and her sisters when choosing an education. He even had more ambitions for his daughters than for his son, since if they would end up alone they would be able to take care of themselves. He had seen his own mother being powerless and dependent when she lost her husband, and he didn't want this to happen to his daughters. And when she wanted to divorce, he said: *"I will support her; it his her own choice"*.

The tension between aspirations for more personal autonomy on the one hand, and loyalty toward their own culture and origins, is a dominant feature in the lives of Turkish and Moroccan women. Raising a family is still very important, since the perceptions of the utility of children are that 'children are needed for old age care', or 'a help in the household' which is a rather material utility. However, there is also a psychological utility for having children, namely because 'children strengthen the bond between husband and wife' and 'children make one a more responsible person' (Lesthaeghe & Surkyn, 1995). Furthermore, many young adults stick to the rules of social endogamy and choose 'conservatively' as to avoid any subsequent problems with their parents' preference structure. Marriages with men from outside the Turkish respectively the Moroccan community are normally disapproved. Women choosing for such a men are often rejected by their families, and mostly excluded from their fathers' lives (Salih, 2001). Having good manners and being obedient to her parents are still important (conformist) values for women. Conformity is more required of girls than of boys, although younger women increasingly tend to disagree.

Although divorce and personal autonomy of daughters is mostly disapproved by fathers in Moroccan and Turkish culture, for instance Halleh's father turned out to be rather progressive and supportive when she wanted to divorce. His best friends told him he shouldn't tolerate this behavior. However, he told them it was her own choice. Furthermore, when she finally got the divorce he took care of her child so she could do her education. Haleh's mother was more traditional who 'just' wanted decent daughters. She didn't understand her daughter's aspirations. Unlike Durrin, she didn't know at a young age she wanted to have her own company, it just happened. For her the most important thing was to be free and make decisions of her own. And although she was frequently offered a steady job as a producer, she decided to work free-lance, despite the fact this offered her less security. Like this she is able to choose her own topics.

Fatma was also a very independent child. She remembers she always had to make choices herself. Hence, she chose her own school, filled in her own forms, and was accompanied by her sister instead of her parents when she had to go to parents nights at school. Her parents didn't stimulate her much, she remembers, and the relation with them was rather reserved. Meanwhile, she didn't have many friends, let alone Dutch friends at school, since her father prohibited many activities with friends. Of course it was out of the question to socialize with boys, although she secretly did.

Since her older sisters already started the business some years ago, it was quite easy to join the company, also because she was good at languages, finance and business in general. Her older sisters however had more problems to convince their father to work. Their father didn't want them to work for a male boss, and told them to wait for a husband so he could work and support them. But her sisters told their father they didn't want to stay at home and would start a business because then they wouldn't have to work for a male boss. That is why their father eventually gave in.

Being an entrepreneur and being indispensable for the business, and her family, seems to be essential for Fatma's identity. Owning a company and taking responsibility in this company gives her the feeling she is a more important and needed person. However, her proper goals are having more freedom and autonomy. Leading a company seems to be a first step, but she also thinks about going back to college as to study political science. *"Perhaps I would like to go in politics, as to be able to help others"*.

For the time being she thinks that entrepreneurship is a legitimized way for Turkish women to develop themselves. It gives women the opportunity to socialize with men, only if it is in a business context. It moreover gives her a feeling to belong to a group, and to mean something for her family.

So femtos have a dilemma which involves their position in the family in relation to their professional ambitions, or dependency vs. independency. They are independent spirits and want to work autonomously. However, their family often doesn't allow them to take so much freedom. Femtos seem therefore to provoke many fights within their families. Some femtos try to arrange something with their family, defending themselves by claiming that being your own boss is less bad than working for a (male) boss. Likewise, their family can have practice more control in the business itself.

Living in between two cultures

The construction of ethnic identities of femtos is very complex, as already mentioned before. Garcia (1994) argued that people of ethnic minorities construct their ethnic identification through an ongoing 'dialogic' with at least three different groups in society: people from the dominant society, people from other minority groups, people from their own ethnic minority groups. A fourth 'dialogue' may be added to this list, namely a dialogue with people from the home country. Therefore, three phases generally are mentioned that adolescent migrants pass through in their development for ethnic identity. The first one is characterized by either accepting unquestioningly the norms, values and practices upheld by their parents, or otherwise the complete rejection of them in favor of adopting, equally uncritically, the cultural system of the dominant group. In the second phase they begin to question the world-view and life-style of their parents and compare these with their experiences with people from other groups in society. This is the pre-eminent phase in which they experiment with combining elements from different 'cultural repertoires'. In the last phase they have constructed their ethnic identification by interpreting the shared ethnic symbols and practices (such as not openly opposing one's parents as a matter of respect) in their own way (Buitelaar, 2002).

Durrin clearly finds herself in the last phase. She tells us that being a woman in her culture is difficult, but it has also made her strong. She has accomplished to have her own company and gained respect, despite the culture she was brought up in. Although she doesn't feel Turkish anymore in her community, she feels Turkish in her home country. Moreover, she uses the fact that she speaks Turkish to negotiate in Turkey and import cheap Turkish clothes. She furthermore uses her Turkish background as a marketing tool, while playing Turkish music in her shop. Therefore, she eventually admits to be Turkish, but not in the way people want her to be in the Turkish community. For instance, during her childhood she couldn't be herself and was pushed to be 'Turkish' in her mother's way, who was afraid of what other people said. This is one of the reasons why she doesn't want any financial support from her family. She furthermore adds that as to get so far, she really had to fight her culture and her family. *"I was like a child who didn't accept to live with that culture. I found parts of our culture okay, but also parts of the Dutch culture. It was a very difficult time for me, since I lived in between two cultures which I couldn't accept. But now I am able to transform my culture in something new"*.

The concept of being rootless may explain identity conflicts arising from the feeling of not belonging 'here or there', since identities are not necessarily *"fixed in systems of norms and values, which, incidentally, are divided between 'Western Europe' and 'Islamic countries' "* (Inowlocki & Lutz 2000: 312). Migrant women, especially those from the second generation, are actors with a multiple cultural competence (Buitelaar, 2002). Ergo, migrant women, being neither Dutch nor Turkish respectively Moroccan, can become an in-between, a transnational person, though there is no word for and no legal acceptance of this state of being. Since moreover gender plays a dominant role in defining whether a place belongs to a private or public domain, Turkish and Moroccan women may develop a contradictory gender and ethnic identity. This distinction may also apply to women's conceptions' of their personality and even bodies. On the outside, they may look 'Dutch', whereas their inner selves will always Moroccan or Turkish (Buitelaar, 1998). Both sides may get along well together. Hence, femtos may employ their in-between position, i.e. their ethnic (and gender) identity, as an entrepreneurial tool, as research in the UK among the Asian community (Dhaliwal, 1998; Raghuram & Hardill, 1998) has showed how female entrepreneurs used their cultural knowledge of social and economic stratification within their own communities as an entrepreneurial tool to serve and target a market niche.

According to Haleh, who indeed looks very Dutch, the disadvantage of being Turkish is sometimes that it is more difficult to make certain choices in her work. She is also more sensitive to topics as the position of women in Islam and therefore feels less capable to be objective on these items. *"You cannot generalize when speaking about women and Islam. Not every Muslima is circumcized, and yes, I smoke! I practice my religion individually. But I am also sensitive when it comes to Muslims criticizing Dutch society"*. On the other hand she sees many advantages of her transnational position. *"You function like a bridge between both cultures. To give you an example, a few years ago I had to make a documentary in my hometown. I pointed to a cultivated tree; one halve had yellow lemons, and the other halve had orange lemons. I said: this is what migration means: you are one with two cultures inside"*. Haleh emphasizes the differences between male and female entrepreneurs, instead of the differences between Turkish and Dutch entrepreneurs. She says that everywhere around the world women experience similar things, which makes the female position rather universal. Although this also depends on the society in which one lives. Because of this fact, she wants to help women in different societies by making documentaries on for instance female circumcision. This is also related to her own development as a woman, which has to do with care, responsibility and gender relations. Being remarried she often has to negotiate with her husband who is responsible for what, when for instance raising their mutual children. It seems that she therefore finds herself in the third phase of Garcia's model, just like Karima who already in her youth competed with men. Being the youngest daughter she still didn't have as much freedom as her younger brother had. She couldn't accept this difference between men and women, when she lived in Morocco. Her sisters accepted the conventional role as a housewife and mother, but she wouldn't. As she realized she would suffocate if she would stay in Morocco, she decided to go away. Marrying her present husband who lived in the Netherlands provided her a way to escape from her pressing environment. *"I didn't want to be afraid for my brother, or my husband"*. Also Karima sees it as a challenge to use her ethnic background in her business. *"I am westernized, but at the same time I never left the migration culture, although I hardly feel Moroccan anymore. I have been confronted with migration myself, so that is why I totally understand other migrants and I am able to make use of this knowledge."*

Fatma holds more to her ethnic background than the others do, as becomes clear in the conversations we have. She always felt like an outsider; within her own family, as well as at school. Because she had another nationality, and looked different than her peers, she felt she didn't belong. *"You cannot change yourself; besides, it gives you a hold on, you know what you are and what you can do. You cannot behave Dutch all of the sudden"*. That is why her Turkish identity is perhaps more important than her entrepreneurial or gender identity, although she also says that it depends on the situation, to which group you feel stronger attached. But also because her clients are mostly Turkish, she has a strong tie with the Turkish community. Still, she says she sees it as an advantage to know and understand two cultures, the Dutch and the 'Turkish' one. She tries to take the best out of both but at the same time she questions many norms and values from both the Turkish and Dutch culture, and therefore appears to fit in Garcia's second phase.

Femtos thus have seem to have the dilemma that people from their ethnic community expect them to behave in a certain commonly accepted way, whereas they were brought up in another cultural context. Consequently, they have an ongoing dialogue with other ethnic, and professional groups inside themselves. How to make choices in their entrepreneurship, without hurting their parents, fellow ethnics, but also without denying themselves?

Networking and socializing

Because of their double minority status, femtos often feel to be stigmatized by formal organizations as to get financial support for their business. Therefore, they may engage in what Giddens (1991) called the 'dialectic of control' with history and social structure. This means the ability to turn their weaknesses against the powerful by improvising, innovating and strategizing (Giddens, 1991; Raghuram & Hardill 1998).

That is why networking and building good social relations is very important in this context. However, often ethnic minority entrepreneurs are detrimentally stuck and restricted within their strong-tie network because they are socially and financially dependent on a rather informal network (Flap et al, 2000). Recruitment of employees is often limited to the same ethnic network, which restricts entrepreneurs and makes them more dependent on the skills and knowledge available in their own network. The networks are barely focused on economical or entrepreneurial organizations (Granovetter, 1995; Serrie, 1998). Formal institutions hardly belong to these networks because ethnic minority entrepreneurs traditionally have developed of lack of trust in these institutions (Poutsma & Van de Tillaart, 1998).

Durrin says that the disadvantage of being a woman is that women, especially in her community, don't help each other, whereas male friends always give each other a helping hand. Fortunately she has a few male friends who helped her setting up her company. This however also has a lot to do with self-confidence, which according to Durrin many minority people just don't have: *'If you have little experience and an unsuitable education, you don't feel secure enough to contact other people and network'*.

Also Fatma emphasizes the disadvantage of being a woman when setting up a company. When she and her sisters finally managed to get funding from the bank, the loan officer all of the sudden stopped their bank-guarantee. According to Fatma his reason for doing so was because of the fact they were both female and had a minority background, and therefore incapable of doing business. She eventually got a loan through Mama Cash (a Dutch organization that helps female entrepreneurs financially). Now she is in business for some time, she mostly sees advantages of being a female entrepreneur. She thinks that women are more sensitive and intuitive than men, are more active and responsible towards clients. Of course women have to work harder than men in order to prove they are good.

Also Haleh recognizes that women are more alert and sensitive for subjects, which is an advantage in her type of business. *"Perhaps"*, she says, *"women are also more idealistic as they want to change things which may be naive but also enviable"*. This becomes clearer as she explains why she made a documentary about female circumcision. *"Even if I can help only a few women, that's enough for me"*, and: *"You make a link with your own body, and then your anger returns when you again see that men are trying to oppress your sex"*.

Karima also thinks that because of the glass ceiling women decide to start for their own, as was in her case. Karima doesn't want to be stigmatized as a typical Moroccan entrepreneur, but definitely wants to help other minority women with societal projects. Besides, she wants to set up a union with top managers and entrepreneurs that are going to solve problems of minority people, especially women, through consultancy. One of the reasons for doing this is that according to her the national government doesn't handle these problems appropriately, nor are minority women themselves united enough. The latter is easy to explain, she states. *"The reason that very few minority women entrepreneurs participate in special networks, is simply because they don't think it won't pay off, and they don't have and make the time. This is a mistake we often make. I was the same in the beginning, but I realized I had to invest. Especially since the information provided at for instance the Chamber of Commerce is very bad, and we often lack the experience men already have"*.

Fatma actually is involved in entrepreneurial networks: she has recently set up a union for minority entrepreneurs in her hometown as to get stronger. However, the organization has only a few members so far. Haleh is also a member of diverse organizations and networks, but mostly because of her loyalty towards other female entrepreneurs. She is not a member of networks for ethnic minority entrepreneurs, since she doesn't want to be stigmatized as a specific Turkish entrepreneur.

So although networking is a necessity to acquire enough resources and to be successful in business, femtos are often being stereotyped by loan officials and are often distrustful towards these officials as well. This may put them in an isolated position, which can be a hindrance to accomplish their goals.

Islamic affiliation

The narratives revolving the identity construction of Turkish and Moroccan female entrepreneurs may finally be placed in the context of two discourses on sex and gender that are known to be predominant in the Muslim world. Both are useful for our research. The orthodox discourse or the explicit theory on female sexuality centers on the

relation between God and the male believer. Women are created to serve men. Likewise, in the relation between the sexes economic support is exchanged for affection and submission. Men are providers for women, and the Koran states that male superiority is justified since men support women economically (Van Nieuwkerk, 1995). They should keep their virginity until marriage, since their bodies are the possession of their providers to be. Since women have no legal power, they only can rely on their 'feminine power' as to control and defeat men, by cunning and intrigue (Van Nieuwkerk, 1995).

Within the implicit theory of female sexuality, women are feared for their disruptive potential which may cause *fitna*, or chaos, provoked by sexual disorder initiated by women. Seen from this view, institutions generally interpreted as instruments of male power, such as seclusion and sexual segregation, can be explained as devices to protect men. Men have to be protected against the powerful female sexuality. Although these discourses originate from the Abbasid era, they still have a profound impact up to today's society since this period was constitutive for the formulation of Islamic law in particular and Muslim culture in general. Hence, for example working outside the home by women is often experienced as erotic aggression (Van Nieuwkerk, 1995).

Gender relations among the Turkish and Moroccan community accordingly are related to the Islamic ideal implying the confinement of women to domestic duties only. The caring for domestic quality gets priority as soon as the economic position permits (this dominant model of 'embourgeoisement' has existed for working classes in Western Europe till the '50s as well). For the second generation of Turkish and Moroccan women, who have benefited from their European education, this implies a double pattern of 'modernity': on the one hand, the 'modern pattern' of their own ethnic reference group favoring withdrawal in the domestic sphere, and on the other hand, the contemporary European pattern stressing female employment. The choice between these opposite models of 'modernity' may be difficult for femtos. This is also due to the fact that many Turkish and Moroccan females identify merely with their mothers whose lives are determined by public and private spheres. Therefore, generally women's sense of identity are bound up more with their gender than with their ethnicity (Handrahan, 2001), which is for men the other way around. Is this the case for our female entrepreneurs too?

Karima definitely feels she has gotten far thanks to her religion, but she interprets Islam in a flexible way. According to her, only culture and communities prohibit women to work. *"If my religion would restrict me in doing things, that would be a problem. If I would have to wear a veil to be a Muslim, then I am not going to wear a veil, because then I couldn't go anywhere I want to which is necessary to contribute to our society"*. She moreover reminds us that the first wife of Mohammed was a saleswoman. Also Haleh and Durrin interpret their religion freely and use it in their advantage, although they both stress the fact they cannot talk about their religious opinions openly with most people from their community.

Accordingly, especially young females may feel more attracted to a Muslim identity as opposed to their Moroccan or Turkish identity, since the "Islamic community is open to anyone" (Buitelaar 1998: 44) and they want to resist of parental and community restrictions on behavior and narrow conceptions of culture or tradition. Many cultural traditions strengthen patriarchal domination, giving Muslim women usually less rights as opposed to what they are entitled to in accordance with their religion and the law. Therefore, Islamic feminists seem to be right that women would have better positions if they would live according the Islamic rules (Jansen, 1997). How does this apply for our femtos?

Karima certainly feels more Muslim than Moroccan, since she is able to interpret Islam in her own way which gives her strength in her life in general, and her entrepreneurship in particular. The freedom to interpret Islam individually is being emphasized by Fatma who says that for instance rules about relationships between men and women are part of culture and not prescribed by the Koran. *"Allah knows everything and respects you as long as you don't harm anyone"*, she says. Since helping other people is one of the goals of Islam, she also wants to empower the Turkish community, by setting up a Turkish entrepreneurial association,. That is why religion is very important for her identity. However, she still is not sure if she is going to wear a veil or not. Many Islamic lawyers have emphasized women's virtue to cover the body as to avoid chaos, or problems, she learned. That is why both her sisters wear a veil. However, *"people then will perceive you in a different way, and I already feel different enough"*. That is why she hasn't made up her mind as of yet. *"Besides"*, she goes on, *"the Koran only says you have to dress properly. And it doesn't suppress women, cultures use religion to suppress women"*.

Ergo, the femtos interviewed so far are all religious and do want to follow the rules of Koran in their own way. But to what extent, and how? Some femtos do face a dilemma in this context, of which wearing the veil is a good example. If a femto would wear a veil, would she still be able to see herself as an independent business woman? And will this give them a negative appeal to customers, as these customers may perceive them differently once they wear a veil? How to reconcile this dilemma?

6. Towards a conceptual framework on successful entrepreneurship among femtos

Looking at how femtos construct their identity multiple, is studying the interrelation between the representations of femtos' gender, ethnic and entrepreneurial identifications and showing the ambiguities of these representations. In order to be able to build a first conceptual framework on these identifications, we have firstly operationalized a few sensitizing concepts into a number of core concepts. These core concepts were used as an input for eight in-depth interviews, which were aimed to capture the life-stories of these entrepreneurs.

By analyzing the empirical material and the new literature results we found five themes or social practices which were constructed by femtos' discourse and which stand for the most important phenomena revolving the identity construction of femtos. We learned that gender and ethnicity are mostly expressed by the category of honor and shame. An important feature of this concept is social control. As the childhood environment of these entrepreneurs was very important for their identity construction and the decision to set up a business, family relations is the second theme. Honor and shame seems to be related to this theme as well. However, how is not clear as of yet. Furthermore, as they identify themselves with different groups in society, the construction of their ethnic identities is very complex. Living in between two cultures is therefore the third issue. Social control is again an important property of this theme, but also femtos' multiple cultural competence and double-consciousness which may be deployed as to accomplish their goals. Within this context, it seems to be important for these entrepreneurs to network and build strong social relationships with various people and organizations, as to be able to empower both themselves and their community. Finally, the last theme emerged, namely Islamic affiliation. Honor and shame is somehow also related to this, the question again however is how. Islam, including for instance veiling as to prevent "fitna", may be perceived as something which you should practice as to be appreciated as a respected (business) woman, a manner to survive between two cultures, or even used to legitimize working as a business woman. All these five social practices imply a dilemma to some extent as a result of the ambiguity of their multiple identity construction.

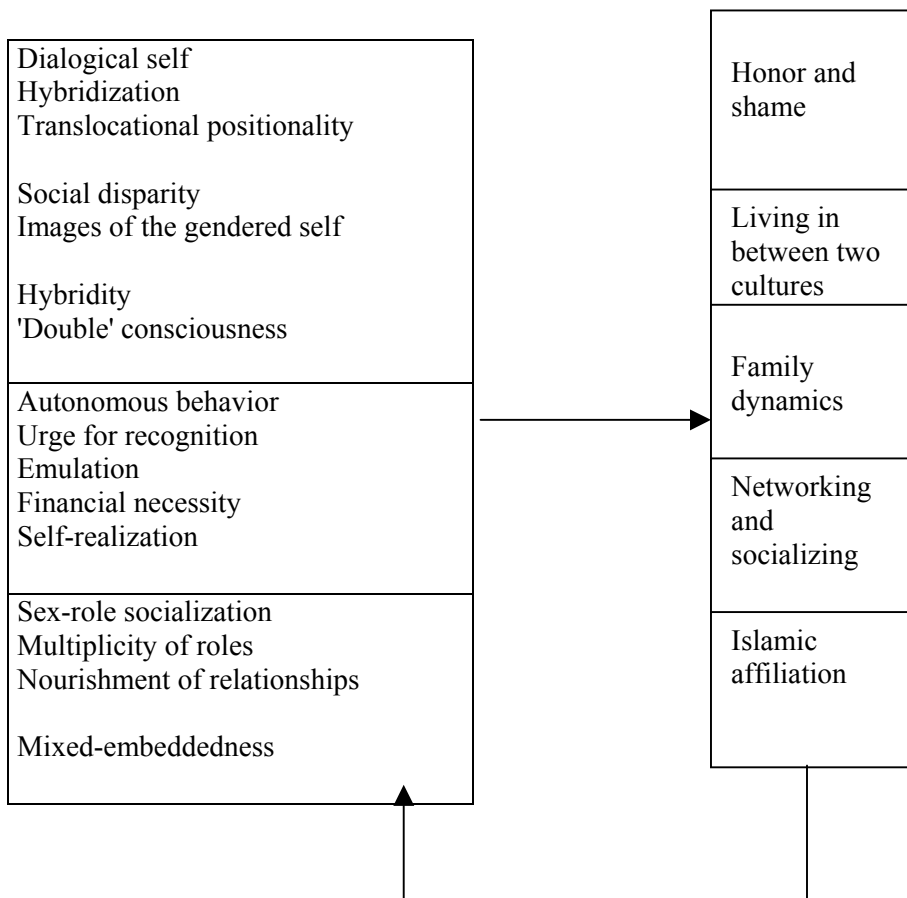
On the following and last page a tentative conceptual model (figure 1) is presented. This model can be read as follows: the core concepts of multiple identity, mentioned in the first box of the first column, provide a way of looking at the concepts of gender, ethnic, and entrepreneurial identity. Accordingly, the various core concepts belonging to these three identifications are brought forward in the first column. Applying these core concepts in the interviews has resulted in five social practices which are being mentioned in the second column, and which give a first insight in how the different identities relate to each other. Similarly, these social practices depict the core concepts which are specified in these two columns.

In the next phase of our research we will develop the specific properties and dimensions of these themes or social practices as well as the relations among these themes (Strauss & Corbin, 1998). We will also study more specifically how femtos perceive these and possibly other dilemma's, and how they try to reconcile them. Moreover, we will try to relate these dilemma's to the discourse on femtos as seen from the entrepreneurial and ethnic community.

Figure 1: Tentative conceptual model on femtos' multiple identity constructions

Core concepts belonging to multiple identity and the partial identifications of ethnicity, gender and entrepreneurship

Themes constructed in femtos' discourse



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