

**SPECIAL ISSUE ARTICLE**

# The regulatory environment for migrant and women entrepreneurs

Sibel Ozasir-Kacar  | Caroline Essers

Department of Business Administration,  
Nijmegen School of Management, Radboud  
University, Nijmegen, The Netherlands

**Correspondence**

Sibel Ozasir-Kacar, Department of  
Business Administration, Nijmegen School  
of Management, Radboud University,  
Heyendaalseweg 141, 6525 AJ, Nijmegen,  
The Netherlands.  
Email: sibel.ozasirkacar@ru.nl

**Abstract**

This study explores the impact of the underlying assumptions in the regulatory environments of two national contexts, Turkey and the Netherlands, on the entrepreneurship of Turkish women. It uses discourses on gender, ethnicity and entrepreneurship. The results indicate that these regulatory environments are immersed with male gendering ideology and give a secondary position to women and migrant entrepreneurs. Accordingly, women and migrant entrepreneurs are confined by the support provided to them by both governmental and non-governmental organizations. Turkish women entrepreneurs are restricted in networking; access to institutions; and funding by the programmes, initiatives or regulations that their enterprises receive support from. This study contributes to existing literature on migrant and women entrepreneurship by discursively analysing underlying assumptions regarding these groups in two different national contexts.

**INTRODUCTION**

Guided by neoliberal economic tenets, both governmental and non-governmental organizations foster entrepreneurship, including among migrants and women, to increase employment and economic development (Ram et al., 2017; Ribeiro-Soriano & Galindo-Martin, 2012; Solano et al., 2019). Governments lean on migrant and women entrepreneurship for employment opportunities (Powell, 2008), gender equality (Achtenhagen & Welter, 2003), migrant integration (Constant et al., 2007) and social mobility (Rath & Kloosterman, 2000; Zhou, 2004). They also

---

This is an open access article under the terms of the Creative Commons Attribution-NonCommercial-NoDerivs License, which permits use and distribution in any medium, provided the original work is properly cited, the use is non-commercial and no modifications or adaptations are made.

© 2021 The Authors. *International Migration* published by John Wiley & Sons Ltd on behalf of International Organization for Migration.

promote migrant entrepreneurship to increase the entrepreneurial potential and global attractiveness of cities or regions through policies (Desiderio, 2014, p. 1). This common assumption that entrepreneurship benefits all, and thus should be promoted by policies does not always hold (Ahl & Nelson, 2015; Verduijn & Essers, 2013). Studies have questioned the support on entrepreneurship by pointing out its negative effects on individuals, families and society, such as financial hardship (Shane, 2008), difficulties with work-life balance (Kirkwood & Tootell, 2008), impairment on family well-being (Jennings et al., 2013) and focus only on economic development to the detriment of social development (Rindova et al., 2009). These findings lead to question whether these policy support benefit or possibly harm migrant and women entrepreneurs.

Entrepreneurship policy is a relatively understudied area of research in women's entrepreneurship (Foss et al., 2019), and its relationship with migrant women entrepreneurs is even more unexplored (Link & Strong, 2016). Some recent studies have focused on policy implications regarding finance (Scott & Hussain, 2019) or emotional citizenry in policy encounters as far as both gender and ethnicity are concerned (Webster, 2020). However, normative approaches to understanding policy impact fail to capture the limitations placed on migrant and women entrepreneurship, such as gender discrimination, work-family conflict (Wang, 2019), difficulty in raising capital, lack of infrastructure, economic and political environments and lack of training and education especially in developing countries (Panda, 2018) but also in developed countries. This can be exemplified in the United Kingdom by the fact that suitable evidence supporting policy formulation is limited, despite the rhetoric that is often the case. This is mostly because entrepreneurial policy is based on political rather than economic rationale (Smallbone & Do, 2020). Thus, more explicit attention needs to be given to the underlying assumptions in entrepreneurship policies regarding migrant and women entrepreneurs to gain a deeper understanding on the entrepreneurship policies. Studies on migrant entrepreneurship also emphasize the need for policy development for migrant women entrepreneurs and the importance of acknowledging the family nature of many migrant enterprises (Collins, 2003, p. 148).

As a response to the Special Issue's call for a focus on policies and initiatives to support migrant entrepreneurship (Ram et al., forthcoming), this study explores the underlying assumptions shaped by the discourses on gender, ethnicity and entrepreneurship in the current regulatory environments in two national contexts, Turkey and the Netherlands, intra-nationally and in comparison. This study is original as it takes a critical policy approach. It discursively analyses the processes revolving policy design and implementation rather than the policies, because we contend that these policies are not designed and implemented objectively based solely on economic rationale (Arshed et al., 2019; Smallbone & Welter, 2020). Also, we have a broader scope for entrepreneurship policy, as we frame it as the regulatory environment consisting of the sets of rules, regulations, practices, taxes, programmes, policy interventions and initiatives from governmental and non-governmental actors. We ask, "How do the regulatory environments in Turkey and the Netherlands influence Turkish women entrepreneurs and their entrepreneurship through underlying assumptions related to discourses on gender, ethnicity and entrepreneurship in these two national contexts?" The answer to this question is important as it demonstrates how the regulatory environments based on the underlying assumptions enable or hinder women and migrant entrepreneurs in their entrepreneurial practices and experiences. It also highlights contextual variations and similarities regarding entrepreneurship policy in two different national contexts. This analysis can shed light on what these regulatory environments ultimately provide to these entrepreneurs and whether they indeed deliver social and financial value.

In our analysis, we were inspired by the insights provided by discursive institutionalism (Schmidt, 2008). As a response to the static and overly deterministic nature of institutions portrayed by historical institutionalism, discursive institutionalism considers interactions among actors through several discourses. Discursive interactions connect the actors who generate and communicate rules, regulations and policies (policymakers, representatives and government officials) to those who are influenced by these policies (in this case migrant and women entrepreneurs) within given institutional contexts (where and when these policies are designed, communicated and implemented) based on discourses on gender, ethnicity and entrepreneurship (how and why these policies are designed, communicated and implemented).

The article incorporates discursive institutionalism as the theoretical framework (Schmidt, 2008), as well as employs a discursive approach as an analytical tool. Capitalizing on semi-structured interviews with governmental and non-governmental organizations and using a discursive analytical approach (Phillips & Hardy, 2002), we identify processes and practices produced and reproduced that influence migrant women entrepreneurs in their entrepreneurial experiences and practices.

We have chosen Turkey and the Netherlands to analyse the migration element by studying country of origin with country of residence. This enables analysis from ethnic and migration perspectives as well as with respect to gender, while various cultural elements remain quite similar given that Turkish women entrepreneurs are ethnic minority migrants in the Netherlands and mostly live in a cultural environment dominated by Turkish cultural norms and practices (Essers & Benschop, 2007; Ozasir-Kacar & Essers, 2019). Moreover, Turkey and the Netherlands are in many ways comparable. Both are social welfare states, though the latter has more support of the state. Both are entrepreneurial societies and feature various policies and programmes for entrepreneurs, though with different objectives regarding gender—women's employment participation in Turkey and gender equality in the workplace in the Netherlands (KGSM, 2014; Mills et al., 2008).

This study contributes to policy discussions in the strand of critical/constructionist research by uncovering underlying assumptions of entrepreneurship policies concerning migrant and women entrepreneurs. Existing studies have indicated male gendering of entrepreneurship (Ahl & Nelson, 2015, p. 4) and the stereotyping and disregard of women and migrant entrepreneurs (Essers & Tedmanson, 2014; Pettersson et al., 2017; Ram et al., 2017). Results of this study indicate that the regulatory environments confine Turkish women entrepreneurs in both Turkey and the Netherlands. This confinement refers to the limitations put on Turkish women entrepreneurs and their entrepreneurial practices by the supports provided for them. This study also helps entrepreneurs increase their awareness regarding networking and developing their businesses, and practitioners and policymakers in formulating and implementing entrepreneurship policies.

The following section provides the theoretical framework and the context for this study. We evaluate the Dutch and Turkish regulatory environments to clarify why they make an interesting comparison. The ensuing methodology section discusses the details of the discursive approach and the coding method used. In the findings, we first present the major assumptions of national policies; then, we compare the impacts of the regulatory environments in both countries and synthesize the results across countries. Finally, our conclusions challenge the inference that entrepreneurship policy support delivers social and financial value to entrepreneurs; in fact, the picture is much more complicated.

## ENTREPRENEURSHIP POLICIES AND DISCURSIVE INSTITUTIONALISM

What constitutes entrepreneurship policy is understood through a list of policy interventions intended to promote and support entrepreneurship (Smallbone & Welter, 2020), such as reduction in entry barriers, more favourable entrepreneurial culture or provision of funding to facilitate business creation or development. Each of these policies and programmes originates from two types of ideas—cognitive and normative (Schmidt, 2008). Cognitive ideas provide solutions to problems and respond to the questions of “what is” and “what to do”. These ideas generate functional policies and programmes regarding entrepreneurs' needs. Conversely, normative ideas attach values to actions. These relate to “what is good or bad”, or “what ought to do”. Good ideas that are more relevant and likely to provide solutions to the problems/needs and more appropriate to the cultural and political rhetoric prevail, whereas bad ideas that fail to serve these two objectives are rejected. Policies are designed and implemented if they satisfy policymakers and entrepreneurs alike by providing robust solutions that serve underlying values (Schmidt, 2008, p. 308). These underlying values are framed as assumptions in this study. Assumptions that dominate society shape policies. Thus, entrepreneurship policies are formed based on certain assumptions informed by discourses on gender, ethnicity and entrepreneurship. In this case, discourse is not only text (what is

said) but also context (where, when, how and why something was said) and includes the actors (by whom and to whom it was said; Schmidt, 2008, p. 305).

## **ENTREPRENEURSHIP POLICIES AT THE NEXUS OF MIGRATION, GENDER AND DEVELOPMENT**

As the link between migration, entrepreneurship and development has strengthened (de Haas, 2010), migrant entrepreneurship has received more attention from policymakers. A growing number of countries are developing policy measures to support migrant entrepreneurship (Naudé et al., 2015; Smallbone & Welter, 2020). Accordingly, research on migrant entrepreneurship policy is also increasing. Researchers have evaluated the difficulties faced due to well-designed but poorly informed policies that hinder potential entrepreneurs in initiating their plans (Naudé, 2010, 2011). They have also criticized the ineffectiveness of entrepreneurship policies in recognizing that migrants have different needs depending on their backgrounds (Collins, 2003). For example, in the Netherlands, current policies face the criticism of not reflecting the diversity of the migrant population (Naudé et al., 2015).

Women entrepreneurship policies face similar criticisms as they do not increase gender equality or achieve social change (Ahl & Marlow, 2019; Pettersson, 2012; Pettersson et al., 2017). Studies have questioned such policies as they are (de)institutionalized based on the individual actors' perceptions of legitimacy in the entrepreneurship ecosystems (Arshed et al., 2019). They have also indicated that economic growth is the focus of the policies, which consider women entrepreneurship as an "untapped, and yet not fully adequate resource" to be exploited for further economic growth (Pettersson et al., 2017, p. 22). Research on policy implications for women entrepreneurs shows that scholars mostly target skill gaps in their policy recommendations to fix the deficiencies of women (Foss et al., 2019). For example, policy implications for women entrepreneurs in Turkey aim to increase access to education and to provide necessary skills to acquire family capital (Cetindamar et al., 2012). Various theories on women entrepreneurship have provided similar policy recommendations. For instance, feminist empiricism, feminist standpoint theory and post-structuralist feminist theory have not provided diversified and effective policy recommendations for women entrepreneurs (Foss et al., 2019).

The need for a change in gendered and ethnicized assumptions in entrepreneurship policy is long overdue. First, a deeper understanding is needed of how policy relates to assumptions shaped by discourses on gender, ethnicity and entrepreneurship, and how this relationship is enacted in different national contexts. The next section outlines the two national contexts in light of their regulatory environments.

### **WHY TURKEY AND THE NETHERLANDS MAKE AN INTERESTING COMPARISON**

Turkey and the Netherlands are two different national contexts regarding general cultural background and macro-economic conditions as the Netherlands being located in the West, and taking part in the EU, and Turkey being a developing economy, neighbouring to Middle Eastern countries and having a historical Islamic cultural background with Western practices, such as in financial, educational and social systems. Each country has its own discourses regarding gender, ethnicity and entrepreneurship. Yet, it is interesting to see how these discourses influence the assumptions and the regulatory environment shaped around these assumptions, considering that they are both welfare states and support entrepreneurship policies.

## Two countries with welfare state regimes

Turkey and the Netherlands are both welfare states offering varying degrees of public support. The welfare state model in social-democratic states, such as the Netherlands, plays a larger role in helping citizens maintain their livelihood without depending on employment (Esping-Andersen, 2009). In contrast, more liberal welfare states such as Turkey provide a lesser degree of support in this respect. Therefore, women in the Netherlands can use government support to manage the traditionally gendered tasks of childcare and elder care, which helps them balance work and family. In Turkey, however, only employed women are eligible for childcare support. As a collectivist society, Turkish women (employed or self-employed) outsource these duties to mothers, mothers-in-law, sisters, neighbours or babysitters and kindergartens, depending on their socio-economic status.

## Two countries with entrepreneurship support policy

Turkey and the Netherlands are both entrepreneurial societies, Turkey as efficiency-driven and the Netherlands as innovation-driven (GEM, 2018). They both support entrepreneurship yet with different approaches. Turkey's public policy is mostly focused on increasing women's employment, which is rather low amongst OECD countries at 30.7% (KGSM, 2014), as a means to increase economic development. Women entrepreneurship is promoted as an alternative means of increasing employment. Turkey provides mostly financial support to entrepreneurs and offers special funds to women, such as bank credits supported by the Global Banking Alliance (GBA) or Women in Business credits financed by the International Bank for Reconstruction and Development (IBRD). Women entrepreneurs also receive higher government grants (10% more) and pay less commission (1% less) than male entrepreneurs (KOSGEB, 2016). In addition, business associations, entrepreneurship support institutions and federations provide training, networking events and business trips for entrepreneurs to develop their skills and increase their networks.

Dutch public policy aims mostly at increasing gender equality (Mills et al., 2008). It abandoned ethnic diversity quotas in the labour market in the early 2000s and changed its policy from state protection to self-sufficiency and responsibility (Blok Report Netherlands, 2004, p. 3). Policymakers have argued that state protection leads migrants to remain passive welfare state citizens because they lose their motivation to work (Koopmans, 2006). Instead, Dutch companies are encouraged to employ migrants, who—as social and financial beneficiaries of the welfare system—are expected to participate in the labour market to decrease the burden on the system. However, labour market discrimination and migration-related deficiencies, such as language skills and relevant certificates, lead these migrants to self-employment (Baycan-Levent & Nijkamp, 2009). Migrant entrepreneurs also face discrimination, especially when they need to access funding (Naudé et al., 2015). Public institutions mostly provide non-financial support to migrant and women entrepreneurs in the Netherlands, such as training sessions, seminars, workshops, panels, debates, conferences, expert meetings, network events, mentoring and fairs. All of these programmes are organized in Dutch and most require an attendance fee. There are very few avenues for financial support for entrepreneurs, such as the tax exemption legislation for entrepreneurs earning less than €6,000 in a year.

## METHODOLOGY

### Data selection

The data were selected through purposive heterogeneous sampling (Patton, 2002). After an initial discussion with a Turkish woman entrepreneur in each country, we detailed a list of categories relevant to women entrepreneurs.

Then, we performed an extensive Internet search, prepared a list of 40 organizations and approached each of them. Ten organizations from Turkey and 11 from the Netherlands accepted the interview invitation. The organizations declined the interview invitation were the alternatives chosen for each category. Eventually, we had at least one organization for each category, forming a large and representative group of organizations that Turkish women entrepreneurs could be in contact with. This has also helped to triangulate data sources in the study. These organizations were tax and trade offices, (ethnic) business associations, banks, women platforms, local government agencies, entrepreneurship support institutions, a migration institute and radio and TV studios (for details, see Appendix S1).

## Data collection

The data were collected through semi-structured interviews with the 21 selected organizations. The interviewer prepared 20 questions (see Appendix S2) to guide the interview (Johnstone, 2007). This interview guide helped the interviewer to cover various components of the regulatory environment and to adhere to the topic because the representatives tended to explain their personal experiences rather than organizational practices, processes and regulations. The questions in the guide comprised main rules, regulations and policies directed towards Turkish women entrepreneurs and how these were perceived and conveyed by the representatives of the organizations. The interviews were conducted at the organizations' main offices and lasted between 30 and 150 min. All the interviews were recorded and transcribed except four due to recording restrictions on the speech of public officials in Turkey. In these four interviews, the interviewer took notes.

## Data analysis

In order to unravel major assumptions and expectations, we used a discursive approach (Phillips & Hardy, 2002). We analysed not only what was said but also why and how it was said to uncover whether and in what conditions these policies hold for Turkish women entrepreneurs. First, we read the transcripts and marked the codes relevant to rules, regulations, policies, programmes and initiatives. We considered a code as "a word or short phrase that symbolically assigns a summative, salient, essence-capturing and/or evocative attribute for a portion of language-based or visual data" (Saldaña, 2012, p. 3).

For instance, one of the interviewees commented, "We do not need networking with them [migrant groups]. We have our own network and KvK [Chamber of Commerce] is very well-known, every entrepreneur checks our website". We assigned short phrases to this text extract, such as "migrant enterprises and local enterprises have different networks" and "the Chamber of Commerce does not network with migrant enterprises". To uncover the underlying assumptions, we looked for an answer in the text to the "why" question. In the extract, the answer was also provided as "every entrepreneur should know the Chamber of Commerce and therefore follow the website". Thus, the Chamber of Commerce does not put extra effort into networking with migrant enterprises and mostly relies on the ongoing network it has built over time. After noting these major assumptions, the next step was to systematically record the codes.

Then, the interview transcripts were reread a second and third time to perform open coding with several repetitions of the coding process (Gioia et al., 2013). Eventually, we categorized these codes into three overarching themes: access to institutions, networking and funding. For each theme, we noted major assumptions for each country (see Table 1). We recognized similar assumptions for several codes in both countries, detailed in the next section.

Additionally, having the interviewer as a Turkish female professional and the interviewees as a mixture of Turkish, migrant, and Dutch women and men, helped to perform a reflexive analysis. The interviewees either

TABLE 1 The list of assumptions in the regulatory environments in Turkey and the Netherlands

Themes	Turkey	The Netherlands	Comparison
Access to institutions	It is normal that women are watched or protected by men	Full-time working is a male standard, information designed for full-time work is not appropriate for women.  Migrant women entrepreneurs are not comfortable with the Dutch language, and information in Dutch leads to a language barrier for them.  Migrant women entrepreneurs need intermediary institutions to reach necessary information.  Migrant women entrepreneurs fear from Dutch institutions.  Migrant women entrepreneurs are in need of help.	Women and migrant entrepreneurs are incapable; therefore, they need extra help or intermediary institutions.
Networking	Women entrepreneurs should not attend to meetings or business trips alone or with other men.  The norm in entrepreneurship is male.  Women are naive and soft that they should be protected.  Women entrepreneurs need a hand up.	Migrant women entrepreneurs are not seen and valued by Dutch authorities.  Migrant women entrepreneurs should search network themselves.	Women entrepreneurs should network separately/on their own versus and migrant women entrepreneurs should find ways to blend in broader networks.
Funding	Women entrepreneurs are newly discovered untapped resource.  Women entrepreneurs are in need of help.  There are barriers for women entrepreneurs and women-owned businesses.	Migrant women entrepreneurs should find funding on their own.	Women entrepreneurs should be supported for economic development and employment participation versus migrant women entrepreneurs should show how durable and successful they are.

asked for the support of the interviewer and considered her as an audience for their ethnic concerns, or confronted her with defensive arguments and an unfriendly interview atmosphere.

## FINDINGS

This section discusses the three themes in detail and presents major assumptions and perceptions through the analysis of transcript excerpts.

### Access to institutions

The “access to institutions” theme refers to the ease of connecting with organizations, communication of problems or requests and clarity of rules and regulations. We discuss this theme here through the analysis of interview excerpts from Dutch lobbying agency and the House of Entrepreneurs (*Ondernemershuis*) in the Netherlands. The lobbying agent noted,

So, the whole system implicitly has a male standard of working full-time or is designed for a certain kind of business. Also, all the information is rather technical. If a woman entrepreneur looks at the website of Kamer van Koophandel [Chamber of Commerce] or the Belasting [tax office], it's not very attractive. It will not resonate with her. Then, for Turkish women entrepreneurs, it is in Dutch, in very technical Dutch, which would be a language barrier.

This institution is funded by the Dutch government and deals with lobbying activities on behalf of women in general, including the labour market participation and entrepreneurial practices of migrant women. The representative was critical of the difficulty in reaching information and services of tax and trade offices as their websites were designed in technical Dutch and aligned with male standards of working full-time. The representative had the assumption that “full-time working is a male standard, therefore information designed for full-time work is not appropriate for women”. This seems to stem from the generally accepted one-and-a-half breadwinner model in the Netherlands, in which mostly women work part-time. The representative also assumes that migrant women entrepreneurs will be incapable of understanding technical Dutch, and therefore might find it difficult to acquire information through these institutions. This language barrier might apply to Turkish migrant women entrepreneurs, yet it can also be asked whether it is any easier for Dutch women or men to understand technical Dutch. Based on this assumption, there are institutions called the House of Entrepreneurs to help entrepreneurs who find it difficult to receive information or access these offices. These institutions are supported by local municipalities in different cities and provide office space; networking; and consulting on administration, tax and personnel. Some municipalities have closed these services due to budget cuts. We interviewed the House of Entrepreneurs in Amsterdam. The representative stated,

Here [in the Netherlands] there is drempelvrees [threshold fear]. They [migrants such as Turks, Moroccans] fear entering a Dutch institution. Women fear more, because they don't have experience or they don't know the language well. We don't encounter that. They can come and ask their questions. We provide information, seminars, and workshops for our taxpayers with the certificates they need to acquire or help with tax issues. They can find all the information online as well. Young, educated people find their own ways. But our clients are mostly Turks and Moroccans. They are not comfortable with the Dutch language or computers, the Internet.



As a rule, all taxpayers in a given municipality can benefit from the services of the House of Entrepreneurs. However, in practice, mostly migrants use these services. The existence of such services depends on the assumption that migrants need such intermediary institutions because they are not comfortable with the Dutch language and technical issues. The representative also expressed another assumption by using the metaphor of threshold fear that “migrants fear entering Dutch institutions”. With respect to migrant women entrepreneurs, they are expected to be even more afraid because of their attributed deficiencies, such as a lack of language skills and work experience. In combination with the previous assumption, it is assumed that “migrant women entrepreneurs are in need of help”. Rather than focusing on structural changes within these offices, there are intermediary institutions trying to help migrants but also perpetuating biased assumptions about them. Thus, the regulatory environment in the Netherlands is not easily accessible, and the existence of intermediary institutions confines migrant women entrepreneurs within these assumptions and drives them to rely on these institutions.

In the Turkish context, we exemplified this theme through the interview excerpts of a women entrepreneurship association:

In our events in Anatolian or Eastern cities, there is always a group of husbands or fiancés prying about what is going on in the event. They say things like ‘It is good that our wives are engaging in entrepreneurship and earning money, but what is being told to them?’. They feel they need to watch over [their partners]. We realized this and arranged a separate room and catering for those extra men in the rest of our events.

Although there are differences between regions, women in Turkey are mostly restricted by traditional gender roles and patriarchal practices. By helping women to engage in entrepreneurship, these associations aim to challenge patriarchy as they consider it as a dynamic of the private domain and expect to end patriarchal practices by leading women to financial independence. Whilst these associations help women’s emancipation, societal inclusion and economic participation, they abet patriarchal practices proceeding into the institutional domain. They have the assumption that “it is normal that women are watched over or men protect women”. Thus, the regulatory environment in Turkey is accessible within the limits of patriarchal practices; it normalizes these practices and confines women to these assumptions.

## Networking

Networking involves the establishment of formal professional ties. Policymakers, entrepreneurs and researchers value whether business incubators, entrepreneurship ecosystems or the regulatory environment provide large networks for entrepreneurs. We analyse this theme in the Netherlands with the excerpts of an ethnic business association. The interviewee explained,

Our organization aims to connect our members with Dutch public institutions and political authorities. We do not aim to have specifically Turkish entrepreneurs, but since we have a Turkish background, we mainly have Turkish entrepreneurs as our members, including Turkish women. What do we offer them? Trainings, workshops, networking. We aim to find solutions for them, to act as a bridge in communication with authorities. We want to have a powerful position and be heard by Dutch authorities. But we struggle in partnering with other organizations, we cannot reach Dutch partners. It is like the blind leading the blind!

This organization’s mission was to provide networking and connections between migrant entrepreneurs and Dutch authorities and organizations. However, it only has members with a Turkish background and has

failed to partner with Dutch organizations. Based on the quotation, it is assumed that “migrant entrepreneurs are not seen and need to be heard by Dutch authorities”. Thus, this association is formed to gain a powerful position for migrants in the Netherlands. Despite its objective, it fails to provide networking either with Dutch authorities or with entrepreneurs of different ethnicities. As evident from the expression of “the blind leading the blind”, these ethnic associations provide a closed network to Turkish migrant women entrepreneurs and confine them to this network. As long as migrant women entrepreneurs network within these Turkish business associations, they feel adequately connected and do not search for other networks, thus remain within this limited network.

Additionally, the representative of the trade office stated,

We do not need networking with them [migrant groups]. We have our own network and KvK [Chamber of Commerce] is very well-known. Every entrepreneur checks our website. We have chosen some sectors that the Dutch are successful at, such as fashion and design. These have the priority on our agenda because we can benefit from these sectors more.

The representative assumed that every entrepreneur should know the Chamber of Commerce and check their website and expressed that they have their own network. As mentioned earlier migrant entrepreneurs, therefore, have their own networks within ethnic business associations, while Dutch institutions such as the Chamber of Commerce also have their own. Thus, Turkish migrant entrepreneurs are expected to find network themselves and mostly stay within closed networks. Furthermore, regarding the sectors to invest in, the trade office considers local companies and the business areas that these companies operate in successfully. Separate networking practices and a government focus on local business areas may exclude migrants and make them feel neglected, as by the previous comment that migrants are not seen. This dynamic deepens the “us-them” dichotomy and the “Otherisation” process between locals and migrants.

In Turkey, women entrepreneurs mostly network within women entrepreneurship associations and women sub-branches of business federations. These organizations promote women entrepreneurship through training, workshops, coaching, mentoring and business conferences and trips. The representative of one sub-branch elaborated,

We are the women division. We have our own agenda and place in this building. We provide several programmes and support for women entrepreneurs. For instance, when a woman entrepreneur wants to attend a conference or a business trip, her husband does not want her to go there alone with other men; so, women organizations arrange such events and solve the problem.

As indicated in the quotation, organizations with women sub-divisions separate their offices, meetings and trips from the main organization. These divisions support women entrepreneurs by providing means to sustain their financial independence and business development, such as by expanding business ties, but they also strengthen the patriarchal notion that women cannot and should not attend meetings or trips alone or with other men. In this way, they operate within the boundaries of patriarchal business and family dynamics. These practices are mostly due to male norms in business and entrepreneurship. Men set the rules and preside over the boards of these organizations. Thus, these associations reinforce patriarchy by reproducing gendered inequalities through their practices, thereby strengthening traditional division of sexes in the public sphere. This is also related to the benevolent gendered assumptions that “women are naïve and soft, thus they should be protected”. As women entrepreneurs have these women sub-divisions or associations, they have a platform to network and fulfil their business needs. In fact, these organizations provide a closed network and confine women to these limited networks. Thus, women remain satisfied with what they can achieve within the patriarchal limits and do not attempt to extend their network.

## Funding

Funding broadly comprises all financial supports, such as grants, bank credits, subsidies, awards, contest prizes and tax exemptions.

In the Netherlands, there is a structural barrier regarding financing for migrant (women) entrepreneurs related to a lack of applicable collateral, which is more difficult to address with policy than issues like discrimination. Migrant entrepreneurs also lack the necessary professional networks to obtain funding and form partnerships. Through our interviews in the Netherlands, we learned that a very limited amount of financial support was provided to entrepreneurs. Banks provide discounted start-up packages, there is tax exemption legislation for yearly earnings up to €6000, and some associations organize contests with prizes and awards for the best entrepreneurs of the year. The underlying assumption regarding funding is that migrant (women) entrepreneurs should be able to find funding by themselves as “normal” Dutch entrepreneurs would, echoing a “survival of the fittest” approach as the regulatory environment does not provide a fair ground for these entrepreneurs by removing structural barriers.

In Turkey, there are numerous means of financial support for entrepreneurs. We interviewed the most well-known entrepreneurship support institution, the Head of Support and Development of SMEs (KOSGEB). The representative described,

We deliver grants of €1500 to €5500 without any interest or payback to entrepreneurs who start running their companies after attending the free entrepreneurship training program. Entrepreneurs also receive subsidies for trade fairs or new machinery investments. Women entrepreneurs receive grants 10% higher than the amount male entrepreneurs receive. In a least developed region, entrepreneurs receive 10% higher grants compared to entrepreneurs in a developed region, with women still receiving the additional 10%.

The Turkish government heavily supports entrepreneurship for economic development and employment. Regardless of the development of the region, women entrepreneurs receive more support compared to male entrepreneurs because the entrepreneurship support institution assumes that “women entrepreneurs need a hand up”.

Additionally, the representative of a private bank expressed,

We provide a credit guarantee support for entrepreneurs who don't have a collateral for a bank loan. Also, there are microcredits offered by the Turkey Grameen Microfinance Program, subsidized by the government itself. These are very small, like €100–200 offered to a group of three to four women who don't participate socially and financially at all but can make changes in their lives. But we offer loans and programmes for a higher segment of women entrepreneurs. In recent years, it was all about entrepreneurship; now it is more about women entrepreneurship, especially with the supports offered by the IBRD and GBA.

This representative was responsible for the department for entrepreneurs and small business owners, which had a “women banking” division. This division collaborates with international organizations to support women entrepreneurs. It is aware of the difficulties women face, such as the fact that women do not historically inherit as many real estate properties or as much land as men do. This division responds to one of women's disadvantages, namely, the difficulty in providing collateral for a bank loan, because of the assumption that “women entrepreneurs are a newly discovered untapped resource” to support in order to achieve “economic growth through the growth and success of women-owned businesses”. At the same time, microcredits are assumed to be of value to lower class women who are in need of help. We confirmed this assumed audience for microcredits with the photos of lower class women on the microcredit programme website. However, microcredits are not limited to women. The program proclaims

a vision statement “to create a poverty-free Turkey, where all low-income people have the opportunity to improve their economic welfare through affordable financial services”. Although the programme is available to all people, the image used to represent the target audience is a portrayal of Turkish woman with traditional outlook (<http://grameen-jameel.com/turkish-grameen-microfinance-program-tgmp/>).

## DISCUSSION

This article has analysed the underlying assumptions in the regulatory environment to explore the influence on migrant and women entrepreneurs and by doing so, it has challenged the dominant understanding that entrepreneurship policies are neutrally designed and implemented to create economic and social value for migrant and women entrepreneurs. Existing literature has demonstrated the importance of access to institutions, networking and funding for entrepreneurs (Azmat, 2014; Collins & Low, 2010), and especially for migrant and women entrepreneurs due to difficulties, such as lack of previous network from formal education, work experience or family connections in the host countries (Dhaliwal et al., 2010) or discrimination (Zhang, 2008). This study demonstrated a number of assumptions and perceptions in these aspects in both Turkey and the Netherlands based on the discourses regarding Turkish women entrepreneurs.

With respect to access to institutions, networking and funding, in the Netherlands, Turkish women entrepreneurs are considered to lack language skills and technological capabilities, signalling less potential, and thus lower expectations regarding their entrepreneurship. Accordingly, the regulatory system only supports them through intermediary local institutions that do not intend to reinforce and expand their entrepreneurship but rather help them navigate the bureaucracy. The regulatory environment separates migrant and local networks. Turkish migrant women entrepreneurs network mostly within Turkish organizations. Starting with the policy shift from state protection to self-sufficiency and responsibility in the early 2000s, the Dutch regulatory environment has chosen to ignore the structural difficulties these women entrepreneurs face in networking and funding. The Netherlands, therefore, applies a *laissez-faire* public policy towards migrant women entrepreneurship (Stevenson & Lundström, 2001) wherein the state does not interfere with migrants' entrepreneurship process except legal issues regarding migrant status and business legitimacy.

In Turkey, the regulatory environment mainly considers Turkish women entrepreneurs as an untapped resource to be utilized for economic development (Pettersen et al., 2017) but lacking financial resources. In addition, women entrepreneurship is promoted as a way of achieving emancipation (Ozkazanc-Pan, 2015; Rindova et al., 2009), especially through financial independence. Thus, women are given a financial helping hand (Ahl & Nelson, 2015). Women can access institutions within the limits of the patriarchal system. They are mostly encouraged to network within women-only organizations or women sub-divisions of business associations to expand business ties (Ozkazanc-Pan, 2015) rather than participating in the decision-making processes of business federations, entrepreneurship associations and trade offices.

Considering these assumptions, expectations and practices, we conclude that the regulatory environment in Turkey for women entrepreneurs is supportive via prompt policies, yet biased and gendered with patriarchal norms and practices both in the private and public spheres (Kandiyoti, 2016). Women in Turkey have to engage in the “patriarchal bargain” (Kandiyoti, 2005), meaning that they need to accommodate and accept patriarchal practices. Although these practices restrain them, they can still harness a degree of power and operate within these limits. In contrast, the Dutch regulatory environment does not support migrant women entrepreneurs with policies and regulations and instead hosts more of an open competition, which leads to unfair structural problems, such as discrimination, especially regarding funding and networking (Naudé et al., 2015).

Both regulatory environments assume that Turkish women entrepreneurs have deficiencies and lack certain skills (Foss et al., 2019). These entrepreneurs often have limited networking options and funding possibilities. However, these deficiencies also relate to the ethnic and societal context of the two countries (Ozasir-Kacar et al.,

2021). Hence, context is especially important for comparative analysis where policy transfer can be attempted (Smallbone & Welter, 2020). For example, Turkey currently has a policy approach that directs resources towards increasing women's social and economic participation – an approach which the Netherlands followed until the 2000s through state protection policies for migrants. The Netherlands exemplifies possible drawbacks of this approach, such as discouraging innovative entrepreneurial activities, which can help Turkey.

## CONCLUSION

As this study demonstrates, assumptions regarding entrepreneurship among Turkish women in both national contexts shape the production and reproduction of the regulatory environment affecting them. As the norm in the entrepreneurship field is male (Ahl, 2004), even Western male in an ethnic context (Essers & Benschop, 2007; Ozasir-Kacar & Essers, 2019), and Turkish women entrepreneurs are being othered in the field (Essers & Tedmanson, 2014; Pio & Essers, 2014), our analysis shows how Turkish women entrepreneurs are also being othered in the regulatory environment by various institutions and discourses. This research is significant in this respect because the othering of these entrepreneurs in policy has meant that they are confined by the regulatory system. Even as policies change, as long as the underlying assumptions about migrant and women entrepreneurs are perpetuated, the regulatory system will confront them within the patriarchal bargain and ethnic exclusion.

This study has contributed to policy discussions in the migrant and women entrepreneurship fields by discursively analysing the underlying assumptions in two different regulatory environments. Concerning what this study has demonstrated, we conclude that without careful consideration of these assumptions as well as removal of structural barriers and biased and exclusionary practices, neither government protection through policy interventions, nor a laissez-faire, non-interventionist policy approach through self-regulation and competition can foster migrant and women entrepreneurship. Without a critical reflection and new action plans to resolve these issues, there is no great optimism for gender equality and social justice in entrepreneurship policy.

## Limitations and recommendations for future studies

This study is limited in the sense that it has studied the assumptions based on the discourses only on gender and ethnicity in the field of entrepreneurship. The analysis with respect to youth, class and/or (dis)ability can uncover further underlying assumptions and bring insights to the entrepreneurship literature, policymakers, entrepreneurs and society at large for better policy intervention and a more inclusive entrepreneurial environment. Similarly, the study only considers Turkey and the Netherlands as two national contexts, further studies can bring more insights by considering contexts at regional or even neighbourhood levels, also contexts of privatized liberal states, religiously governed authoritarian regimes or least developed nations.

## ACKNOWLEDGEMENTS

The authors thank Special Issue editors and the anonymous reviewers for their support and constructive feedback in developing this article.

## DATA AVAILABILITY STATEMENT

The data that supports the findings of this study are available in the supplementary material of this article.

## ORCID

Sibel Ozasir-Kacar  <https://orcid.org/0000-0002-2503-8035>

## REFERENCES

- Achtenhagen, L. & Welter, F. (2003) *Female entrepreneurship in Germany*. Greenwich, USA: Information Age Publishing, pp. 71–100.
- Ahl, H. (2004) *The scientific reproduction of gender inequality: a discourse analysis of research texts on women's entrepreneurship*. Copenhagen: CBS Press.
- Ahl, H. & Marlow, S. (2019) Exploring the false promise of entrepreneurship through a post-feminist critique of the enterprise policy discourse in Sweden and the UK. *Human Relations*, 74(1), 41–68.
- Ahl, H. & Nelson, T. (2015) How policy positions women entrepreneurs: a comparative analysis of state discourse in Sweden and the United States. *Journal of Business Venturing*, 30(2), 273–291.
- Arshed, N., Chalmers, D. & Matthews, R. (2019) Institutionalizing women's enterprise policy: a legitimacy-based perspective. *Entrepreneurship Theory and Practice*, 43(3), 553–581.
- Azmat, F. (2014) *Migrant women entrepreneurs: exploring the barriers*, in *Entrepreneurial women: New management and leadership models*. California: Santa Barbara, pp. 199–217.
- Baycan-Levent, T. & Nijkamp, P. (2009) Characteristics of migrant entrepreneurship in Europe. *Entrepreneurship and Regional Development*, 21(4), 375–397.
- Blok Report Netherlands (2004) *Parliamentary commission on integration policy: English summary, chapter 10 summary, conclusions and recommendations*. The Hague: Bruggen.
- Cetindamar, D., Gupta, V.K., Karadeniz, E.E. & Egriçan, N. (2012) What the numbers tell: The impact of human, family and financial capital on women and men's entry into entrepreneurship in Turkey. *Entrepreneurship and Regional Development*, 24(1–2), 29–51.
- Collins, J. (2003) Cultural diversity and entrepreneurship: policy responses to immigrant entrepreneurs in Australia. *Entrepreneurship and Regional Development*, 15(2), 137–149.
- Collins, J. & Low, A. (2010) Asian female migrant entrepreneurs in small and medium-sized businesses in Australia. *Entrepreneurship and Regional Development*, 22(1), 97–111.
- Constant, A., Shachmurove, Y. & Zimmermann, K. (2007) What makes an entrepreneur and does it pay? Native men, Turks, and other migrants in Germany. *International Migration*, 45(4), 71–100.
- de Haas, H. (2010) Migration and development: a theoretical perspective. *International Migration Review*, 44(1), 227–264.
- Desiderio, M.V. (2014) *Policies to support immigrant entrepreneurship*. Washington, D.C.: Migration Policy Institute.
- Dhaliwal, S., Scott, J.M. & Hussain, J. (2010) Help or hindrance? South Asian women in the family firm. *Electronic Journal of Family Business Studies*, 1(4), 5–23.
- Esping-Andersen, G. (2009) *The incomplete revolution: adapting to women's new roles*. Cambridge: Polity Press.
- Essers, C. & Benschop, Y. (2007) Enterprising identities: female entrepreneurs of Moroccan or Turkish origin in the Netherlands. *Organization Studies*, 28(1), 49–69.
- Essers, C. & Tedmanson, D. (2014) Upsetting 'others' in the Netherlands: narratives of Muslim Turkish migrant businesswomen at the crossroads of ethnicity, gender and religion. *Gender, Work and Organization*, 21(4), 353–367.
- Foss, L., Henry, C., Ahl, H. & Mikalsen, G.H. (2019) Women's entrepreneurship policy research: a 30-year review of the evidence. *Small Business Economics*, 53(2), 409–429.
- GEM. (2018) Global Entrepreneurship Monitor.
- Gioia, D.A., Corley, K.G. & Hamilton, A.L. (2013) Seeking qualitative rigor in inductive research: notes on the Gioia methodology. *Organizational Research Methods*, 16(1), 15–31.
- Jennings, J.E., Breikreuz, R.S. & James, A.E. (2013) When family members are also business owners: is entrepreneurship good for families? *Family Relations*, 62, 472–489.
- Johnstone, B.A. (2007) Ethnographic methods in entrepreneurship research. In *Handbook of qualitative research methods in entrepreneurship*. Cheltenham: Edward Elgar.
- Kandiyoti, D. (2005) Rethinking bargaining with patriarchy. In: Jackson, C. & Pearson, R. (Eds.) *Feminist visions of development: Gender analysis and policy*. London, UK: Routledge, pp. 135–154.
- Kandiyoti, D. (2016) Locating the politics of gender: Patriarchy, neo-liberal governance and violence in Turkey. *Research and Policy on Turkey*, 1(2), 103–118.
- Kirkwood, J. & Tootell, B. (2008) Is entrepreneurship the answer to achieving work-family balance? *Journal of Management and Organization*, 14(3), 285–302.
- Koopmans, R. (2006) *Trade-offs between equality and difference - the crisis of Dutch multiculturalism in cross-national perspective*. København, Denmark: Danish Institute for International Studies.
- KOSGEB Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme İdaresi Başkanlığı. (2016) Available at: <http://www.kosgeb.gov.tr/> [Accessed on 11 May 2016]
- KSGM (General Directorate of the Status of Women). (2014) Available at: [www.kadinstatusu.aile.gov.tr](http://www.kadinstatusu.aile.gov.tr) [Accessed on 28 May 2014]

- Link, A.N. & Strong, D.R. (2016) Gender and entrepreneurship: An annotated bibliography. *Foundations and Trends in Entrepreneurship*, 12(4-5), 287-441.
- Mills, M., Mencarini, L., Tanturri, M.L. & Begall, K. (2008) Gender equity and fertility intentions in Italy and the Netherlands. *Demographic Research*, 18, 1-26.
- Naudé, W. (2010) Promoting entrepreneurship in developing countries: Policy challenges. *UN Policy Brief*.
- Naudé, W. (2011) Entrepreneurship is not a binding constraint on growth and development in the poorest countries. *World Development*, 39(1), 33-44.
- Naudé, W., Siegel, M. & Marchand, K. (2015) *Migration, entrepreneurship and development: a critical review*. (Discussion paper).
- Ozasir Kacar, S. & Essers, C. (2019) The interplay between identity construction and opportunity structures: Narratives of Turkish migrant women entrepreneurs in the Netherlands. *International Small Business Journal*, 37(7), 713-731.
- Ozasir-Kacar, S., Verduijn, K. & Essers, C. (2021) Opportunity structures from an intersectional perspective. In: Cooney, T. M. (Ed.) *The Palgrave handbook of minority entrepreneurship*, pp. Cham, Switzerland: Springer Nature, 87-116.
- Ozkazanc-Pan, B. (2015) Secular and Islamic feminist entrepreneurship in Turkey. *International Journal of Gender and Entrepreneurship*, 7(1), 45-65.
- Panda, S. (2018) Constraints faced by women entrepreneurs in developing countries: review and ranking. *Gender in Management: An International Journal*, 33(4), 315-331.
- Patton, M.Q. (2002) *Qualitative research and evaluation methods*. Thousand Oaks, CA: Sage.
- Pettersson, K. (2012) Support for women's entrepreneurship: a Nordic spectrum. *International Journal of Gender and Entrepreneurship*, 4(1), 4-19.
- Pettersson, K., Ahl, H., Berglund, K. & Tillmar, M. (2017) In the name of women? Feminist readings of policies for women's entrepreneurship in Scandinavia. *Scandinavian Journal of Management*, 33(1), 50-63.
- Phillips, N. & Hardy, C. (2002) *Discourse analysis: investigating processes of social construction*. Thousand Oaks, CA: SAGE.
- Pio, E. & Essers, C. (2014) Professional migrant women decentring otherness: A transnational perspective. *British Journal of Management*, 25(2), 252-265.
- Powell, B. (2008) *Making poor nations rich: entrepreneurship and the process of economic development*. Palo Alto, CA: Stanford University Press.
- Ram, M., Jones, T. & Villares-Varela, M. (2017) Migrant Entrepreneurship: reflections on Research and Practice. *International Small Business Journal*, 35(1), 3-18.
- Ram, M., Rath, J. & Solano, G. Policies to support migrant entrepreneurs, *International Migration, Special Issue* (forthcoming)
- Rath, J. & Kloosterman, R. (2000) Outsiders' business: a critical review of research on immigrant entrepreneurship. *International Migration Review*, 657-681.
- Ribeiro-Soriano, D. & Galindo-Martín, M.Á. (2012) Government policies to support entrepreneurship. *Entrepreneurship and Regional Development*, 24(9-10), 861-864.
- Rindova, V., Barry, D., & Ketchen Jr., D. J. (2009) Entrepreneurship as emancipation. *Academy of Management Review*, 34(3), 477-491.
- Saldaña, J. (2012) *The coding manual for qualitative researchers*. London: Sage.
- Schmidt, V.A. (2008) Discursive institutionalism: The explanatory power of ideas and discourse. *Annual Review of Political Science*, 11, 303-326.
- Scott, J.M. & Hussain, J. (2019) Exploring intersectionality issues in entrepreneurial finance: Policy responses and future research directions. *Strategic Change*, 28(1), 37-45.
- Shane, S. (2008) *The Illusions of entrepreneurship: the costly myths that entrepreneurs, investors, and policy makers live by*. New Haven: Yale University Press.
- Smallbone, D. & Do, H. (2020) *Policies to support internationalisation: who needs them and what do they need? In A Research Agenda for Entrepreneurship Policy*. Cheltenham: Edward Elgar Publishing.
- Smallbone, D. & Welter, F. (2020) *Introduction to A Research Agenda for Entrepreneurship Policy: why we need a different research agenda on entrepreneurship policy. In A Research Agenda for Entrepreneurship Policy*. Cheltenham: Edward Elgar.
- Solano, G., Wolffhardt, A. & Xhani, A. (2019) *Policies to support migrant entrepreneurship*. Report for the EU-funded project 'Migrant Entrepreneurship Growth Agenda (MEGA)'.
- Stevenson, L. & Lundström, A. (2001) *Patterns and trends in entrepreneurship/SME policy and practice in ten economies (3)*. Sweden: Vällingby.
- Verduijn, K. & Essers, C. (2013) Questioning dominant entrepreneurship assumptions: the case of female ethnic minority entrepreneurs. *Entrepreneurship and Regional Development*, 25(7-8), 612-630.

- Wang, Q. (2019) Gender, race/ethnicity, and entrepreneurship: women entrepreneurs in a US south city. *International Journal of Entrepreneurial Behaviour and Research*, 25(8), 1766–1785.
- Webster, N.A. (2020) Migrant women entrepreneurs and emotional encounters in policy fields. *Emotion, Space and Society*, 37, 1–8.
- Zhang, G. (2008) The choice of formal or informal finance: evidence from Chengdu, China. *China Economic Review*, 19(4), 659–678.
- Zhou, M. (2004) Revising ethnic entrepreneurship: convergencies, controversies, and conceptual advancements. *International Migration Review*, 38(3), 1040–1074.

## SUPPORTING INFORMATION

Additional supporting information may be found in the online version of the article at the publisher's website.

**How to cite this article:** Ozasir-Kacar, S. & Essers, C. (2021) The regulatory environment for migrant and women entrepreneurs. *International Migration*, 00, 1–16. Available from: <https://doi.org/10.1111/imig.12958>