



Gender, Entrepreneurship and Minority Groups Surinamese Women in the Netherlands

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Gender, Entrepreneurship and Minority Groups

Surinamese Women in The Netherlands

Four vital elements for successful entrepreneurship; gain full knowledge on the business, make a serious business plan, actively network and sell your product and its image, and follow your dreams, motivation and inspiration.

Budhu Lall - partner in Law Firm, The Hague.

1. Aim of the Project

- (a) To study the experiences and best practices of successful women entrepreneurs from the Surinamese community
- (b) To examine the methods these women used to develop their enterprises, the challenges they faced and how they coped with them
- (c) To identify key practices that have helped them in their entrepreneurial activity
- (d) To suggest ways in which the local government could support such ventures.
- (e) To disseminate the outcomes of the study in Suriname to encourage entrepreneurial development for women in the country.

This is a pilot study, which is both exploratory and informative. It reflects on the innovativeness of these women and the lessons that can be learnt from their experiences. It also serves as a basis for further research and appropriate policy development in the field of migrant entrepreneurship and women.

2. Background

Immigrant entrepreneurship, particularly since the 1980s, has grown significantly in Europe and is currently one of the driving forces in the economic growth of many countries (Baycant-Levent and Nijkamp 2009). Ease in international migration, as

well as fewer opportunities in public sector employment, meant that migrants (particularly from ex-colonial nations) sought economic independence and improved status by undertaking self-employment or becoming entrepreneurs. Over the decades, these groups have steadily expanded their businesses and the latter have become major sources of products and services. Among the prime motives for starting enterprises have been increasing opportunities and economic needs. While women entrepreneurs constituted less than one-third of total entrepreneurial activity in the 1990s this figure has gone up to nearly 50% in many countries (Baycan-Levent 2010:227).

The Netherlands government has actively promoted entrepreneurship from the 1980s in response to the high unemployment rate, restructuring of industry as well as the limited growth in the public sector. As a result there was an increase in entrepreneurial development in the 1990s, with some 10% of the Dutch labour force being classified as entrepreneurs. Studies have shown that the majority of migrant entrepreneurs are concentrated at the low end of the wholesale and retail sectors and restaurants, using little capital and skills, generating low profit margins and catering largely for co-ethnic or co-national markets (Rath and Kloosterman 2000; Minniti 2009) In addition, they tend to rely on the labour of family members and others from their own social networks to increase flexibility and reduce cost of their business, thus often not following formal laws and regulations of the country (*ibid*).

In spite of advance made by women in business in The Netherlands, entrepreneurship was and still continues to be viewed as a male domain. This dearth of research and understanding on the experiences of women entrepreneurs is worse for women from migrant communities who initiate and run businesses. Such a lacuna raises problems with regard to policy and training in this field. Discussions with women from ethnic minorities suggest interest in pursuing entrepreneurship. However, while information can be provided on sources of finance, modes of registration and even how to go about setting up a business, there is little or no understanding for the challenges they confront in the gendered field of

entrepreneurship, nor the pressures they face in society in terms of their roles and responsibilities – all of which are, in addition to gender, also affected by their ethnic background and status.

3. Methodology

As the focus of the study is on examining the experiences of ‘successful’ women entrepreneurs from the Surinamese community, purposive rather than random sampling was used in selecting the women to be interviewed. Case studies were analysed to understand the experiences of these women to understand the challenges they faced in starting and managing enterprises. In each case, attention was given to identifying ‘best practices’ contributing to successful entrepreneurship. Such a methodology is in line with the “Appreciative Inquiry” approach, which suggests that evaluating processes from an appreciative stance often promotes greater willingness on the part of the people to share their stories and perceptions (Quinn 2003).

The original intention had been to choose enterprises that had operated successfully for over 3 years, as such a choice was consistent with other studies that indicate that most new businesses fail within the first three years of operation (Reynolds et al 2005). Furthermore, in The Netherlands, three years is normally the period for new businesses to get certain tax benefits, after which, if they are sustainable, are expected to develop without government support. However, this criterion was relaxed in consultation with the Municipality.

The entrepreneurs involved in the pilot study are involved in different activities, including retail business, lawyers, brokers and coaching. The final choice of the ten entrepreneurs was made in consultation and agreement with Surrendra Santokhi from the Municipality of The Hague and the project advisor Akbal Mohammed, a specialist in entrepreneurship.

By these methods, the study, while exploratory, generates important information on female entrepreneurship in minority groups. It also meets some of the demands of women from minority groups who are keen to enter these forms of entrepreneurship but either hesitate or fail in their attempts to run businesses. The cases also serve to provide “role models” both in The Netherlands and in Suriname – as sources of inspiration and guidance on achieving successful entrepreneurship. Studies have shown that such role models are particularly significant in the context of entrepreneurial experience (Bosma et al 2011:17).

4. Gender and Migrant Entrepreneurship: some theoretical considerations

Dearth of Research

Growth in female entrepreneurship has not been matched by increased availability of research on the subject, with information on women entrepreneurs comprising less than 10% of all literature in the field¹ (Brush et al: 2010:1). The situation is worse with regard to women entrepreneurs from minority groups. Baycan-Levent (2010) suggests that migrant women's entrepreneurship is influenced by both ethnic/migrant as well as entrepreneurship status with one or the other assuming significance at different times with regard to attitude and behaviour. She is concerned with the question "Does this dual effect bring about double barriers or more opportunities? (2010:229). "Are ethnic women entrepreneurs mainly ethnic entrepreneurs or mainly women entrepreneurs" (ibid). Overall, she concludes that characteristics of ethnic women are similar to women entrepreneurs. However, there is a trend for self-employed ethnic women to use their ethnic background to target ethnic consumers (even if they sold non-ethnic products).

At the same time, it is important to keep in mind that women tend to face certain biases in work. Labour market analysis suggests that there are serious problems of pay differences between women and men stemming from different patterns and scales of employment and work. The so-called "glass ceiling" phenomenon is also often used to explain why women do not get to the higher echelons of management suggesting that women are viewed by the firm hierarchy of being incapable of holding the highest positions. The evidence of direct discrimination is difficult to measure.

Given these lacunae in research, the theoretical framework for the current study on female migrant entrepreneurs from the Surinamese community in The Netherlands

¹ See *Women Entrepreneurs and the Global Environment for Growth: A research Perspective* edited by Candida G. Brush, Anne de Bruin, Elizabeth J. Gatewood and Colette Henry, Cheltenham, Edward Elgar, 2010.

draws on discussions in the field of *migrant entrepreneurship* as well as *gender and entrepreneurship*.

Migrant Entrepreneurship

Ethnic migrants who pursue entrepreneurship are usual from settled communities (Minniti 2009:556). As part of a minority group in the country, they also experience a degree of social exclusion and discrimination from the majority community (Baycan-Levent 2010:228), influencing the possibilities and challenges they face in setting up and developing their enterprises. As noted earlier, they also tend to be concentrated in some sectors associated with relatively low levels of profit. There are, however, increasing number of ventures that have moved beyond these traditional sectors influenced by increased education as well as expectations on the parts of individuals, who were keen to succeed in a competitive environment.

Jan Rath and Robert Kloosterman (2006) have put forward a set of perspectives that need to be taken into account when analysing migrant entrepreneurship. These include the degree of innovativeness of individual entrepreneurs, their social embeddedness (including their networks), the ways in which their businesses are linked to economic networks and value systems, the wider economic transformation that takes place, and finally the broader political- institutional framework within which such entrepreneurship is undertaken (2000). While this framework is comprehensive, the authors do not address the gender dimension of entrepreneurship assuming by default that it is a gender-neutral activity.

Women and Migrant Entrepreneurs

Several authors, who had analysed women's entrepreneurial activities, have highlighted the ways in which women's approaches, influences and challenges differ from that of men. Most of these studies show how the family has a major role in determining the opportunities for women to undertake entrepreneurship. For example, Brush *et al* (2010) emphasise the need to contextualise the individual (sex, goals, capabilities, aspirations, commitment, self-efficacy, motivations) within a family context, taking into account amongst other issues, the interactions to the

resources of the firm (financial, social, organizational, technological) and the institutional financial resources (debt, equity). According to them, women and men have differences with regard to their aspirations and strategic choices (preference by women for smaller businesses for example) under the influence of these wider social and cultural pressures (*ibid*: 4). Other studies also suggest that different strategies are assumed by men and women with regard to networking, personal background, information usage, business characteristics and performance (Shim and Eastlick 1998).

Along the same lines Brush, Bruin and Welter (2009) developed the existing requirements of entrepreneurship (markets, money and management) to include “motherhood” - family/household contexts and “meso/macro environment” (the 5 M framework) thus incorporated social and cultural expectations as well as intermediate structures and institutions – including media portrayal and expectations of women entrepreneurs. According to them, the five facets are interconnected, often resulting in women and men having unequal access to resources within the household as well to venture capital. Even the World Development Report of 2012 (Gender Equality and Development) has highlighted the need for improving access to economic opportunities for women and increasing women’s voice and agency in the household and in society.

What comes out sharply in most studies on women and entrepreneurship is the influence of ideologies associated with what is viewed as the ‘acceptable’ gender division of labour in society. In spite of significant improvements in education, health and other capabilities, it is still assumed to a large extent in society, that it is women who are primarily responsible for the household chores, such as cooking, cleaning, caring for the children, elderly and the sick. Such ‘norms’ are being challenged as more women take up paid work. Nevertheless these cultural influences continue to affect the choices that women make with regard to both education and type of employment. Girls do not often study business management. If they start up businesses, they are usually under pressure to do this on a flexible and part-time basis to meet their household responsibilities. The decision to start a business is

usually undertaken when women do not get suitable wage employment, and is likely to be done with less understanding of the difficulties and other issues that need to be carefully considered before embarking on a particular type of business. It is therefore understandable women have less confidence than men in their own abilities to undertake entrepreneurship (Bengtsson et al 2001) and the fear of failure is also significant is worse for women than for men. They also seem to have less entrepreneurial characteristics than men particularly with regard to risk tolerance and profit motivation (MacNabb *et al* 1993). All of these have resulted in a high concentration in the service sector (Baycan-levent 2010:234). Under these circumstances, it is not surprising that successful entrepreneurship - measured in relation to profitability and sustainability of the business is still a male-dominated domain.

At the same time, the priorities of women in defining what a successful enterprises often include the ability to combine household responsibilities with gaining income. Balancing these different responsibilities is an on-going pressure on women entrepreneurs with children (Bruni, Gherardi and Poggio (2004: 413, 416). Both objectives are achieved to some extent by working near (or in) the home with a degree of flexibility with regard to combining household responsibilities with the enterprise work. In many cases however, it means that there is limited scope to develop the enterprise. The evidence does point to self-employment women, on the whole, earning less than their male counterparts (Budig, 2006).

Another important aspect of successful entrepreneurship is networking. However, here the information between female women and men is not always clear. Some studies suggest that networks are even more valuable for women than for men (Minniti 2009:550). Men's networks did not always include women but women's networks often include men (Aldrich *et al* 1989). The potential for networks is often limited for women, as many meetings and discussions take place in the evenings, the time being when women are undertaking their household responsibilities. Women who do not have young children are more involved in networking activities and thus able to use these contacts to better their contacts and markets. According to Minniti

and Arenuis (2003), women's networks – particularly in low-income countries – usually are smaller with less geographical mobility. They suggest that women tend to create more egalitarian coalitions and long-term relations, while men are more associated with hierarchical coalitions and short-term relations based on mutual interest and weak ties (2003).

Female Entrepreneurship from Minority Groups

Many of the cultural influences promote the view that women have the primary responsibility for the care work in the household, are often reinforced in minority communities as these groups are keen to preserve what they view as part of their 'culture'. These issues are increasingly being challenged as girls from minority groups are having access to higher education, and parents are keen for their children to be independent and have upward economic and social mobility.

Other key aspects that influence the success or failure of women entrepreneurs relate to their human capital, financial capital and network support structures. It is in these three areas that there are also important differences with regard to women entrepreneurs from minority groups, with the latter often being at a disadvantage in comparison to other women entrepreneurs in society.² Training on entrepreneurship has often not sufficiently taken on board the social and cultural backgrounds of the entrepreneurs as elements to be considered often leading to inappropriate support mechanisms and policies (De Faoite, Henry, Johnston and van der Sijde 2003)³.

An important concern is whether in fact women entrepreneurs from minority groups face discrimination because of their gender and ethnic status. Evidence suggests that racial and ethnic minority women are less represented in self-employment (Devine,

² See Women Entrepreneurs Across Racial Lines: Issues of Human Capital, Financial Capital and Network Structures, by Andrea E. Smith-Hunter, Edward Elgar Publishing, 2006.

³ However, they emphasize the importance of training for the stimulation of entrepreneurial activity as well as the importance of value-added training.

1994). However, the linkage between ethnicity, gender and entrepreneurship is an understudied area, where no clear trends are discernible.

5. Guiding Issues for the Study

The discussions above provide a range of concerns that inform the analysis of the study. These can be formulated into questions that need to be considered when analysing the experiences of female entrepreneurship in the Surinamese community. Clearly there are overlaps and influences between the different issues, but they have been put separately in order to identify their different, yet distinct nature. The questions are given below:

Macro

How do the macro-economic context, social and political climate and policies promote migrant women's entrepreneurship?

Does gender or ethnic discrimination in society affect their scope for entrepreneurship?

How does society's expectation of them as women influence their experience with entrepreneurship? Do they choose to move into areas that are viewed as more 'acceptable' for women? In general, is there a preference amongst these women to take up waged work and not move into entrepreneurship?

Meso

What are the primary motives for undertaking entrepreneurship?

Has available training on entrepreneurship sufficiently taken into account the significance of social and cultural backgrounds?

Does having (young) children limit the choices in terms of entrepreneurial activities – what are the kinds of work that allows for balancing responsibilities at home and at work?

Practices and Problems

Do women require different strategies from men with regard to networking, personal background, information usage, and business characteristics and performance? Is the potential for networks sometimes limited for women, as many meetings and discussions take place in the evenings, the time being when women are undertaking their household responsibilities

Do these women tend to have less confidence (fear of failure) than men in their own abilities to undertake entrepreneurship?

How do they deal with problems of risk tolerance and profit motivation?

Do self-employed ethnic women use their ethnic background to target ethnic consumers (even if they sell non-ethnic products).

Traditionally, human capital, financial capital and network are viewed as key to successful enterprises. Do women entrepreneurs from minority groups experience disadvantages on these scores as compared to the other counterparts in society?

Outcomes

Does improving access to economic opportunities for women and increasing women's voice and agency in the household and in society?

Are ethnic women entrepreneurs mainly ethnic entrepreneurs or mainly women entrepreneurs”?

6. Findings

The case studies of the successful female entrepreneurs illustrate the commitment, creativity and hard work of these women in promoting their businesses. They were able to overcome existing disadvantages and barriers with regard to finance, market access and family obligations through systematically pursuing new avenues and networks to move up the value chain and develop profitable enterprises. They tapped into the resources available in their ethnic and non-ethnic networks. They actively pursued new markets and linked with companies who are higher up the value chain. They showed a high-risk tolerance overcoming traditional barriers of class, ethnic and gender disadvantages, with investing quality equipment and education. Developing a niche market is often the secret to their successful entrepreneurship. In the process they made inroads on what is the role of a woman in society. They enjoyed the work and were inspired by it using their ethnic background and network as an asset. Their stories show that by engaging proactively in developing quality entrepreneurship, they were able to gain energy and inspiration.

The details of the findings are given below.

Characteristics

- Like their male counterparts the women were keen to develop successful businesses. There is also the openness and willingness to learn from other's experiences, particularly from other women who have done well in business.
- Women from the Surinamese community have been involved in a range of business enterprises. These ranged from home-based retail work such as catering and beauty parlours to being a partner and managing a company.
- Women who have better and more specialised education tended to be associated with greater financial capital, better networks and more sustainable businesses.

- The more profitable enterprises are usually in sectors dominated by men. Female entrepreneurs from minority groups feel the need to prove that they are as efficient and competitive as the male counterparts, and also overcome any ethnic biases that exist in society.
- In most cases, hard work, commitment, skills and qualifications have given these women the possibility to move upwards in their work and society.
- The entrepreneurs who entered the more demanding markets have more international connections and links.
- Women entrepreneurs working in the retail sector require, on the whole, less finance and capital to setting up their businesses, and their profit margins are also less than the former group. They are however, able to combine their household/motherhood responsibilities with their paid work as they can be more flexible in their work timings.
- In some cases, people begin a business without long-term planning or understanding of the complexities of entrepreneurship, including the need for secure markets, finance, infrastructure and personnel if they want to expand.
- Successful entrepreneurship is understood in relation to a range of parameters including profits and satisfied customers, but also personal development, increased status in society through increasing social network, doing something for society.
- Customer satisfaction was perceived as one of the most important objectives for the women entrepreneurs. From their point of view, such satisfaction served to ensure that the customers returned for their products and services. In most cases, such a response, served as an important source of social

network and verbal advertisement, particularly within the Surinamese community itself.

Identity and Status

- The women entrepreneurs were proud of their ethnic background and saw it as an important part of their identity in The Netherlands.
- Most of them did not experience a sense of discrimination in the workplace. At the same time, there was a perception amongst some that they, because of their ethnic background, had to prove themselves more competent and able than their Dutch counterparts.
- In most cases, diligence and hard work, particularly at the start of their work in order helped them to make headway and gain credibility in a competitive market.
- In many ways, their standards tended to be high and they worked hard to meet them.
- In time, however, and once the quality of their product was recognised, they were rewarded adequately, in monetary terms as well as with regard to trust and confidence.
- They were also open to other cultures and challenging traditional gender roles.

“40-50% of the Hindustan women achieve Higher education (HBO) or university, so a change has to come, they cannot stay stuck in the old way of thinking about women. Now in the age of 20, 25 and 30 there is a new group of females that are taking autonomy in making own decisions how to rule and live their lives.”

Family and Community Support

- It was clear that the family, and more particular the Hindustani community served as an important source of support for the women entrepreneurs.

- The women were encouraged to study hard and pursue higher education, and become financially independent, and this was an important motivation to become successful in their work.
- Like other Dutch women, there is also pressure from the wider society to financially support the family. Entrepreneurship is an option that is accepted and encouraged by the community, if she is able to combine the work with the household responsibilities – leading to many of them working from their house or hire-in help. This combination does often create increased pressure on these women

“...it can be hard to put all your energy into the company and that when you get home, your husband is expecting you to prepare the dinner and do the chores.”

- While they may not be viewed as amongst the most successful with regard to profitability, they are viewed as ‘successful’ in so far as they have been able to satisfy their social obligations as well as provided a ‘second’ income for the family.
- The community is an important source of advertisement and network, helping to expand their businesses.
- Social projects are important and supported by the female entrepreneurs.

Challenges

- While data on the financial status and how to go about setting up a business is available at the levels of the municipality and national government, women from the Surinamese community tend, on the whole, to have problems accessing this information and following all the necessary procedures to set up a business.
- In a similar way, those who have not done good market research and long-term planning do not have a good understanding of the opportunities exist,

as well as the obstacles they need to overcome while building their businesses.

- There are several women entrepreneurs that have turned their 'hobbies' into businesses. Such businesses are, in principle, positive opportunities to realise one's skills while making a living. At the same time, these ventures, to be successful, need to be accompanied by intense market, research, networking and quality products.

7. Best Practices

The successful female entrepreneurs from the Surinamese community were characterised by

- Clear business plans and goals based on comprehensive market research *prior* to initiating their companies.
- Commitment, assertiveness, enthusiasm, motivation and energy.
- Confidence and belief in one's vision and mission.
- Profiling one's special skills, products and services in a competitive market.
- Ensuring a degree of financial stability (either through maintaining a part-time paid job, or other resources) before entering full-time entrepreneurship.
- Acquiring or hiring in necessary skills to ensure a high quality product.
- Developing and engaging in relevant networks for support, advertisements for their products and services.

Social (ethnic and non-

“...the best advertisement is you, you need to show your face, so people got to know you.” “as an entrepreneur, you need to have a pro-active attitude and create that network on your own initiative.”

ethnic) networks were important in all these respects, particularly as the Hindustan community is very active in this respect and can be counted for help.

- Expanding entrepreneurial networks by participating in business clubs, such as the VBM Business club. This is a business club for ethnic and autochthonous entrepreneurs in The Hague.
- Besides the VBM Business club, the entrepreneurs were also supported by different organizations or institutions, such as the VNO-NCW which is an organization which supports the interests of entrepreneurs. The VNO-NCW is an initiative of the Chamber of Commerce (CoC). The board of the CoC is appointed by the VNO-NCW, the MKB and the employers' organization. To create a platform between ethnic entrepreneurs, the business environment and the government, PROMiSe was founded 15 years ago in Rotterdam in cooperation with the CoC.
- APNA is the first business club focusing on Hindustan entrepreneurship. There are also different 'ondernemershuizen' who are specialized in supporting (new) entrepreneurs. The most successful female entrepreneurs are busy in developing their contacts in these different networks and taking advantage of the information provided in these organisations.
- Develop, through study and careful market research, a niche market that can be exploited for the business. Use the characteristics and culture of migrant communities in this process.
- Ensure customer satisfaction and constant improvement in the quality of the product or service.
- Support other entrepreneurs through providing information and other services. This support often provides rich rewards for the company even if the services are provided on an altruistic basis.

- If possible, share and support groups in the country of origin (Suriname).

8. Recommendations for the Government

- Facilitate interaction between potential female entrepreneurs and banks and inform the entrepreneurs on how they can best obtain loans for their business.
- An important bottleneck is lack of information on accountancy, book-keeping and taxation requirement. Make sure that these are provided to the entrepreneurs in an accessible format and perhaps with some associated coaching.
- While ethnicity may not always be a factor in entrepreneurship, it is useful if cultural factors can be reflected as a positive characteristic, emphasising also the need to take on board cultural sensitivity in dealing with clients.
- The Chamber of Commerce is active in supporting new entrepreneurs. The governments in the districts Rotterdam and the Hague are actively involved with initiatives like business clubs and 'ondernemershuisen'. At the same time, there appears to be a problem in that these opportunities are not fully taken up by women entrepreneurs from minority groups. It is therefore important that a wider study be made to understand the needs of these entrepreneurs and to see how these can be met effectively.
- Stimulate women to study management and business in the higher schools and universities.
- Promote the women business groups and other coaching projects such as PINO.
- Importante is cooperating with the Chamber of Commerce with the intention of providing entrepreneurship training for low educated women. In

collaboration together with the municipality these women should be encouraged to attend the BISMIS School, where they are trained in the relevant subjects. The VBM business club supports the BISMIS school.

- Organise meeting of entrepreneurs working in the same sector and provide specific marking and other ideas on how to promote their businesses. It is clear that sectors have their specific problems and challenges, and there is need to cater for these special needs.
- Flexible work is being promoted by the government. Develop possibilities and run workshops or coaching facilities to help these entrepreneurs balance their entrepreneurial work with the household responsibilities and leisure.
- Highlight wherever possible, the positive contributions of female entrepreneurship from minority groups, so as to help a change some of the traditional images of the expected roles of women in society. It is particularly important that this information is spread not only amongst the minorities but also in the mainstream Dutch society, where their role can be recognised and appreciated.

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Part II Case Studies

Case study 1: Budhu Lall

Success comes when you strive to go broaden your horizons; success is when you are able to find pleasure in the challenges in your work- Budhu Lall, Partner law firm

Budhu Lall is a partner in a thriving law firm that caters to the needs of both individuals and businesses. Her work involves advising her clients on issues such as tenant law, family Law and inheritance. With 22 years of work experience in the legal profession (10 years of which she was a partner) she has shown both courage and initiative in breaking new pathways in a white and male-dominated profession. She became a member of the Board of Supervisors in education, and subsequently assumed a managerial role in the VPM business club. She is also on the Board of the VNO-NCW, which is an organization of the Chamber of Commerce. Budhu Lall got recommended by the VNO-NCW and the MKB (SME) to become a member of the Board of the Chamber of Commerce. According to her “If you sit near the fire, you are easily approached”.

From young, Budhu Lall was keen to study and develop herself. She supported in this process by her parents (Hindustani and Chinese) to study and become an independent woman. They also ingrained in her the confidence that she was capable of achieving her ambitions. These elements, as well as her friends and social network influenced her to study law and travel to the Netherlands to specialise in Fiscal Law. Having had a good education she proceeded to work for law firms where she gained the knowledge, the skills and confidence and develop her profession. It was therefore, an important, yet logical, step for her to start her own firm, which she began in partnership with her husband.

An important aspect of her work is a system of clearly defined responsibilities and boundaries in the firm with her partner, while still supporting each other and having the confidence in the other capacity and reliability. She benefited enormously from her previous experience, and did not find it a problem to deal with the financial,

fiscal and other logistical problems, such as meeting the requirements of the Chamber of Commerce (Kamer van Koophandel) to set up her company.

Budhu Lal prioritises networking as an important means of expanding the customer base as well as supporting others who are trying to set up as entrepreneurs. Her skills in social and entrepreneurial networking have stood her in good stead in her position as an entrepreneur. She pointed out the value of cooperation between different relevant bodies such as the Chamber of Commerce, the tax office and the municipality which have resulted in projects like PINO, partner in entrepreneurship, an initiative to support ethnic entrepreneurs.

According to her, there are good opportunities for migrant entrepreneurship and these are being actively promoted by the Municipality. There are also special policies and projects by the Municipality to help women start their own businesses. One example of such support is the availability of 'ethnic coaches' who train women to manage their own enterprises from their homes while dealing with the challenges of motherhood. Budhu Lall recognises that women, and particularly women from ethnic minorities, do not often take up risky ventures and migrant entrepreneurship continues to be a male domain.

She is keen to make a useful contribution to society, and to help those less privileged, not only in the Netherlands, but also in her country of origin, Suriname. The firm is since early last year working with a law firm in Aruba and there are several sites on Bonaire, Curacao and St. Maarten. Budhu Lall often travels there, also as to Suriname. Since the Supreme Court in the Netherlands is the supreme court of the islands, Budhu lall has Surinamese clients in Suriname and in the Netherlands, some with transnational cases. This international contact is important for Budhu lall since she wants to support the society in Surinam. She is proud on her origins and it influences her perspective on life, particularly in terms of caring for others less privileged in society. This is also the reason her law firm offers stages for Surinam law students.

Her concrete advice to potential female entrepreneurs: First, link up with relevant networks such as Importante, Sarita or Dutch female clubs. The network is a tool and resource for knowledge and information. Second, make a detailed business plan. Make clear agreements in the household since the pressure of the woman's role in the household can be significant. The emancipation of the women in the countries of origin is often better developed than the emancipation of the immigrant women.

Her recommendation towards the municipality is to focus on developing the women business groups and other coaching projects such as PINO. Importante is cooperating with the Chamber of Commerce with the intention of providing entrepreneurship training for low educated women. In collaboration together with the municipality these women should be encouraged to attend the BISMIS School, where they are trained in the relevant subjects. The VBM business club is supports the BISMIS school.

Case Study 2: Roshni Bechan

Success is moving forward. First of all, you need to have an entrepreneurial nature. Second you need to have a concrete business plan, based on market research. Finally, believe in yourself, check all the necessary information and be pro-active to avoid pitfalls. Roshni, Catering Goeroes.

Roshni Bechan has a company called *Catering Goeroes*, which provides the possibility of cooking Hindustani meals at private parties. Her intention was to exploit what she perceived as a gap in the Hindustani and the wider Dutch market, and developed her business plan as part of her studies on Commercial Economy. *Catering Goeroes* provides Hindustan catering services throughout the Netherlands, where the cooking is done on location. In her opinion, other Hindustan caterings are operating successfully in Hindustan communities, but are poorly accessible outside the Hindustan community. Inspired by the Hindustan kitchen, the marketing concept of *Catering Goeroes* is to expand in the Dutch private and business sectors. Catering Goeroes offers services from small to big parties (600 people).

She is a relatively young entrepreneur and her business has been operating since one year. In reality, *Catering Goeroes* is a family enterprise as it employs her family and is inspired by and imports goods from Surinam, Turkey and India. She had a relatively low start-up budget. The growth of the company was done in phases. After investment in professional uniforms and developing a good image, its expansion was helped through advertisements, and participating in –*the Love and Marriage Beurs- Pick your moment/the opening of a photography store – Pathé-Asian wedding magazine*. Catering Goeroes is also promoted on several websites, with a link to her own website- www.cateringgoeroes.nl. According to her, care is taken to advertise both selectively and effectively to ensure that she reaches her target groups.

The major challenge that Catering Goeroes faces is to spread its image and business in the Dutch private and business sectors. It was easier to reach out to the Hindustan

clientele is experienced to be easier than the Dutch clientele, as she and her family were part of the community. According to her networking is vital in the expansion of her business. The Hindustan entrepreneurial network has supported Roshni in her endeavour. According to her, she was able to use her multiple identities as young female entrepreneur and somebody from the Hindustan community to in an effective manner.

Roshni did not feel the need to ask advice or other support from other agencies and she felt that her company was growing through experience. She was also of the opinion that the cultural and gender barriers some Hindustan female experience in becoming an entrepreneur in the Dutch business environment was not experienced by Roshni. *"It depends on your own personality. The Netherlands is accessible for both men and women to become active as an entrepreneur.*" She would advise potential female entrepreneurs to approach the Chamber of Commerce for information and coaching on entrepreneurship. At the same time, she cautions that this is, in itself, not sufficient. It is important for these women to have a pro-active attitude and ask for specific advice based on what they want to do. She also recommends the World Wide Web is also useful as a information source. She appreciates the role of the Municipality in supporting young entrepreneurs through advice and subsidies.

Case study 3: Rajshri Khargi

“Success is when I can be self supporting and financial independent by my business and that I offer my clientele high quality service, so they are satisfied.”

- Rajshri Khargi, Ishi Beauty Art

Rajshri Khargi a young Hindustan entrepreneur who started her company *Ishi Beauty Art* in februari 2011. She has taken up the challenge of combining this work with part-time paid employment, freelancing in hairstyles and facial beauty treatments and taking care of her baby as a single-mother. According to her, she discovered during her education that she had the potential to do this work, and was stimulated by her family and social networks to undertake this initiative. At the same time, her four-day paid work as a purchase and logistic worker gave her a financial basis to expand her business.

Rajshri had the advantage that she did not have to find a separate building to house her business. Furthermore, as her parents were also entrepreneurs, she was able to take advantage of their clientele and networks to advertise and expand her customer base. Many of her clients come to her on the basis of the trust they have with her parents *“you are their daughter so you must be good.”* While this works in the Hindustan community, it is more difficult in the case of the wider Dutch society. *“A portfolio is not enough, it is the quality of service and the results that are important.”* *“The Dutch check the internet and go to specialized fairs.”* 80% of her clientele is from the Hindustan community. Rajshri works occasionally for a Dutch company which arranges weddings and photo shoots.

Rajshri invests more in expanding of the Hindustan community than the Dutch Community. She has specialized in Hindustan weddings and has invested in a website and visistekaartjes. Her goal is to quit her job and to be an entrepreneur fulltime. To expand business, Rajshri employs some girls on a flexible basis.

According to her the business is “*is going faster than I had expected*”. But she still has to face the challenges of getting a formal diploma as a beautician and to build a salon in the house.

But motherhood can conflict sometimes with being an entrepreneur. Rajshri works a lot in the weekends, and the father takes care of the child. When there are no babysitters, for Rajshri motherhood prioritizes over entrepreneurship. Motherhood is considered an important role for women in the Hindustan community and clientele are interested in how she could combine her entrepreneurial work with her care responsibilities. According to her the Hindustan community was proud of her, even if they were quite surprised by her decision to become an entrepreneur.

“The Hindustan community is not used to a strict Hindustan business woman, especially not when she is a mother, but they are proud she manages.”

According to Rajshri, as an entrepreneur you need to have a pro-active character, and to get all the necessary information before starting the initiative.

“I think that some women will start a business when they are aware that part of the education and inventory is reimbursed by tax.” “The Chamber of Commerce provides all the information you need and offers lots of folders. They are lacking to give you tips for your kind of business.”

Tips

Starting a business is not difficult.

Check the internet and other sites to get all the necessary information on the sector of work.

Be concrete in what you want.

It is possible to run a business in combination with your household responsibilities and still have time for leisure.”

Case study 4: Asha Ghurahoo

“My vision of success is to share the richness of Indian dance and culture with others. I do this through demonstrations, workshops and readings and the positive feedback of the people.”

-Asha Ghurahoo, Dance School Ashakiran

Asha started a dance school, *Ashakiran* 7 years ago and is proud to have her own location for her business. The dance school offers lessons in dance, music, yoga and spirituality. It is open to all people, regardless their ethnic background. Asha is keen to share her own culture with the wider Dutch society. According to Asha, a positive trend in the Dutch society is that it has become more open to other cultures. As such, she finds it important to include them as part of her clientele.

As Asha's grandparents were originally from India (although her parents were brought up in Suriname) Asha had a strong interest in Indian dancing and this became her main hobby. Her success at dancing was what motivated her to start a dancing school. As the business became more successful she had the courage to give up her own job and take it up on a full-time basis. *“I went to the Chamber of Commerce and the Tax, with my business plan and when ahead with the venture!!* She cooperates with other relevant organisations in expanding her clientele bases and participates in events such as Festival Rak Shabandhan.

Asha has had to work hard to fulfil her ambitions. To be financial independent she, in the beginning had another job as well as worked in the school. She had to spend time and effort on understanding the tax system and the possibilities of getting support and subsidies for her business. One of the most important sources of information and support came through her network, and most particularly her involvement in APNA. APNA is an initiative for entrepreneurs, which organizes regular seminars and gatherings for entrepreneurs. While APNA targets Hindustani entrepreneurs, but is open to non-Hindustan entrepreneurs. APNA also organizes

yearly festivals and encourages ethnic entrepreneurs to participate in its activities. While the membership of APNA is free, it expects the entrepreneurs to voluntary services to sustain the network. Other networks are organised by Etnolife and PROMiSe both of which are important resources for ethnic entrepreneurs. Asha is very active in these networks and is always looking for new challenges and opportunities to cooperate with others in undertaking interesting ventures. According to her the Municipalities, and she is most associated with the Rotterdam Municipality, are also providing many opportunities for entrepreneurs to develop themselves and expand their businesses. The Municipality of Rotterdam even provides culture scouts to stimulate local ethnic entrepreneurs for collaboration on celebrating festivals.

“In the Hindustan culture, as a woman you need to be clear and concrete and assertive, so they know what to expect from you. It was a bottleneck in the beginning, but I got a lot support from the community. Twenty years ago this should not be possible. The woman was expected to marry and raise children. If you are assertive, then people will accept and respect it. This is the way to keep in balance the entrepreneurship vs. the cultural expectance of being a Hindustan woman.”

Asha perceives herself as a woman, as a Hindustani and as an entrepreneur. “*You need to be able function well with these multiple identities in order to achieve success*”. She is not worried about the many challenges she faces in her work, but is convinced that she will be able to deal with them as she progresses in her work and life. At the most fundamental level, Asha enjoys her business, which, in turn, gives her the motivation and energy to run it with quality and commitment.

Asha is keen to share her ideas and support others who wish to take up entrepreneurship. She has developed international connections with India and Suriname and has provided the opportunities for learning dancing in Suriname.

Case study 5: Aarti Bihari

“Nothing is as good as having one’s own enterprise, something that is totally yours. You know then what you are working for and who you are working for. It means you can offer quality service to your customers, ensure that they are satisfied, invest in improvements, and broaden your clientele base. In this process, you can have fun and enjoy the experience of a successful enterprise. - Aarti A. Bihari, VanShi Beauty Artist

Aarti is a Hindustan entrepreneur born in the Netherlands. As beauty artist, Aarti offers nailstyling, beauty artist and facial beauty services. Her clientele are mainly brides and models for magazines. Information about her services are done largely through her social and business networks, and usually by ‘word of mouth’ in the Hindustani community.

After finishing the education, Aarti did not immediately have the courage to become an entrepreneur but did the beauty treatments as a hobby as she enjoyed the work. She was given an opportunity to present her capabilities as a beauty artist at fashion show. This was a success, and the event stimulated her to go further and set up her own business. Excited about the prospect she enrolled at the Chamber of commerce,

- *The best advertisement for your business is you. You have to connect with the people*
- The entrepreneurial network is the knowledge resource for new gatherings and meetings.
- *“only after starting, you find out the problems of entrepreneurship.” Then the question is how to get support. The own network provided the resources to overcome the barriers. “Without my network, it should have been difficult and probably one year retarded, but an entrepreneur I would have become anyway.”*

and participated in several entrepreneurial networks, where she was able to meet others and advertise her company. She believes that the best advertisement for the

company is oneself and there is therefore need to consistently connect with people, and let them know what your company can provide. Thus, for her the entrepreneurial network is a basic knowledge resource as well as a space to get more clients.

As many young entrepreneurs, Aarti had problems with dealing with the necessary bookkeeping and accountancy requirements. She was also not clear how she could compete in the established market for beauty services. The networking provided her with opportunities to meet these challenges.

“Entrepreneurship has nothing to do with the Hindustan culture.” According to Aarti, she is an entrepreneur because she loves to be an entrepreneur and she loves her work. She is also able to meet the demands of the Hindustan community. She is highly appreciative of the initiatives offered by the Chamber of Commerce which provides valuable tips and ideas on starting businesses. On the other hand, according to her the *“most practical solutions are offered by the network”*

To become a successful entrepreneur a person needs to have a cheeky attitude. Being assertive creates the accessibility to clientele and brings clarity what they can mean for each other.

Entrepreneurs in the same sector should organise meetings to share ideas and initiatives

Case study 6: Mila Bhageloe

Three important ingredients for a successful business; First, quality services should be provided to ensure the satisfaction of your customers. Second, invest in relevant networks and make sure that all the necessary channels are used to make known and further the business. Third, make sure that you are energised and motivated in your work. - Mila Bhageloe, Uwmakelaarsite

Uwmakelaarsite is a real estate consultancy established 5 years ago. Mila Bhageloe manages this business with a Turkish business partner who is commissioner of the Turkish entrepreneurs association. Mila is vice-president (vicevoorzitter) of the Hindustan entrepreneurs association. By joining the company Mila was able to combine both sets of capital and human resources and networks to expand their clientele.

Mila's experience as an entrepreneur is a far cry from her traditional Surinamese background that stressed the importance of paid employment as an important factor in promoting stability. Entrepreneurship on the other hand, was associated with financial risk, hard work and lack of security. Thus, she had to cross the cultural barrier to become an entrepreneur.

Mila also faced considerable challenges in entering a market that was male dominated. In addition, there were few estate agencies and brokers that were run by ethnic minorities. Undeterred by these hurdles, she and her partner used these disadvantages in their favour by targeting ethnic minority customers. They identified the potential of tapping into the multicultural nature of the housing market and the fact that Dutch brokers were rarely sensitive to the special needs of clients from the ethnic minorities. According to her, ethnic minorities needed a "different approach and customer service". For the past five years they have been able to develop this niche and improve their customer base.

Networking, according to her, is a necessary condition for successful entrepreneurship. Not only is it a resource for human, knowledge and financial capital, but it can also be an extra driving force behind an entrepreneur crossing barriers: *“With so many barriers, you need strong motives to survive as a entrepreneur on one side, on the other side it is your environment that needs to support you.”* This is done through their active participation in entrepreneurial networks, business clubs, organizations and associations.

According to Mila *female ethnic entrepreneurs tend to experience bottlenecks in getting micro financing (15.000-30.000) from the bank to support housing or other investment as they tend to lack adequate references in order to obtain the necessary loans.* There is need therefore to provide them with education and support on these scores.

Case Study 7: Saskia Gangadin

I combine my business with bringing up two daughters. To become rich is not the primary goal of the enterprise. I would like to have a sustainable business, giving sufficient attention to my family, and taking care of the vision and quality of the product. These are the main drivers of my business. I support social projects and am open to support other entrepreneurs. My motto is "live and let live".

- *Saskia Gangadin*

Still a relatively new entrepreneur, Saskia Gangadin is enthusiastic about her company "Asian Weddings" which focuses on production of an annual Magazine that caters to a multicultural market. She had acquired sufficient education and experience before venturing into her own business, having completed her MBO/HAVO in Personnel and Organisation, and having worked some six years with several companies (including Price, Waterhouse and Coopers, Van Oort and Free Record Shop) before becoming an entrepreneur.

The decision to start her own business was strongly influenced by the fact that she had children, and gave priority to ensuring a stable environment in the household. Given her background and knowledge, she thought that being an entrepreneur gave her the opportunity to combine her different responsibilities in a flexible yet optimal manner. She discussed the matter with her husband, who supported her decision, and they run the business together, backing each other in the process. In line with wanting to look after the children and spending more time with them, she focuses more on the internal issues such as the quality of the product, while he deals more with the external concerns such as marketing. According to her, this division of labour allows doing her business and household tasks in a flexible and manageable manner, and is a "successful formula".

She found that her knowledge and experience was very important in helping her plan and set up the business. She spent considerable time doing research, developing a business plan ('using a good accountant'), and having detailed discussions with her husband, before beginning the business. It was only after these efforts that the magazine was launched in November 2010.

She had little problems in getting the necessary finance for the business, as she was able to get sufficient loans from the Bank as well as their own resources for this purpose. While she received information from the Kamer van Koophandel, the main initiative for starting the business lay with her.

Some of the most important tools for developing and expanding the business were the use of networks and the social media. These were vital in meeting people, understanding their perspectives, and spreading information about the business.

The company is based in Rotterdam producing a magazine, which contains over a hundred advertisements, providing information on Asian weddings including tips, ideas and relevant addresses with the contribution of some 200 entrepreneurs. The intention is to make it a selective magazine targeting a multicultural group, including Dutch of Turkish and Moroccan descent. A second edition was brought out on November 2011. The company liaises with the Lover and Marriage Beurs and the Asian- Arab Wedding Exhibition. As part of the process, they organised the first Asian Arabic Wedding exhibition in the Ahoy Rotterdam, and with opening being colourfully opened by the singer Hind, who with her Moroccan –Dutch background expressed the vision of the company. She is happy over the quality of her product and the fact that it is going well with the business, and believes that her business is sustainable.

Saskia Gangadin reflects on her 'success' factors

- Personal background, motivation and drive to go full ahead with your mission
- Believe in yourself.
- Ensure that you have a good understanding of the context of the business, good networking and only then expand your business.
- Go to improve your quality, working with clear tasks and take care to have a supportive home situation. In her case, that fact that both families had a background of entrepreneurship helped.

Tips

- Before you start a business make sure that you have done sufficient research – after that make clear choices – what do you actually want – and plan accordingly.
- Make a business plan, and don't give it up.
- Before you begin your business make sure that you have developed a network.
- Expand only after you have completed all these essential items
- Make sure you continue to spread the information about the company in all your relationships and networks.
- Finally, share, promote and transfer your business expertise with others.

Case study 8 : Shanti Silos

You are successful if you enjoy what you do, if you reach the targets that you have set for yourself. Shanti Silos, inspiration organization.

Shanti Silos is a young entrepreneur. She owns the firm *Inspiration Organization* and is the author of the book '*Schonen, Dromen & Ordinaire Fun*'. Her mission, according

“All persons carry treasures within them, such as skills and other qualities. It is important to recognize and stimulate these treasures.”

to her is to inspire people and also to keep on inspiring herself. The power behind her organization is Shanti herself.

Shanti was brought up in modern family in The Netherlands and encouraged from the start to develop herself and become an independent woman. She was aware from the beginning that she wanted to become an entrepreneur and in 2006 developed with a friend the concept 'van talent naar rendement'. Before actually becoming an entrepreneur, Shanti was employed in paid work but she was sufficiently motivated to spend more than 20 hours a week during this period to write her book.

She organised training workshops for people to help them understand themselves and their potential to achieve happiness and success. After acquiring training for coaching entrepreneurs, she carefully considered the financial implications, checked with her social network, and make a realistic analysis of what she could do before starting her own business in 2011.

To become successful:

- Have motivation and inspiration
- Have a good network
- Acquire knowledge and experience on your field of work

Her network, initially developed through her coaching work has only expanded over time. Her network, according to her is “*lively, loving, helpful, passionate and driven*”. She visits inspiring places, which often turn out to be important gatherings to meet other entrepreneurs.

According to Shanti an entrepreneur needs to have courage. She is currently focusing on the concept of intuitive entrepreneurship. She argues: “Before sowing, you need to create fertile soil. Intuitive entrepreneurship is to feel what the priorities are to be in order to achieve your goal. According to her entrepreneurs need to have courage, while the other conditions like a network and skills you can learn. *Courage is what you need to have to create the fertile soil, to sow, water and harvest.*

Shanti believes that every person owns entrepreneurship qualities. Being a guest lecturer at schools, Shanti experienced Surinam students being stocked into ideas on what is expected from them or what they are used to. She would like to inspire these women to break free of these barriers and to use the own power and beliefs to increase their personal development. *You need to think outside of the box.*

The challenge for Shanti is to expand her organization to ideal inspiring places like Cape Town, Hawaii, Bali and Curacao. In Curacao Shanti has already a network and Cape Town is on the moment in development. She wants to share her story and inspire people through her work on intuitive entrepreneurship.

Case study 9: Sharlini Makhaisingh

Do a critical market research before quitting paid employment to set up your own business. Realise that a business involves a lot of time, energy, and capital and taking risks. Don't start a business during an economic crisis. responsibilities- Sharlini Makhaisingh, Hrishita.

With her husband, Sharlini owns an Indian clothing store 'Hrishita' in the Paul Krugerlaan in The Hague. Her objective is to exhibit and share Indian fashion and culture to her customers, who come from a multicultural background, including persons from Afghanistan, Morocco, Turkey, the Netherlands, Belgium, Germany and America. She worked previously in a family shop that focused Indian religious articles but she decided to set a shop selling Indian clothes, which has been running now for over six years. During the first three years, she also had a part-time paid job to diminish the financial risks of running a business.

She had a full-time paid job, which she gave up when she became a mother. Subsequently she and her husband decided to become entrepreneurs. Her textiles are imported directly from India. While she used to travel regularly to India to make her purchases, this has been reduced as she can do through the Internet. She works with designers in India to keep up with the fashion and to offer her clientele the best.

According to her it is more difficult nowadays to start a business with increasing difficulties to get finance. Like other entrepreneurs, she emphasises the importance of good networking and hard work to get customers. The best advertisement in the retail sector of often by word of mouth as satisfied customers will bring in new customers.

Being a mother and entrepreneur is a challenge in maintaining a balance between her different responsibilities. She was able to get support in this from her husband, and she also employs an au pair to help with bringing up the children, and providing

them with a degree of stability. Her parents are in Suriname and she cannot therefore ask their help with the daily care of her children. When she takes time off to enjoy the children, her husband takes over her tasks in the business.

A major problem she experiences is competition from the so-called 'black market' persons who travel between India and the Netherlands importing illegal Indian clothing and selling them on the black market under market prices. Sharlini would recommend the municipality to eliminate the black market.

Case study 10: Jane Haridat

“It is important for an ethnic entrepreneur not to show yourself all the time as an ethnic entrepreneur, but as an entrepreneur, because this will broaden your scope and world.” Jane Haridat, Creative Communication Consultant.

Jane Haridat is a creative intercultural communication coach offering teambuilding and personal coaching for the private business sector. Her special focus is on optimising the potential of diverse cultures amongst employees in an organisation and using the ‘creative power’ in them to improve the efficiency of work and better customer relations.

After completing her studies at the Erasmus University Rotterdam, Jane gained work experience in several organisations, including being member of the Vrouwenopvang Board at Rijnmond, member of the board of Riethof (Center for emancipation of women) and hosting discussions between NGOs on migrant workers in Rotterdam. She was also the vice chairwoman of the Surinaams Vrouwenhuis in Rotterdam from 1999 to 2001 and a project leader at Dutch Foundation against Trafficking in Women (1995-1999).

Since 2001 Jane is private consultant and trainer for diverse organisations. She focused her training on intercultural issues and the importance of alternative healing. Jane provided communication trainings at the police in mid- and south Brabant. During 2010-2011 Jane operated as empowerment trainer at Scala Expertise center for emancipation and participation where Jane helped persons to discover their own potential and to stimulate them to improve their participation with society and her last project was for CVU/Yarden.

She is keen to set up a luxury spiritual wellness centre. Her future objective to support empowerment projects for women and children in India, Africa and Surinam. According to Jane, the Dutch environment supports women’s entrepreneurship with education and other opportunities.

She was not well prepared when she started her business. But she gained information and experience through networking and education. For her networking is important, easy and stimulated by the government. At the same time, the competitive situation also means that if one has to be successful one has to offer a good product. She participates in business clubs, where she is one of the few Hindustan women. Jane is familiar with PROMiSe where she meets a lot of female Hindustan entrepreneurs.

It is important, according to Jane that, as an entrepreneur *you need to keep developing yourself*. She would have appreciated if she had been aware in the beginning of possible subsidies and how to get over the bureaucracy to access them. She also thought that the government should provide more information how to develop enterprises. She found that the Chamber of Commerce was the 'front door' which could stimulate 'good entrepreneurship'. It was necessary however to go beyond profiling oneself as an 'ethnic' entrepreneur but rather a professional one so as to make inroads into the Dutch market. It is important to integrate into the mainstream society.

Jane argues for empowerment projects to get women out of their comfort zone and to develop more on entrepreneurial and social network to create a platform. There is a trend in the business environment to put migrant entrepreneurs directly into migrant networks and projects, but this just creates barriers and limitations. She does not perceive this as a form of discrimination, but as automatic response to the situation.

Jane thinks female ethnic entrepreneurship is not always easy to combine with the expectations of the ethnic men. She would therefore recommend strategies that aim to change the perceptions of ethnic men. At the same time, she is not in favour of using terms such as 'women's emancipation or empowerment', as they tend to be viewed negatively by men. Rather the emphasis should be on recognising the benefits of female ethnic entrepreneurship for society and also for the economy.