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Diversity in Entrepreneurship: Ethnic and Female Roles in Urban Economic Life

The aim of this paper is to investigate the phenomenon of ethnic female entrepreneurship in urban economic life. The focus of the research is on the attitude and behaviour of Turkish female entrepreneurs in Amsterdam. The main fascinating question is: *Are ethnic female entrepreneurs special ethnic entrepreneurs or special female entrepreneurs?* This paper provides an answer to this question on the basis of field surveys. The results of the case study research on Turkish female entrepreneurs in Amsterdam show that the “*ethnic female profile*” is a “*special female profile*” and that Turkish female entrepreneurs are “*special female entrepreneurs*”, particularly in terms of personal and business characteristics, driving forces and motivations. They appear to combine their ethnic opportunities with their personal characteristics (and other opportunities) in the urban market, and to have a successful performance. This is also caused by the fact that they have become service providers not only for their own ethnic groups, but also for other groups in the city.

Keywords: Ethnic female entrepreneurship, diversity in entrepreneurship, ethnic female profile, Turkish female entrepreneurs

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1. Introduction

Metropolitan areas in many countries have increasingly turned into a pluriform, multi-cultural society. Ethnic entrepreneurship and increasingly female entrepreneurship have become popular concepts in the modern multi-cultural society. In a modern “multi-color” city ethnic and female entrepreneurship tend to become an indigeneous and significant part of the local economy. Ethnic entrepreneurs and female entrepreneurs which can be identified as having an untapped job-creating potential, while they reflect different cultures and open-ended capacities for economic growth creation in cities, they also constitute two special groups in urban economic life with their growing numbers and also their contributions to economic diversity.

There are many similarities between these two special groups in terms of opportunities; their business features, management styles, networks and associations, and niches obtained in cities. Both these groups tend to find opportunities for their creative economic roles in big cities and metropolises and offer different approaches and different management styles to urban economic life, which reflect their cultural diversities. They have also common specific barriers and problems in setting up and running businesses. On the other hand, there are distinct differences in terms of their problems and needs, management styles and networks. However, a number of problems and issues that they face are common to both these groups regardless of the gender or ethnicity. Moreover, ethnic and female entrepreneurs tend to suffer from some problems more intensively than small businesses in general do. The most important common point of these two groups is to be “minority” in urban economic life. While ethnic groups are “minorities” as non-natives, females are another kind of “minorities” with often a lower participation level in urban economic life in a male dominant business world. However, each of the groups is itself heterogeneous, with a wide variety of qualifications, experiences, resources, problems and needs, operating within a variety of social contexts.

Despite many studies on ethnic entrepreneurship and female entrepreneurship, there is a very limited number of studies addressing female ethnic entrepreneurship. These studies highlight the increasing share of ethnic female entrepreneurship among both ethnic entrepreneurship and female entrepreneurship. However, there is no conclusive evidence on the effects of ethnic and gender opportunities and barriers that affect ethnic female entrepreneurs from the perspective of their dual character. This paper aims to identify characteristic indicators of ethnic female entrepreneurship that are combined relevant characteristics or indicators of ethnic entrepreneurship and female entrepreneurship. In the next two sections ethnic and female entrepreneurship theories are discussed, while the entrepreneurial behaviour and processes of these two groups are investigated. After this literature overview, the dual character of ethnic female entrepreneurs and related characteristic indicators of ethnic female entrepreneurship are identified through a comparison in terms of some characteristics, advantages and opportunities, and problems and barriers in Section 4. Next, Section 5 examines ethnic female entrepreneurial attitude and behaviour on the basis of case study research on Turkish female entrepreneurs in Amsterdam. This section investigates also the place of Turkish female entrepreneurs, seen from the perspective of ethnic and gender opportunities and barriers in modern urban economic life. The last section concludes with a discussion of relevant policies for ethnic female entrepreneurship.

2. Ethnic Entrepreneurship

In the past decades, most cities in the industrialized world and especially metropolitan areas in many countries have seen a huge influx of people with a different socio-cultural or ethnic origin (see e.g. Cross 1992, Esping-Andersen 1993, or Messey and Denton 1993). With this influx of foreign migrants cities have increasingly turned into a pluriform, multi-cultural society. In some cities in Europe ethnic minorities are gradually becoming even a majority. Guest workers from Mediterranean countries, refugees and asylum seekers from the Balkan area and economic migrants from Central- and Eastern-Europe have meant a drastic change in the face of modern European Cities (see Gorter et al. 1998). The influx of foreign migrants has certainly brought about economic advantages (e.g., the fulfillment of structural vacancies in various segments of the labour market), but has also caused a multiplicity of social and economic tensions (e.g., on the local housing market, ghetto formation in cities, differences in life style and behaviour, socio-cultural stress situations) (see e.g. Borjas 1990, Kloosterman et al. 1998, Pahl 1984, Pinch 1993, Piore and Sabel 1984). Apart from a few exceptions, ethnic groups belong in general to the lower socio-economic segments in European cities, mainly as a result of low education and lack of skills.

In recent years we have observed a significant shift in the orientation of ethnic groups, namely towards self-employment. This movement is generally referred to as ethnic entrepreneurship (see e.g. Van Delft et al. 2000, Masurel et al. 2002, Min 1987, Waldinger et al. 1990, Ward and Jenkins 1984). The latter phenomenon distinguishes itself from 'normal' entrepreneurship through its orientation on ethnic products, on ethnic market customers or on indigenous ethnic business strategies (e.g. informal information channels, Islamic banking) (see Choenni 1997). Gradually, with an expansion in their market area that has occurred towards a much broader coverage of the urban demand, ethnic entrepreneurs have become an indigenous and significant part of the local economy (see Greenwood, 1994). The conditions such as great potential for organizing businesses at the interface of two cultures and advantages for resolving the problematic situation of young people in ethnic segments, offer many opportunities for urban revitalization.

Ethnic entrepreneurship is generally regarded as an important self-organizing principle through which ethnic minorities are able to improve their weak socio-economic position. It has become in recent years an important research topic in the social sciences (e.g., sociology, management science, economics, geography). Much research has addressed the opportunities and the barriers of ethnic entrepreneurship by identifying the critical success or performance conditions of ethnic entrepreneurs. Some authors advocate the so-called *culturalist* approach which takes for granted that ethnic groups have specific values, skills and cultural features which makes them suitable for entrepreneurship. Cultural factors favouring ethnic entrepreneurship are *inter alia* internal solidarity and loyalty, flexibility, personal motivation, hard working ethics, informal network contacts with people from the same ethnic group, flexible financing arrangements etc. Such factors are responsible for an entrepreneurial spirit and performance. For example, Van den Tillaart and Poutsma (1998) find that the relative business participation of Turkish people in The Netherlands is higher than that of the indigenous population. Other authors claim that the situation in the receiving society is the dominant cause for engaging in entrepreneurial activities. Examples of such *structuralist* factors are *inter alia* social exclusion and discrimination, poor access to markets, high unemployment. A synthesis of these conceptual frameworks has been proposed by Waldinger et al. (1990) who formulated the so-called *interaction* model, which supposes that the

opportunity structure (e.g., market conditions, access to entrepreneurship), predispositional factors (e.g., aspiration levels, language deficiency, migration motives) and source mobilisation (e.g., ethnic social networks, cultural and religious commitment) are decisive for successful entrepreneurial strategies.

In general, many authors identify a blend of structural and cultural factors that influence the step towards ethnic entrepreneurship (see e.g. Bull and Winter 1991, Danson 1995 and Davidsson 1995). An important issue is whether ethnic entrepreneurs produce for their own ethnic niches or whether they try to cover a wider market of customers. This difference between a so-called internal and external orientation has been a source of many recent empirical investigations (see e.g. Choenni 1997). An internal orientation offers perhaps a more protected market, but will never lead to market expansion ('break-out strategy'). An external orientation requires more skills, diversified communication channels and access to government policy support measures (see e.g. Bates 1997, Deakins et al. 1997, Deakins 1999, Van Delft et al. 2000, Light and Bhachu 1993).

3. Female Entrepreneurship

It is, in general, true that there is a clear gender bias in entrepreneurship. Female participation is in most countries significantly lower. For example, a recent study by Borooah and Hart (1999) focuses on self-employment of Indian and Black Caribbean *men* in Britain, and neglects female entrepreneurship. However, despite the scarcity of data, the available information on female entrepreneurs shows that the involvement of women in entrepreneurial activity and the consequent self-employment rates, which include women who own and operate their own businesses, are increasing around the world, especially in urban areas and metropolises (NFWBO 2002a, OECD 2001a and 2001b, Weeks 2001). For example, more than half of the number, and more than half of the employment and sales of women-owned firms in the U.S. are located in the top 50 metropolitan areas (NFWBO 2002a and 2002b).

According to available data, between one-quarter and one-third of the formal sector businesses are owned and operated by women. In the U.S. 38% (1999), in Finland 34% (1990), in Australia (1994) and Canada (1996) 33%, in Korea 32% (1998) and in Mexico 30% (1997) of businesses are owned by women (Weeks 2001). According to the OECD's Labour Force Survey database, the total number of entrepreneurs in the OECD has increased considerably over the past decade, particularly after 1995 and in 1999, the average number of entrepreneurs in the OECD was 36% higher compared with 1985. The share of female entrepreneurs during this time period has been between one-fourth to one-third of all entrepreneurs (OECD 2001b). And, in the U.S., it is expected that the number of women-owned businesses will have grown by 14% at twice the rate of all U.S. firms (7% nationwide) between 1997 and 2002 (NFWBO 2002a).

Due to new work concepts (e.g., more flexible work), the work environment has gradually become more favourable to women. Female entrepreneurs are becoming more prominent not only in industries where they were traditionally active, but also in less traditional or non-traditional sectors (i.e., manufacturing, construction and transportation), and in new growth areas such as financial services and communication. Female businesses are increasingly involved in international trade and other forms of globalisation. On the other hand, the advance of new technologies, particularly ICTs, is creating new opportunities which have the potential to alter fundamentally the role of women-owned business in the globalisation process.

With the dramatic increase in the number of women-owned businesses, there has been an increase in the number of research studies focusing female entrepreneurship. While earliest studies focused on psychological and sociological characteristics of female entrepreneurs, assuming there were few differences between males and females, the later studies have focused on gender-based differences in entrepreneurship with a new perspective referred to the *integrated perspective* which is rooted in psychological and sociological theories. According to this new perspective, women's social orientations are more focused on relationships and they see their businesses an interconnected system of relationships that include family, community and business (Brush 1992). On the other, it is focused on sex and gender differences in entrepreneurial characteristics and performance from the perspective of *liberal feminist* and *social feminist* theories which motivated to understand and explain the bases of the lesser status of women in society (Fischer et al. 1993). While liberal feminist theory explains the differences in the achievements of men and women by the discrimination and/or systemic factors that deprive women of essential opportunities such as education and experience, social feminist theory explains these differences by the early and ongoing socialization process that women and men do differ inherently. The reflections of these theories can be found in the approaches of many studies.

Most research on female entrepreneurship has focused on the *individual* characteristics such as demographic background, motivations, educational and occupational experiences of female entrepreneurs (Brush 1992, Buttner and Moore 1997, Fagenson 1993, Fischer et al. 1993). However, recent studies have focused on the *organization* such as business characteristics, strategies, problems and management styles and also acquisition of capital and networking behaviours (Bruce 1999, Carter et al. 1997, Cliff 1998, Cromie and Birley, Kalleberg and Leicht 1991, Rietz and Henrekson 2000, Rosa et al. 1994, Thakur 1998, Verheul et al. 2001, Verheul and Thurik 2001). But, gender-based differences in entrepreneurship is still the most important discussion topic in female entrepreneurship studies. These studies show that although there are some similarities between male and female business owners in demographic characteristics, business characteristics and problems, there are also some differences in educational background, work experience and skills, business goals and management styles. However, it needs more empirical testing for these assumptions and claims.

4. Ethnic Female Entrepreneurship: Ethnic and Gender Opportunities and Barriers

Although many research efforts have been undertaken on ethnic entrepreneurship and female entrepreneurship, there is hardly a comprehensive or solid research effort on ethnic female entrepreneurship. One of the few studies on ethnic female entrepreneurship was conducted by the National Foundation for Women Business Owners (NFWBO) in the United States. According to the study "Minority Women-Owned Businesses in the United States, 2002" published by Center for Women's Business Research (founded as the National Foundation for Women Business Owners (NFWBO)), businesses owned by minority women are growing in number at rates exceeding all women-owned firms and the national average. The number of minority women-owned firms increased 31.5% between 1997 and 2002, more than twice as fast as all women-owned firms (14.3%), and more than four times the national average (6.8%). Businesses owned by minority women now represent nearly one-third (29.7%) of all minority-owned firms and 20% of all women-owned firms (28% of all U.S. businesses), meaning that one in five women-owned firms is owned by a minority woman. It is expected that the number of minority women-owned businesses will reach 1.2 million in 2002.

According to the study, more than one-half of minority women-owned firms (58%) are in the service sector, which also had the greatest growth (33% between 1997 and 2002), 11% are in retail trade and 4% are in goods-producing industries (NFWBO, 2002c).

On the other hand, although the focus was not on ethnic female entrepreneurship, the research conducted by Cowling and Taylor (2001) emphasized the importance of minorities in self-employment. According to Cowling and Taylor's research in U.K. which is based on the British Household Panel Survey, the foreigners (defined as non-U.K.), be they male or female, are over-represented amongst small enterprises and the unemployed, and this effect is much stronger for women than for men. Cowling and Taylor explain that this effect could be interpreted as clear evidence of discrimination in the waged sector against foreigners in general, but women in particular.

These studies emphasize only the increasing rate of ethnic female entrepreneurs in both of the ethnic and female entrepreneurship, but the characteristics of ethnic female entrepreneurs and entrepreneurship are not explained. From this need, in this study we will try to identify the dual character of ethnic female entrepreneurs and characteristic indicators of ethnic female entrepreneurship that are shaped in both sided effects of ethnic and female entrepreneurship. For this identification we will compare the characteristics, advantages/opportunities and problems/barriers of these two groups.

Although, ethnic groups are not uniform and display a great variation in motives, attitudes and behaviour, there are some similar characteristics in ethnic enterprises and ethnic entrepreneurs (CEEDR 2000, Deakins 1999, Kloosterman et al. 1998, Lee et al. 1997, Masurel et al. 2002, Ram 1994). The most important personal characteristics of ethnic entrepreneurs are mentioned in many studies as the lower education level. Their less favoured position as a result of low education and lack of skills and high levels of unemployment are the most important push effects towards entrepreneurship. On the other hand, the existence of ethnic and social networks play also a major role in their motivation. For business characteristics, the researches show that most of ethnic enterprises belong to the services sector, small and relatively young and family ownership are the legal form of most of the enterprises. Administrative and regulatory barriers, lack of capital and credit, lack of knowledge, language, lack of education, lack of management skills, constraints on access to formal business networks and ethnic discrimination are the common problems of ethnic entrepreneurs.

On the other hand, female entrepreneurs are a heterogeneous and diverse group with wide-ranging skills, motivations and orientations and female enterprises do not share the same characteristics. However, some similar characteristics in female enterprises and female entrepreneurs are mentioned in many studies (Brush 1992, CEEDR 2000, Fischer 1993, Koreen 2001, Letowski 2001, Nielsen 2001, OECD 1998, OECD 2001a, Weeks 2001). Personal characteristics of female entrepreneurs are described in many studies as between the ages 35 and 45, married with children and well educated. They are often motivated by economic factors such as generating extra income but also to be independent, flexibility and better balance between professional and family responsibilities or coming from family with an entrepreneurial tradition can be important factors. For business characteristics, the surveys show that the majority of female enterprises are in the services sector, small and relatively young, set up with little start-up capital and generate lower revenues, and sole proprietorship are the legal form of most of the enterprises. Administrative and regulatory barriers, lack of capital and credit, lack of knowledge, lack of management skills, the constraints on access to

networks, cultural and social values, family responsibilities, gender discrimination, unequal opportunities in terms of work experience are the most important and common problems of female entrepreneurs.

When we compare the characteristics of these two groups (Table 1), many similarities are seen especially in the features of enterprises. Both of these enterprises belong to the service sector, and they are small and relatively young. However, while sole proprietorship are the legal form of most of female enterprises, generally family ownership are the legal form of ethnic enterprises. The other differences between these two groups are in their personal characteristics and motivations. While most of ethnic entrepreneurs are low educated, inversely most of female entrepreneurs are well educated. And, while ethnic entrepreneurs often motivated by economic factors such as generating extra income, female entrepreneurs can motivated by the other factors such as to be independent and own boss or entrepreneurial family tradition. On the other hand, it is observed that both of these groups have similar differences when compared with male or native counterparts, in terms of less experience, higher rate of failure, sector preferences etc. Ethnic and female entrepreneurs often choose the sectors that there is no competition with their male or native counterparts.

When it is compared the advantages and opportunities of two groups, ethnic groups seem have more advantages and opportunities than female ones (Table 2). The market opportunities such as a special ethnic market, demand for ethnic products, ethnic loyalty between ethnic enterprises and their clients and existence of an ethnic and social network in terms of information, capital and personnel support, provide many advantages for ethnic groups. This kind of market opportunity doesn't exist for female entrepreneurs. Sometimes, there can be special demand for female services but it is difficult to say an existence of special female market. The most important advantage of female entrepreneurs can be entrepreneurial family tradition in terms of entrepreneurial spirit and financial support that motivates them for taking risks. However, both of these groups offer many opportunities for their ethnic and female counterparts such as employment opportunities and special market niches. They offer also many opportunities for urban revitalization, reducing unemployment and resolving the problematic situation of ethnic and female groups.

The problems and barriers of two groups have face also show many similarities, especially in administrative and regulatory barriers, access to finance, exclusion from business networks, unequal opportunities in terms of work experience and discrimination (Table 3). But, there are also some ethnic-based or gender-based obstacles. While language and lack of education are the most important ethnic-based obstacles, family responsibilities, social and cultural values and small amount of personal capital are the most important gender-based obstacles.

As a result, it can be said that there are many similarities between ethnic and female entrepreneurs in terms of characteristics and opportunities, business features, management styles, networks, associations and niches obtained in cities. Both of these groups tend to find creative opportunities for their creative economic roles in big cities and metropolises and offer different approaches and different management styles to urban economic life, which reflect their cultural diversities. They have also common specific barriers and problems in setting up and running businesses. On the other hand, there are some differences in terms of the problems and needs, management styles and networks. However, a number of problems and issues that they face are common to both of these groups regardless of the gender or ethnicity. Moreover, ethnic and female entrepreneurs tend to suffer from some of these problems more intensively than small businesses in general do. The most important common element of

Table 1 Some characteristics of ethnic and female entrepreneurs/entrepreneurship

ETHNIC ENTREPRENEURS/ENTREPRENEURSHIP	FEMALE ENTREPRENEURS/ENTREPRENEURSHIP
<p>Enterprises Features:</p>	<p>Enterprises Features:</p>
<ul style="list-style-type: none"> ▪ The majority of ethnic minorities-owned enterprises belongs to the services sector ▪ Most of these enterprises are small and also relatively young ▪ Family ownership is the legal form of most of the enterprises ▪ In general these enterprises are set up with little start-up capital and generate also lower revenues 	<ul style="list-style-type: none"> ▪ The majority of female-owned enterprises are in the services sector ▪ Most of these enterprises are small and also relatively young ▪ Sole proprietorship is the legal form of most of the enterprises ▪ In general these enterprises are set up with little start-up capital and generate also lower revenues
<p>Entrepreneurs Characteristics:</p>	<p>Entrepreneurs Characteristics:</p>
<p><i>Personal Characteristics:</i></p>	<p><i>Personal Characteristics:</i></p>
<ul style="list-style-type: none"> ▪ Many ethnic entrepreneurs are lower educated 	<ul style="list-style-type: none"> ▪ Most of female entrepreneurs are well-educated
<p><i>Motivation:</i></p>	<p><i>Motivation:</i></p>
<ul style="list-style-type: none"> ▪ Most of ethnic entrepreneurs start their businesses with economic motivations, such as generating extra income. 	<ul style="list-style-type: none"> ▪ Female entrepreneurs start their enterprises with economic motivations, such as generating extra income ▪ To be independent or to be own boss are the other motivation factors especially if they have family members who are entrepreneurs
<p>“Ethnic” Differences in Enterprises and Entrepreneurs Characteristics: (differences between natives and non-natives)</p>	<p>“Gender” Differences in Enterprises and Entrepreneurs Characteristics: (differences between females and males)</p>
<p><i>Personal Characteristics:</i></p>	<p><i>Personal Characteristics:</i></p>
<ul style="list-style-type: none"> ▪ Ethnic entrepreneurs are younger than their native counterparts 	<ul style="list-style-type: none"> ▪ Female entrepreneurs are younger than their male counterparts
<p><i>Experience:</i></p>	<p><i>Experience:</i></p>
<ul style="list-style-type: none"> ▪ Ethnic entrepreneurs have less formal or enterprise related education or prior work experience than natives ▪ Ethnic entrepreneurs have less entrepreneurial or management experience than natives 	<ul style="list-style-type: none"> ▪ Female entrepreneurs have less formal or enterprise related education or prior work experience than men ▪ Female entrepreneurs have less entrepreneurial or management experience than men
<p><i>Sector Preferences and Interest Fields:</i></p>	<p><i>Sector Preferences and Interest Fields:</i></p>
<ul style="list-style-type: none"> ▪ Ethnic entrepreneurs are less likely to own enterprises in goods-producing industries than native entrepreneurs 	<ul style="list-style-type: none"> ▪ Women are less likely to own enterprises in goods-producing industries than men ▪ Female often are more interested in management skills and issues, and less interested in finance than male
<p><i>Enterprises Features:</i></p>	<p><i>Enterprises Features:</i></p>
<ul style="list-style-type: none"> ▪ Ethnic minorities-owned enterprises are somewhat smaller and somewhat younger than natives-owned enterprises ▪ Ethnic enterprises have a higher rate of failure than native enterprises 	<ul style="list-style-type: none"> ▪ Female-owned enterprises are somewhat smaller and somewhat younger than male-owned enterprises ▪ Female enterprises have a higher rate of failure than male enterprises
<p><i>Networks:</i></p>	<p><i>Networks:</i></p>
<ul style="list-style-type: none"> ▪ Ethnic entrepreneurs use formal business support organizations less than natives ▪ Ethnic entrepreneurs tend to use informal sources of business support, such as personal and community-based networks 	<ul style="list-style-type: none"> ▪ Female entrepreneurs use networks and associations less than men
<p><i>Management Styles:</i></p>	<p><i>Management Styles:</i></p>
<ul style="list-style-type: none"> ▪ Ethnic entrepreneurs have specific management methods and enterprise structures 	<ul style="list-style-type: none"> ▪ Female entrepreneurs have specific management methods and enterprise structures
<p><i>Training:</i></p>	<p><i>Training:</i></p>
<ul style="list-style-type: none"> ▪ Ethnic minorities tend to prefer less formal, experienced-based training, to learn from their community-based informal networks, to be helped/mentored by this network 	<ul style="list-style-type: none"> ▪ Women tend to prefer less formal, experienced-based training, to learn from women, to be helped/mentored by other women networks

Table 2 Some advantages and opportunities of ethnic and female entrepreneurs/entrepreneurship

ETHNIC ADVANTAGES AND OPPORTUNITIES	FEMALE ADVANTAGES AND OPPORTUNITIES
<p>DEMAND SIDE</p> <p><i>Motivation and driving force:</i></p> <ul style="list-style-type: none"> ▪ Generating extra income ▪ Existence of a socio-cultural network as a driving force ▪ Informal social networks and traditional cultural attitudes in shaping an entrepreneurial spirit <p><i>Market opportunities:</i></p> <ul style="list-style-type: none"> ▪ Existence of a special ethnic market ▪ A potential for organizing enterprise at the interface of two cultures ▪ Demand for socio-cultural and ethnic products ▪ Market niches for specific cultural or ethnic goods ▪ Potential competitive advantages that are offered by ethnic community ▪ Ethnic loyalty between ethnic enterprises and their clients <p><i>Network opportunities:</i></p> <ul style="list-style-type: none"> ▪ Existence of an ethnic and informal network in terms of information sources ▪ Flexible and efficient possibilities for the recruitment of personnel and the acquisition of capital created by social bonds <p><i>Management opportunities:</i></p> <ul style="list-style-type: none"> ▪ Different management styles and enterprise structures 	<p>DEMAND SIDE</p> <p><i>Motivation and driving force:</i></p> <ul style="list-style-type: none"> ▪ Generating extra income ▪ To be independent and own boss ▪ Existence of an entrepreneurial family tradition <p><i>Market opportunities:</i></p> <ul style="list-style-type: none"> ▪ Existence of culturally special female market ▪ Demand for female services <p><i>Network opportunities:</i></p> <ul style="list-style-type: none"> ▪ Existence of a female network in terms of information exchange <p><i>Management opportunities:</i></p> <ul style="list-style-type: none"> ▪ Different management styles and enterprise structures
<p>SUPPLY SIDE</p> <p><i>Motivation and driving force:</i></p> <ul style="list-style-type: none"> ▪ Positive motivation on ethnic entrepreneurial spirit as a role model <p><i>Market opportunities:</i></p> <ul style="list-style-type: none"> ▪ A special enterprise at the interface of two cultures ▪ Supply for socio-cultural and ethnic products ▪ Creation of employment possibilities ▪ Market niches for future ethnic generations <p><i>Network opportunities:</i></p> <ul style="list-style-type: none"> ▪ Ethnic and informal network in terms of entrepreneurial experience <p><i>Provided opportunities to urban economy:</i></p> <ul style="list-style-type: none"> ▪ Opportunities for urban revitalization/development of local economies ▪ Job-creating potential and open-ended capacities for economic growth creation ▪ Economic and cultural diversities ▪ Reducing unemployment ▪ Resolving the problematic employment situation of young people in ethnic segment ▪ Reducing social exclusion ▪ Raising living standards in ethnic groups that can be often among the more disadvantaged in society 	<p>SUPPLY SIDE</p> <p><i>Motivation and driving force:</i></p> <ul style="list-style-type: none"> ▪ Positive motivation on female entrepreneurial spirit as a role model <p><i>Market opportunities:</i></p> <ul style="list-style-type: none"> ▪ Supply for female services ▪ Creation of employment possibilities ▪ Market niches for future female generations <p><i>Network opportunities:</i></p> <ul style="list-style-type: none"> ▪ Female and informal network in terms of entrepreneurial experience <p><i>Provided opportunities to urban economy:</i></p> <ul style="list-style-type: none"> ▪ Opportunities for urban revitalization/development of local economies ▪ Job-creating potential and open-ended capacities for economic growth creation ▪ Economic and cultural diversities ▪ Reducing unemployment ▪ Resolving the problematic employment situation of women

Table 3 Some problems and barriers of ethnic and female entrepreneurs/entrepreneurship

ETHNIC PROBLEMS AND BARRIERS	FEMALE PROBLEMS AND BARRIERS
<p><i>Administrative and regulatory barriers:</i></p> <ul style="list-style-type: none"> ▪ Less experience in acquiring information about relevant administrative regulations <p><i>Access to finance:</i></p> <ul style="list-style-type: none"> ▪ Lack of capital and credit ▪ Lack of knowledge ▪ Lack of financial and managerial know-how <p><i>Ethnic-based obstacles:</i></p> <ul style="list-style-type: none"> ▪ Cultural and social values ▪ Language ▪ Lack of education ▪ Lack of management skills <p><i>Networks:</i></p> <ul style="list-style-type: none"> ▪ Exclusion from “non-ethnic” informal business networks ▪ Constraints on access to formal business networks <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> ▪ Unequal opportunities (between natives and non-natives) in terms of work experience <p><i>Discrimination:</i></p> <ul style="list-style-type: none"> ▪ Ethnic discrimination 	<p><i>Administrative and regulatory barriers:</i></p> <ul style="list-style-type: none"> ▪ Less experience in acquiring information about relevant administrative regulations <p><i>Access to finance:</i></p> <ul style="list-style-type: none"> ▪ Lack of capital and credit ▪ Lack of knowledge ▪ Lack of financial and managerial know-how <p><i>Gender-based obstacles:</i></p> <ul style="list-style-type: none"> ▪ Cultural and social values ▪ Unconventional thinking ▪ Family responsibilities ▪ Lack of management skills ▪ Small amounts of personal capital <p><i>Networks:</i></p> <ul style="list-style-type: none"> ▪ Exclusion from “old boys” informal business networks <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> ▪ Unequal opportunities (between male and female) in terms of work experience <p><i>Discrimination:</i></p> <ul style="list-style-type: none"> ▪ Gender discrimination

these two groups may be their “minority” character in urban economic life. While ethnic groups are “minorities” as non-natives, females are another kind of “minorities” with often a lower participation level in urban economic life in an often male dominant business world. However, each of the groups is itself heterogeneous, with a wide variety of qualifications, experiences, resources, problems and needs, operating within a variety of different social frameworks.

After this comparison what can we say for ethnic female entrepreneurship? How do ethnic and gender characteristics, opportunities and barriers affect ethnic female entrepreneurs? This double-sided effect brings together double barriers or more opportunities? We can a priori say that ethnic female entrepreneurs can have more problems than ethnic male entrepreneurs and also female entrepreneurs. However, if ethnic female entrepreneurs can combine their ethnic opportunities with their female ones, they can achieve more success than their female and ethnic male counterparts (Figure 1). Besides the general demand of the market, they can serve for culturally ethnic and female needs and they can benefit from their ethnic market and network opportunities. They can survive and manage their enterprises more easily with the supports of their networks in terms of acquisition of capital, recruitment of personnel and ethnic loyal relations with clients. However, all these factors depend on the cultural motives, attitudes and behaviour of ethnic groups and for describing a more clear profile of ethnic female entrepreneurs it is required further information and empirical testing.

5. A Case Study on Turkish Female Entrepreneurs in Amsterdam

To investigate ethnic female entrepreneurs who have a dual character, ethnic and female, the present paper deals with the following question: “*Are ethnic female entrepreneurs special ethnic entrepreneurs or special female entrepreneurs?*” In this paper we will concentrate on the “*ethnic female profile*”, that is the combined ethnic and gender effects of entrepreneurship. From this perspective, this paper will test hypotheses on this issue, viz. experience and driving force; motivation; network, information and support; satisfaction and performance; goals, plans and strategies for future.

The empirical data of our research is based on the in-depth personal interviews, held in February and March of 2002 among 25 Turkish female entrepreneurs in Amsterdam. As there is no disaggregated data in terms of the ethnicity and gender at the Chamber of Commerce, much information about the entrepreneurs was provided during the survey in an informal way using the ethnic networks and relations among entrepreneurs. Although there is no official or business organization for ethnic business, these ethnic networks and relationships were very useful to reach other entrepreneurs, especially those in the same sector.

Personal Characteristics of Turkish Female Entrepreneurs

This sample contains only Turkish female entrepreneurs who own and operate a firm in Amsterdam; in other words, all entrepreneurs in our sample are self-employed. Reexamination of the personal characteristics of the entrepreneurs (Table 4), shows that almost half of the entrepreneurs (48%) are between the age 36 and 40, and that most of them are married (72%) with children (76%). More than half of the entrepreneurs (56%) graduated from middle level vocational schools and they have no language problem: 76% can speak Dutch fluently or good. Their arrival year in the Netherlands varies, but more than one third

ETHNIC ENTREPRENEURSHIP

FEMALE ENTREPRENEURSHIP

OPPORTUNITIES

Motivation and driving forces:
 generating extra income
 existence of a socio-cultural network
 cultural attitudes in shaping an entrepreneurial spirit

Motivation and driving forces:
 generating extra income
 to be independent and own boss
 existence of an entrepreneurial family tradition

**RESOURCES
DEMAND/ INFORMATION**

Market opportunities:
 existence of a special ethnic market
 potential competitive advantages that are offered by ethnic community
 ethnic loyalty between ethnic enterprises and their clients

Market opportunities:
 existence of culturally special female market
 demand for female services

Network opportunities:
 existence of an ethnic and informal network
 possibilities for the recruitment of personnel and the acquisition of capital

Network opportunities:
 existence of a female network in terms of information exchange

Management opportunities:
 different management styles and enterprise structures

Management opportunities:
 different management styles and enterprise structures

SUPPLY/SERVICES

SUPPLY/SERVICES

**ETHNIC
FEMALE
ENTREPRENEURSHIP**

Financial obstacles:
 lack of capital and credit
 lack of financial and managerial know-how
 lack of knowledge

Financial obstacles:
 lack of capital and credit
 lack of financial and managerial know-how
 lack of knowledge

Ethnic-based obstacles:
 cultural and social values
 language
 lack of education
 lack of management skills

Female-based obstacles:
 cultural and social values
 unconventional thinking
 family responsibilities
 lack of management skills
 small amount of personal capital

Network obstacles:
 exclusion from "non-ethnic" informal business networks
 constraints on access to formal networks

Network obstacles:
 exclusion from "old-boys" informal business networks

Opportunities obstacles:
 unequal opportunities (between natives and non-natives) in terms of work experience
 ethnic discrimination

Opportunities obstacles:
 unequal opportunities (between female and male) in terms of work experience
 gender discrimination

Administrative and regulatory barriers

BARRIERS

Ethnic-Based Opportunities

Gender-Based Opportunities

Ethnic-Based Obstacles

Gender-Based Obstacles

(36%) came between 1970 and 1980. These personal characteristics of the Turkish female entrepreneurs are largely similar to the personal characteristics of female entrepreneurs in other countries.

Table 4 Personal characteristics of Turkish female entrepreneurs

	<i>Number of entrepreneurs</i>	<i>Share in total (%)</i>
Age		
21 - 25	4	16,0
26 - 30	2	8,0
31 - 35	4	16,0
36 - 40	12	48,0
41 - 45	3	12,0
Marital status		
Single	2	8,0
Married	18	72,0
Divorced	5	20,0
Family status		
Without children	6	24,0
With children	19	76,0
Education level		
Primary school level	2	8,0
Secondary school level	5	20,0
Middle vocational training	14	56,0
Higher vocational training	4	16,0
Language ability (Dutch)		
Fluently	12	48,0
Good	7	28,0
Moderate	6	24,0
Arrival year in the Netherlands		
1961-1970	6	24,0
1971-1980	9	36,0
1981-1990	6	24,0
1991-2000	4	16,0
Total	25	100,0

The Features of Turkish Female Enterprises

When we examine the features of enterprises (Table 5), we see that all enterprises are in the service sector, and 80% of the enterprises are in four sectors successively, viz. driver school, hairdresser, fashion shop, and human resource management and temporary job agency. We observe that there is an increase in start-up enterprises after 1996. Between 1996 and 2000, 10 enterprises (40% of the total) have started and this number is equal to the number of the enterprises that have started in the previous two periods. This trend has also continued after 2000 and we see that a total of 60% of the enterprises has started after 1996. When we look at the starting position of the enterprises, 68% of the enterprises newly started and 24% are taken over from aliens in the same sector. Sole proprietorship forms the legal form of most of

the enterprises (88%). On the other hand, most of the enterprises are small (92%), while 48% of the enterprises has no employee, and 44% has less than five workers. These features of Turkish female enterprises are also similar to the features of female enterprises all over the world.

Table 5 The features of Turkish female enterprises

	<i>Number of enterprises</i>	<i>Share in total (%)</i>
<i>Activities of the enterprise</i>		
Driver school	8	32,0
Hairdresser	5	20,0
Fashion shop	4	16,0
Human resource management-temporary job agency	3	12,0
Flowerhouse	1	4,0
Insurance-real estate	1	4,0
Laundry	1	4,0
Press agency	1	4,0
Transport	1	4,0
<i>Foundation year of enterprise</i>		
1986-1990	3	12,0
1991-1995	7	28,0
1996-2000	10	40,0
2001+	5	20,0
<i>Starting situation of the enterprise</i>		
Newly started	17	68,0
Taken over from family in the same sector	1	4,0
Taken over from alien in the same sector	6	24,0
Taken over from family in the different sector	1	4,0
<i>Proprietorship</i>		
Sole proprietorship	22	88,0
Shareholder-husband-children	1	4,0
Shareholder-parents-sisters-brothers	1	4,0
Shareholder-other family members	1	4,0
<i>Number of employees</i>		
No employee	12	48,0
1-5 employees	11	44,0
23 employees	1	4,0
48 employees	1	4,0
<i>Total</i>	25	100,0

6. A Qualitative Test of Attitudinal Hypotheses

Background Information and Driving Force

In the literature on entrepreneurship it is often mentioned that both ethnic and female entrepreneurs start an enterprise with less labor market experience and less entrepreneurial experience (Brush 1992, Fischer et al. 1993, CEEDR 2000, Kalleberg and Leicht 1991, OECD 1998 and 2001a). On the other hand, some studies (Bruce 1999, Brush 1992, Letowski

2001) indicate that if female entrepreneurs have a self-employed husband or family members, the probability to be entrepreneur would increase. Therefore, it can be said that female entrepreneurs tend to benefit from the labor market experience and/or entrepreneurial experience of their husbands or family members and this entrepreneurial spirit is a driving force for them. If these two approaches are combined to describe the driving force of ethnic female entrepreneurs, the first hypothesis of this study can be formulated as follows:

H.1. Ethnic female entrepreneurs start an enterprise with less labor market experience and less entrepreneurial experience (like both ethnic and female entrepreneurs), but most of them have a self-employed husband or family members (like female entrepreneurs); therefore, they benefit from this experience and this entrepreneurial spirit is a driving force for them.

When we look at the position and the previous experience of Turkish female entrepreneurs before the start (Figure 2), we see that more than half (64%) of the entrepreneurs was employed and almost one quarter (24%) was already active as an entrepreneur in their previous position. Similarly, more than half of the entrepreneurs (56%) had experience through employment (36%) and as entrepreneurs (20%) in their previous experience. The entrepreneurs who had no experience constitute only 16% of the total. These figures clearly show that Turkish female entrepreneurs start an enterprise with experience. So, there is no support for the first part of this hypothesis.

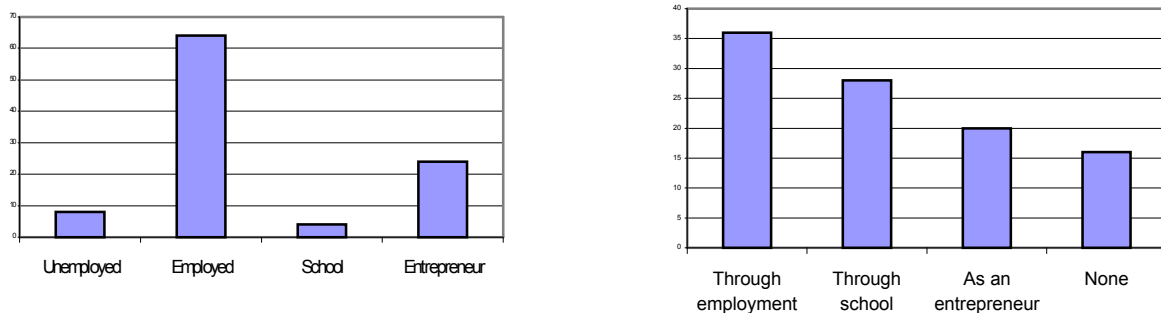


Figure 2 The position before the start and previous experience

On the other hand, the second part of the hypothesis is strongly supported with the very high rate of family members who are entrepreneurs. This is one of the most important results of this study. 80% of Turkish female entrepreneurs have at least one entrepreneur family member (Figure 3). The parents are in the first rank with a rate of 48%, the relatives follow parents with the rate of 44%, the rate of brothers-sisters is 36% and lastly the rate of husband is 20%. While almost half of the entrepreneurs have entrepreneur parents and more than one third have also entrepreneur brothers and sisters, it can be said that this family tradition is a very important driving force for Turkish female entrepreneurs. It is obvious that they benefit from this entrepreneurial experience of the family, and this entrepreneurial spirit is a very important driving force for them. This result shows also that the entrepreneurial spirit of Turkish female entrepreneurs is a not husband matter, but heavily parental (father) matter.

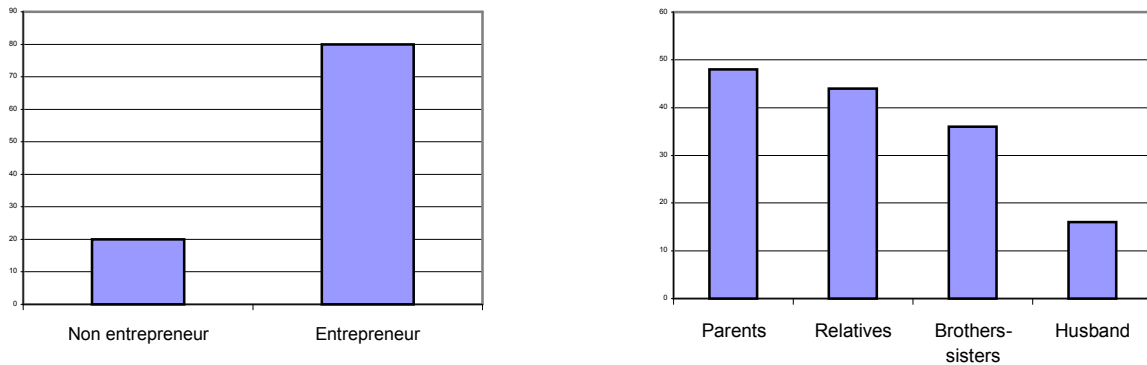


Figure 3 Entrepreneur's family members

In summary, it can be said that Turkish female entrepreneurs start an enterprise with quite some experience. They gain this experience through employment or as an entrepreneur. The entrepreneurial spirit of their family is a very important driving force for them.

Motivation

Most studies on female entrepreneurship indicate that female entrepreneurs start their business with a strong economic motivation such as generating extra income (Brush 1992, Fischer et al. 1993, OECD 1998 and 2001a, Weeks 2001). However, some studies show the contradictory result that non-economic motives, like being independent, are more important in some countries (Letowski 2001, Nielsen 2001). On the other hand, the studies on ethnic entrepreneurship indicate also that ethnic entrepreneurs start their businesses with economic motivation and that they are attracted by an entrepreneurial opportunity (Kloosterman et al. 1998, Masurel et al. 2001). Therefore, the second hypothesis of this study can be formulated as follows:

H.2. Besides the driving force of an entrepreneurial spirit of their families or relatives, most ethnic female entrepreneurs start a business with economic motivations (like both ethnic and female entrepreneurs) and they are attracted by an entrepreneurial opportunity.

However, the results of our study show that economic motivation, such as generating extra income, was not the first reason for Turkish female entrepreneurs to become entrepreneur (Figure 4). Contrary, the most important reasons are to be independent (60%) and to be their own boss (56%). Only 32% of the entrepreneurs indicate that extra income is also one reason within their preferences to become entrepreneur. While work experience is at the fourth rank with a rate of 24%, continuation of family business tradition is the fifth in rank with a rate of 16%. The low rate of continuation of family business tradition is a very interesting result, when it is compared with the rate of entrepreneur's family members. Although 80% of the Turkish female entrepreneurs have entrepreneur family members, only 16% indicate that their motivation originated from this tradition. This situation can be explained in that they separate the spirit to be independent or to be their own boss from this tradition.

Therefore, it can be said that Turkish female entrepreneurs start their businesses with the motivation to be independent or to be their own boss, that this motivation has been affected by the entrepreneurial spirit of family tradition. The first part of the hypothesis is not supported.

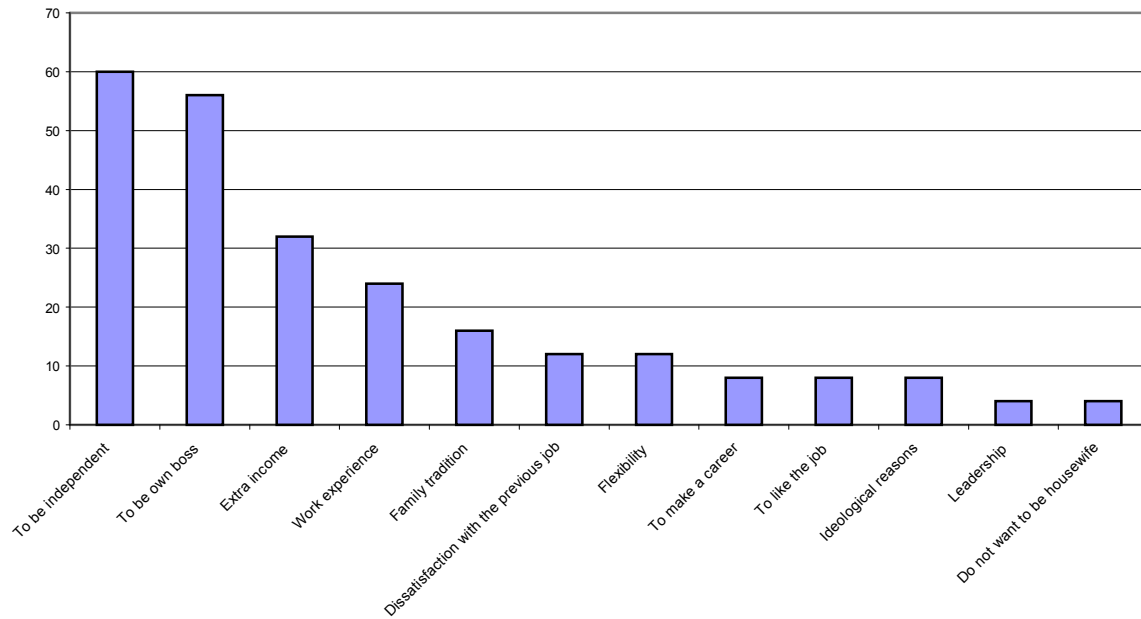


Figure 4 The reasons to be entrepreneur

On the other hand, the specific activities of several enterprises show some distinct ethnic and female entrepreneurial opportunities. For example, in our sample almost one third of the enterprises (32%) are made up of driver schools, and this sector has appeared to serve for clear ethnic and female needs (see Table 5). The clients of these enterprises are Turkish women, and they prefer to learn from other Turkish women for two reasons. The first one is of course the language problem related to learning more easily from women and the second one depends on the cultural and religion reasons such as jealousy of their husbands. This market opportunity has attracted many women to this sector, while female entrepreneurs who work in this sector constitute also “role models” for their clients. Besides this market opportunity, also related opportunities such as the low capital industry of this sector and the flexibility of working hours cause a growth in this sector. This kind of ethnic and female opportunity is less evident for the other sectors, when we examine the profile of their clients (Figure 5 and Figure 6). Some of them serve heavily ethnic and female needs, for example, special dressing for religious women or female hairdressers, but this is not general trend for the entire sector. It can be said that they manage their businesses with economic reasons, and if there are some special market opportunities, they benefit from them; otherwise they do not take into consideration ethnic and female needs and they address other groups. For example, most fashion shop owners and hairdressers have indicated that they do not prefer Turkish clients because of their consumer behaviour -they do not spend more for dressing and caring-, and therefore they address other groups. Most entrepreneurs in other sectors were attracted by their work experience in relation to their knowledge of the market structure of the sector, while some have even taken over the firm they were employed by in the past. In summary, all entrepreneurs are attracted by an entrepreneurial opportunity.

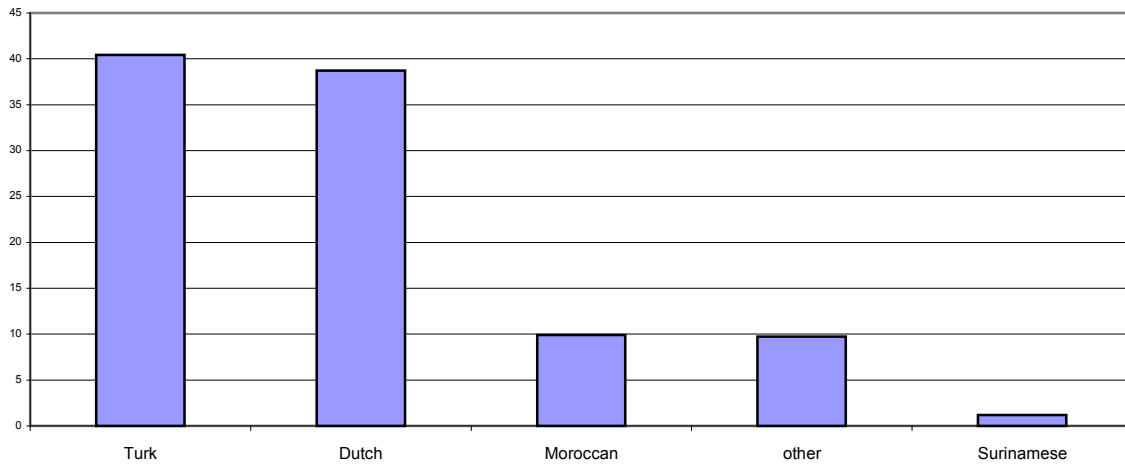


Figure 5 Nationality of the clients

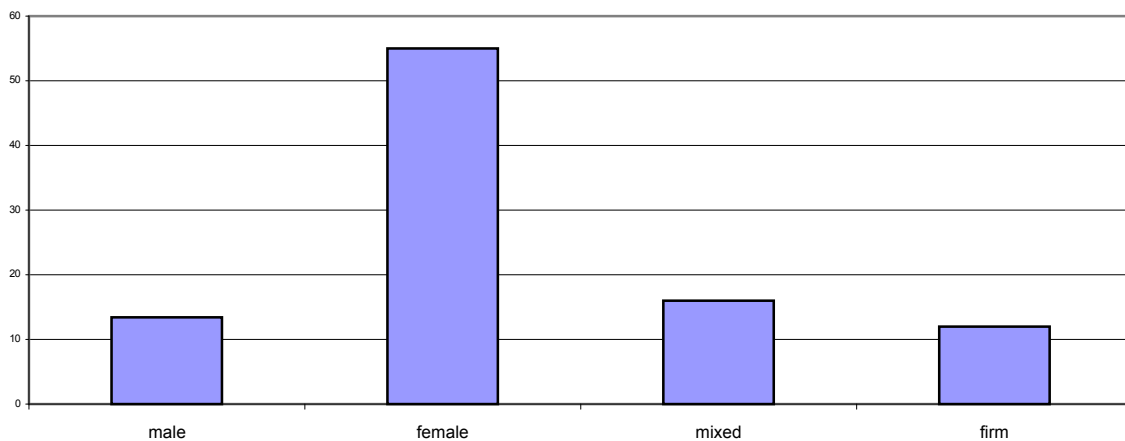


Figure 6 Composition of the clients

Network, Information and Support

It is often argued that ethnic entrepreneurs tend to obtain relevant information in the decision making process from informal information sources such as family members and friends. They tend to use also their own capital or to obtain capital from the same network (Deakins et al. 1997, Van Delft et al. 2000, Kloosterman et al. 1998, Lee et al. 1997, Masurel et al. 2001). This informal network is very important in running an enterprise too. Ethnic entrepreneurs tend to run their enterprises with partners who are family members or relatives. They tend to hire employees of their own ethnic group and they tend to use their personal and ethnic networks in order to recruit new employees. On the other hand, it is often argued that female entrepreneurs also tend to use their own capital or to obtain capital from family members (Bruce 1999, CEEDR 2000, OECD 1998 and 2001a, Verheul and Thurik 2001). Therefore, the next two hypotheses can be formulated

- H.3. *Ethnic female entrepreneurs tend to obtain relevant information in the decision-making process from informal information sources such as family members and friends (like ethnic entrepreneurs). They tend also to use their own capital (like both ethnic and female entrepreneurs) or to obtain start-up capital from their ethnic network (like ethnic entrepreneurs).*

H.4. *Ethnic female entrepreneurs tend to hire employees of their own ethnic group and they tend to use their personal and ethnic networks to recruit new employees (like ethnic entrepreneurs). And, these informal ethnic networks often support them.*

When the information sources of the Turkish female entrepreneurs are examined, it is seen that ‘own work experience’ and ‘school’ are the most important information sources for them with a rate of 40% and 32%, successively (Figure 7). The factors referring to informal information sources such as ‘friends in the same sector’ and ‘work experience of a family member’ are not important information sources, contrary to the prior expectations. Most entrepreneurs have indicated that they could gather all information that they need during their education in the school and when they want to start their businesses, they know everything that is necessary. Therefore, the first part of the hypothesis is not supported.

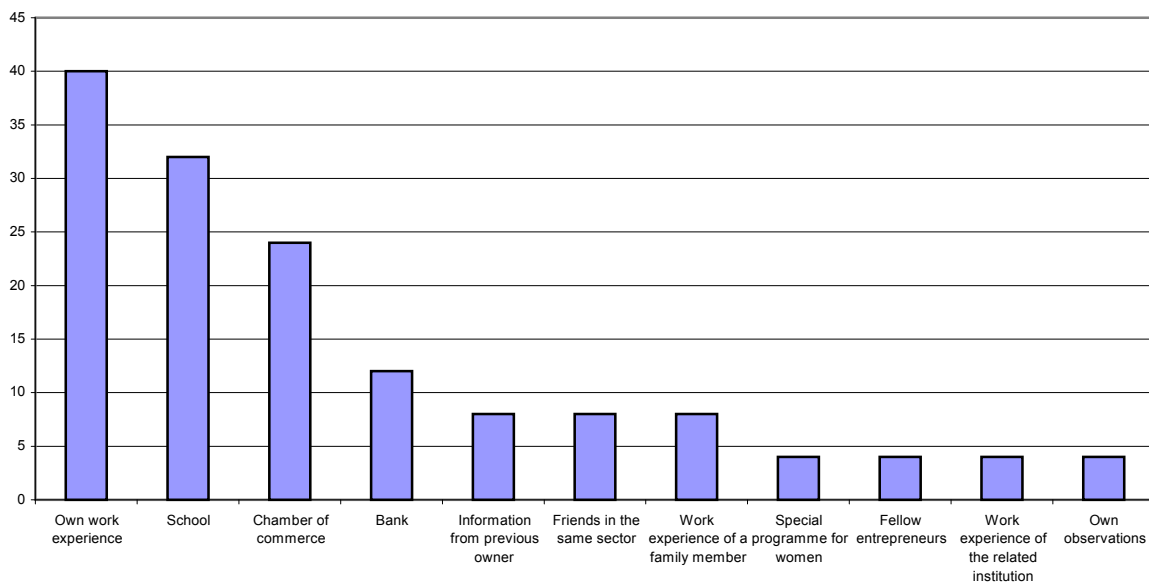


Figure 7 Information sources

On the other hand, the tendencies observed in the use or acquisition of capital in both ethnic and female entrepreneurship are supported for Turkish female entrepreneurs. 40% of the entrepreneurs have used their own capital, while 36% have obtained it from family or friends (Figure 8). Sometimes, they have combined these two sources. Generally, they prefer to obtain capital from family rather than from financial institutions, because of the high interest rates. When they obtain capital from family members, they do not pay interest. On the other hand, 36% of the entrepreneurs have taken credits from financial institutions. However, most of them indicated that they have taken these credits on the names of their husbands or family members for two reasons. The first is that, when they applied to the financial institutions, they had stopped their previous job and were actually unemployed at that stage. And the second reason concerns the difficulties in obtaining credits as a result of a lack of experience as an entrepreneur. Most of them tried to obtain credit from financial institutions on their names, but after their first failure attempts, they used this second way and they obtained credits on the names of their husbands or family members. So, the second part of the hypothesis is supported.

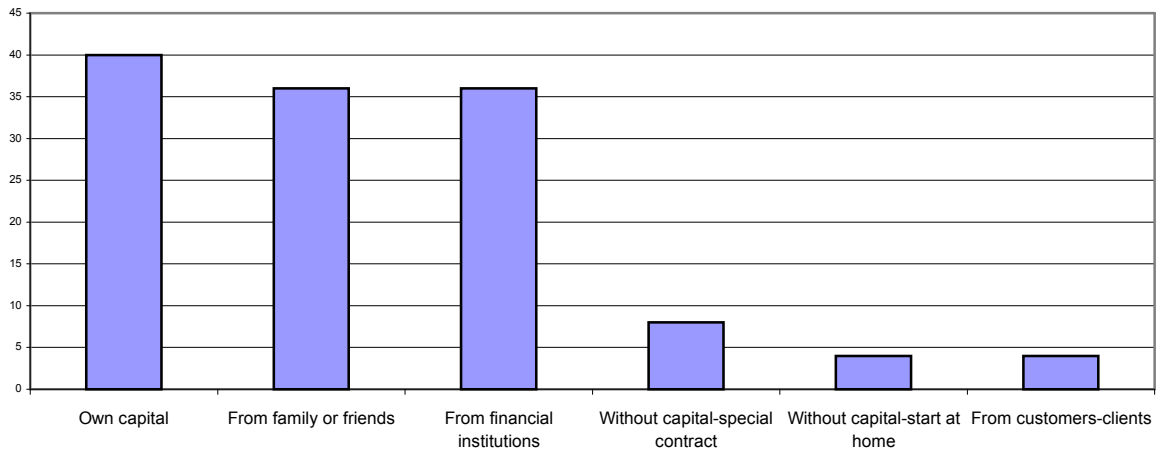


Figure 8 Capital sources

In discussing the features of Turkish female enterprises, it is noteworthy that most of the enterprises are small; 48% of the enterprises has no employee and 44% has less than five workers. When we examine the composition of the employees, it is seen that more than two third of the employees are Turk (69%) (Figure 9). Dutch employees follow Turks with a share of 12%. Only 5% of the employees are family members and, while female workers constitute 56% of the total employees, the share of male workers is 44% (Figure 10). On the other hand, when we ask the criteria in selecting and recruiting new personnel, Turkish female entrepreneurs indicated that they take into consideration respectively, experience (28%), diplomas (20%) and personality such as to be confident and careful etc. (20%). Only one entrepreneur has emphasized the criterion ‘to be Turk’ (Figure 11). However, the high rate of Turkish employees clearly shows that Turkish female entrepreneurs tend to hire employees of their own ethnic group. But for the female employees and family members there is not clear evidence. Thus, we may conclude that they tend to use their personal and ethnic networks to recruit new personnel.

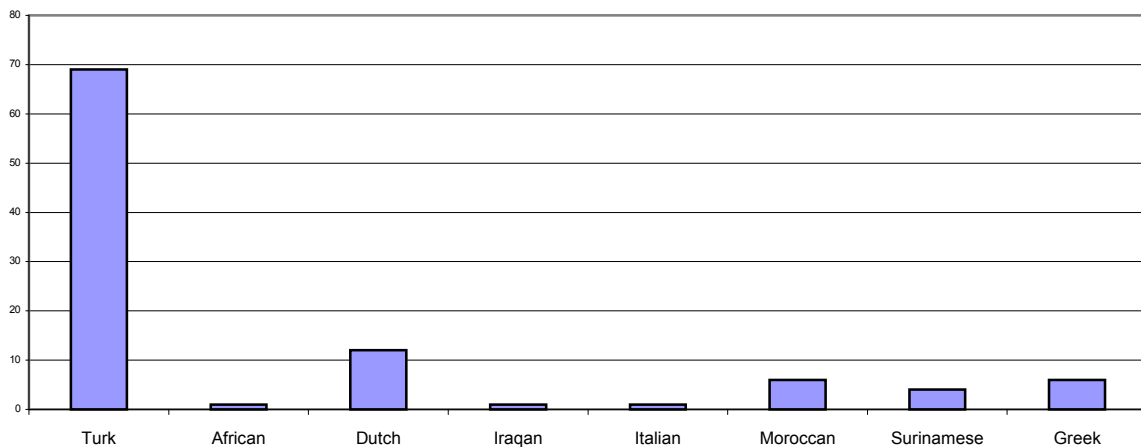


Figure 9 Nationality of the employees

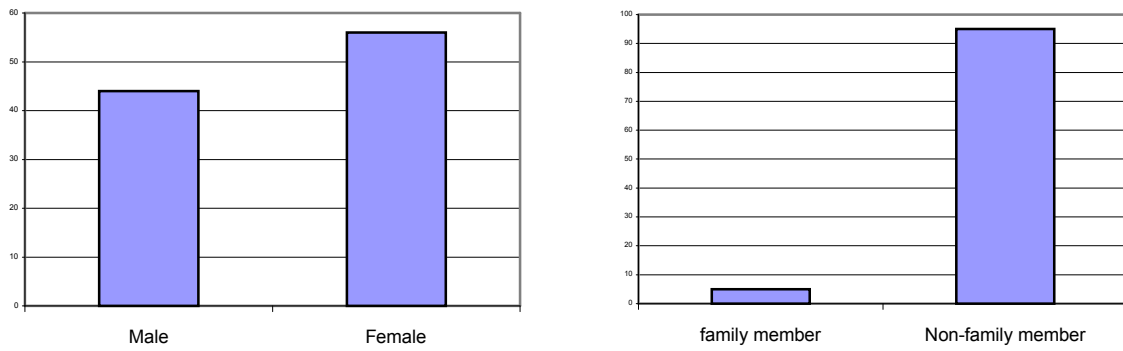


Figure 10 Composition of the employees

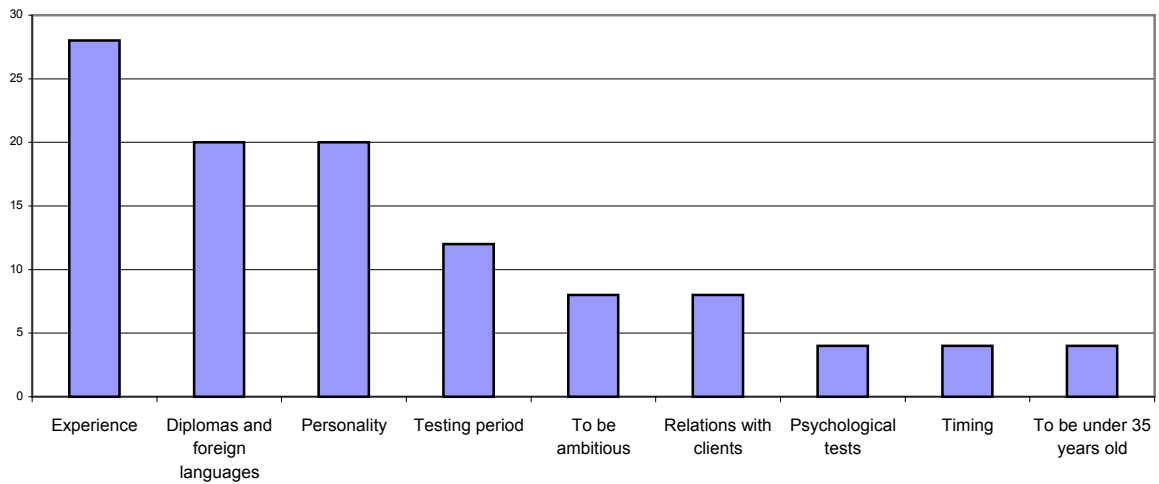


Figure 11 Criteria in selecting and recruiting employees

Next, when we examine the support obtained from family and the social network, 80% of the entrepreneurs have indicated that they have been supported (Figure 12). The most important support provided from the family is the 'caring of children' with a rate of 32%. 'Marketing-sending clients' is the second in rank with a rate of 28%. The support provided as partners of business or family workers follows with a rate of 16%. The rate of support for finding employee is only 12%. It has to be recognized though that they evaluate these supports according to their priorities and their most important needs. From this perspective, the support for finding employees is not among the most important needs or priorities.

As a result, it can be said that Turkish female entrepreneurs receive an important support from their families and social networks in terms of running their enterprise and some family responsibilities such as caring of children.

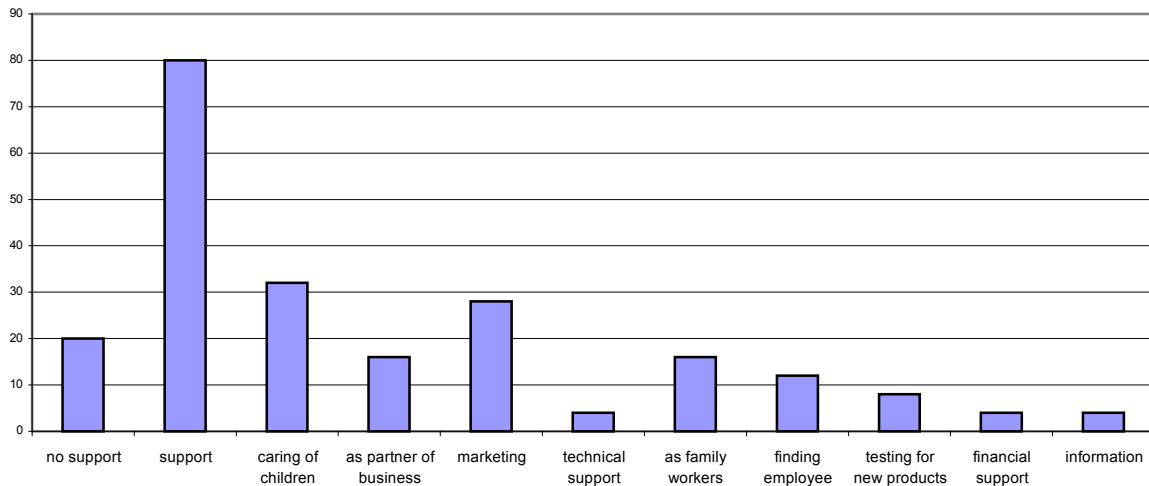


Figure 12 The supports that are provided from families and social networks

Satisfaction and Performance

It is often argued that ethnic entrepreneurs and female entrepreneurs show a low performance and success (Brush 1992, Brush and Hisrich 1999, Buttner and Moore 1997, Fischer et al. 1993, Kalleberg and Leicht 1991, Rietz and Henrekson 2000, Rosa et al. 1994) and especially the success of ethnic entrepreneurs depends on their ethnic networks and support obtained from this network (Deakins 1999, Kloosterman et al. 1998, Lee et al. 1997, Masurel et al. 2001). Therefore, the next hypothesis can be formulated as follows:

H.5. Ethnic female entrepreneurs show a low performance (like both ethnic and female entrepreneurs) and their success depends on their ethnic networks and support obtained from this network (like ethnic entrepreneurs).

All Turkish female entrepreneurs have indicated that they are very happy to have their job. When the question was asked “If you get a good job proposal, do you think to close your enterprise?”, 88% of the entrepreneurs answered “No”, while the other 12% answered “It depends on the proposal” (Figure 13). However, this second group has emphasized that they might accept the proposal, if they would have possibilities to run two jobs together or if the position is a ‘manager position’.

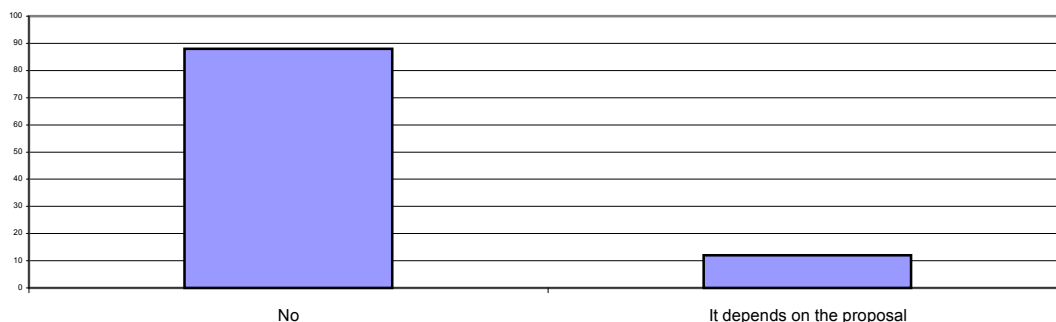


Figure 13 Approaches to other job proposals

On the other hand, when the development of sales and the profit of last year is examined, more than half (56%) has an increase in sales, while 24% have about the same level. Only 12% have a declining profit position (Figure 14). However, when we examine the profit of last year, their success can be clearly seen, 76% of the entrepreneurs had a positive profit, while 12% had neither a positive nor a negative performance. The rate of negative profit is only 4%. These figures show a rather high economic performance.

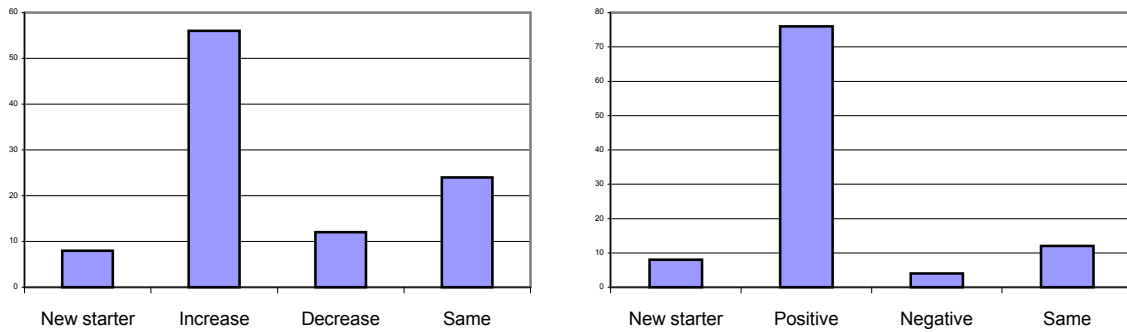


Figure 14 Development of sales and profit

In terms of business success, the figures show that most female entrepreneurs recognize that their success depends on their attitude to be ambitious, patient, obstinate and self-confident (64%) (Figure 15). ‘To work hardly and disciplinary’ and ‘good relationships with clients’ are at the second rank with the rate of 32%. ‘To like the job’ and ‘to do a good job’ follow successively with a rate of 24% and 16%. Only 12% of the entrepreneurs have indicated as a success factor ‘to be supported by spouse and family members’. We may say that they realize that their success depends on their personality and working discipline rather than to be supported by their ethnic networks and supports. In summary, Turkish female entrepreneurs show a rather high performance in terms of growth and profit and their success depends on their personality and working discipline. Therefore, this hypothesis is not supported for Turkish female entrepreneurs.

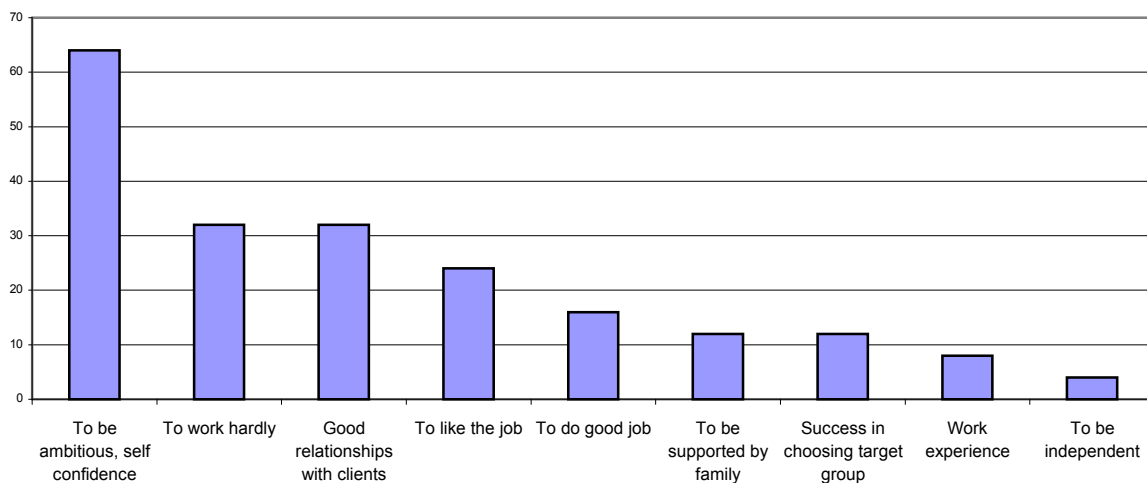


Figure 15 Success factors

Goals, Plans and Strategies for Future

It is often argued that ethnic and female entrepreneurs tend to pursue a niche strategy and to pursue continuity rather than growth. And, they usually adopt a defensive and specialized strategy (Brush 1992, Carter et al. 1997, Cliff 1998, Cromie and Birley 1991, Verheul et al. 2001). Therefore, the final hypothesis can be formulated as follows:

H.6. Ethnic female entrepreneurs tend to follow a niche strategy and to pursue continuity rather than growth (like female entrepreneurs).

When we examine the goals, plans and strategies of Turkish female entrepreneurs, most of them indicate that they want to grow their businesses (Figure 16). Only 2 entrepreneurs (8%) do not want any change, but all others want to grow. 28% of the entrepreneurs wants to increase the number of employees, 20% wants a bigger shop, while 12% wants a second shop and 8% wants to open new offices in different cities, 16% wants to increase the interest fields, and 12% wants to increase the number and diversity of products. These figures show that Turkish female entrepreneurs are sure about their success and their niches obtained in the urban economy and that this self-confidence encourages them to grow their enterprises. Therefore, this hypothesis is not supported for Turkish female entrepreneurs.

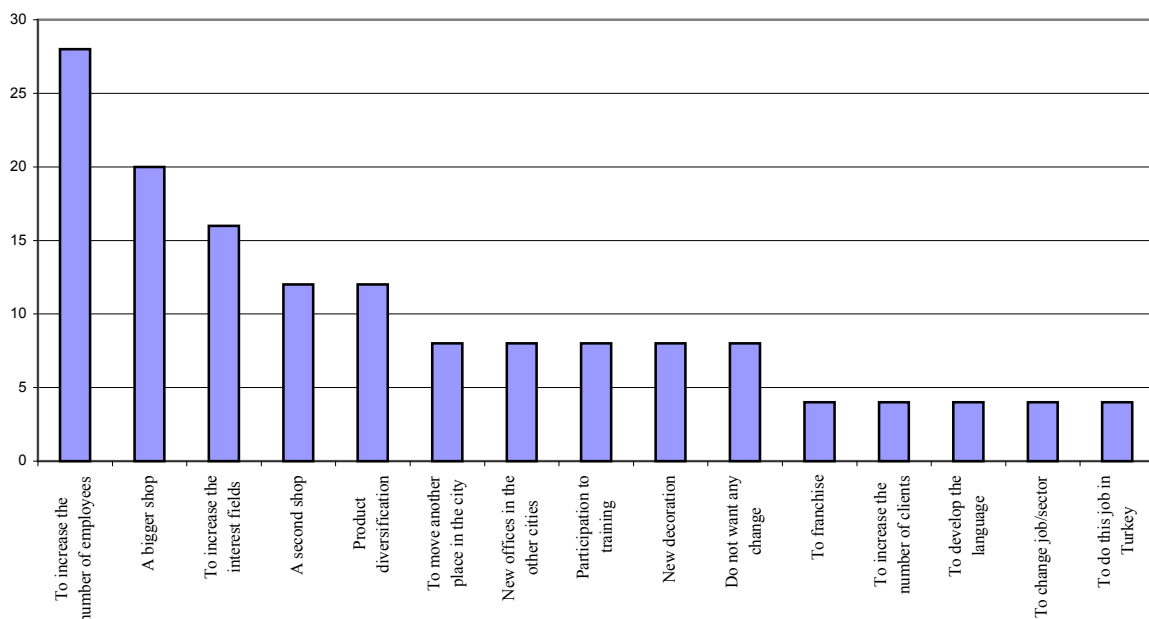


Figure 16 Goals, plans and strategies for future

Are Turkish Female Entrepreneurs Special Ethnic Entrepreneurs or Special Female Entrepreneurs?

All previous observations and findings are relevant to answer the central question of our study: *Are Turkish female entrepreneurs special ethnic entrepreneurs or special female entrepreneurs?*

The personal characteristics of Turkish female entrepreneurs and the features of Turkish female enterprises are very similar to the characteristics of female entrepreneurs and female enterprises in most countries. Therefore, Turkish female entrepreneurs are special female entrepreneurs in terms of these characteristics.

Contrary to the general trends such as less labor market experience and less entrepreneurial experience of both ethnic and female entrepreneurs, our in depth background information about Turkish female entrepreneurs shows that they start an enterprise with quite some experience. Although female entrepreneurs start an enterprise with less experience, it is known that they are generally well educated. Therefore, the background and experience of Turkish female entrepreneurs in terms of female characteristics depend on their education level.

One of the most important results of our study is the very high rate of family members who are entrepreneurs. The driving force of Turkish female entrepreneurs has appeared as having self-employed family members. This entrepreneurial spirit as a driving force is also a female characteristic of entrepreneurship.

The results of this study show clearly that the main motivation of Turkish female entrepreneurs is to be independent and to be their own boss rather than economic motivation such as generating extra income. This kind of motivation is observed generally in female entrepreneurship, and hence we can say that Turkish female entrepreneurs show female characteristics in terms of motivation.

When we evaluate the entrepreneurial opportunities, it is very difficult to generalize these opportunities as ethnic or female. While some sectors or enterprises in one sector serve only ethnic female needs, some others serve generally female needs and a such others serve both female and male needs. Therefore, Turkish female entrepreneurs tend to benefit from both of ethnic and female market opportunities.

Their tendencies in the use or acquisition of capital are similar to both ethnic and female entrepreneurs. They use their own capital or they obtain it from family or friends. On the other hand, their personal and ethnic networks provide much support such as recruitment of new employees, running the enterprise and some family responsibilities like caring of children. In a way, they are special ethnic entrepreneurs in terms of this network and support.

Contrary to the low performance and success of ethnic and female entrepreneurs, Turkish female entrepreneurs show a rather high performance, and their success depends on their personalities such as to be ambitious and to work hard, features which can hardly be seen as typical female characteristics.

Lastly, their strategies for the future show also differences from ethnic and female entrepreneurs, as they want to grow their businesses an ideal that can be explained with special female characteristics: this result shows that they are sure about their success and the continuity of their businesses, and therefore, they can plan to grow.

If we evaluate all our findings, we can say that most characteristics of Turkish female entrepreneurs are very similar to female characteristics (Table 6). They are closer to the species of 'female entrepreneurs' than to that of 'ethnic entrepreneurs'. Thus we may

conclude that “*ethnic female profile*’ is a “*special female profile*” for Turkish female entrepreneurs and that Turkish female entrepreneurs are “*special female entrepreneurs*”.

Table 6 The profile of Turkish female entrepreneurs

	Ethnic characteristics	Female characteristics
Personal characteristics	-	+
Business characteristics	-	+
Experience	-	- / +
Driving force	-	+
Motivation	-	+
Entrepreneurial opportunities	+	+
Access to capital	+	+
Network, information and support	+	-
Performance	-	- / +
Success	-	+
Strategies for future	-	- / +

Legend: (+) confirm, (-) not confirm, (- / +) inconclusive

7. Conclusion and Policy Relevance

Ethnic and female entrepreneurs constitute two special groups in urban economic life with their growing numbers and also their contributions to economic diversity. They offer many opportunities for urban revitalization and the development of local economies with their job-creating potential. This potential does not only reduce unemployment and resolve the problematic employment situation of women and young people in the ethnic segment, but also reduces social exclusion and raises living standards in ethnic groups which are often among the disadvantaged in society. They offer also economic and cultural diversities in the urban economy.

Ethnic female entrepreneurs, who have been affected by the two-sided effects of ethnic and female characteristics, offer special ethnic and female opportunities for the development of local economies. Ethnic female entrepreneurs, on the one hand, offer services for ethnic female needs and they constitute a special market niche in urban economy, and on the other hand they serve not only ethnic female needs, but also the needs of the other groups regardless of their gender or ethnicity.

The results of this study show that -as ethnic female entrepreneurs- Turkish female entrepreneurs are very successful in terms of development of sales, profit and survival conditions. It is clearly seen that they are increasing their market shares with their successful performance. They have become service providers not only for their own ethnic groups but also for other groups in the city. Besides the diversity in the services that they offer in terms of their activities in different sectors and for different targeted groups, they provide employment opportunities especially for their own ethnic groups. And they create also a positive motivation on ethnic female entrepreneurial spirit as a ‘role model’. They combine their ethnic opportunities such as ethnic networks and entrepreneurial family traditions with their work experiences and ambitious personalities and they create success conditions. Their successes give them more self-confidence and encourage them to expand their interest fields and to expand their business.

For understanding the entrepreneurial behaviour and processes of ethnic female entrepreneurs more empirical work on ethnic female entrepreneurs is needed. Different ethnic groups and different cultures can show different characteristics in terms of driving forces, motivation, performance and success conditions. Relevant flanking policies can be developed in a comparative way, e.g., by generating more information about different types of ethnic female entrepreneurs. However, some general policies for improving the participation and contribution of ethnic female entrepreneurs in urban economy may be mentioned, such as the design of appropriate political and economic framework conditions, the development of government programmes to promote ethnic female entrepreneurship and to provide education and training programmes to foster an entrepreneurial spirit.

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