

Finding a way:

Exploring the most common barriers that immigrant woman entrepreneurs face in Skåne - Sweden and how to overcome them

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Abstract

This paper investigates the barriers that immigrant woman entrepreneurs (IWEs) face in starting their firms, and the strategies they use to overcome them. The study interviewed seven IWEs in Skåne, Sweden to gain a deeper understanding of their experiences. The study uses a theoretical framework that focuses on gender, family, culture, social and human capital and the institutional barriers as the basis for the investigation. The findings suggest that IWEs faced these six main barriers when start their businesses to varying degrees. The study also found that the participants used an array of strategies to mitigate those barriers. Strategies employed were influenced by many factors, including the sector in which the business operated, the cultural background of the entrepreneurs and personal resources. One of the most interesting finding in this study is that language often surfaced when discussing other barriers, such as social capital, human capital, cultural and institution barriers. This implies that language should play a more prominent role in the discussion of barriers faced by IWEs in order to foster a deeper and nuanced understanding of the challenges and successes as they launch their firms.

Keywords: Woman Entrepreneurs, Immigrants Entrepreneurs, Entrepreneurship, Barriers, Language

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1. Introduction

1.1 Background

There is a growing body of literature that recognizes the importance of woman entrepreneurs and their economic impact on the whole society. However, it is still disproportionate to the studies about men's entrepreneurial activities (Ahl & Nelson, 2014; Brush, 1992). According to the Swedish Agency for Economic and Regional Growth (Tillväxtverket, 2011), 23 percent of all businesses were headed by women, 30 percent of new start-ups were founded by women and 72 percent of one-employee businesses were managed by women. Furthermore, at the beginning of the 1990s, the European Union and the Swedish government have placed the study of woman entrepreneurship at the top of their political agenda (Tillväxtverket, 2011).

The entrepreneurship literature indicates that there are many barriers that impede the process of starting a firm for IWES, such as gender, lack of time, family-work imbalances, access to capital, lack of adequate skills, poor demand, low social capital, cultural adaptation, and government regulations, among others (Kloosterman, 2010; Volery, 2007; Azmat, 2013). Similarly, Collins and Low (2010) argue that woman entrepreneurs, especially those from other countries differ in a whole host of dimensions, including: age, ethnicity, skills, experience, financial standing, culture and

language proficiency. These dimensions can influence, either negatively or positively, the entrepreneurial activities of IWEs (Azmat, 2013; Hisrich & Brush, 1986). Furthermore, the interaction of gender and migrant status makes the common barriers to entrepreneurship more complex to understand. Therefore, this study seeks to gain a deeper understanding of the barriers that IWEs face and the strategies they use to mitigate those barriers.

1.2 Aims and Objectives

The aim of this study was to explore the two research questions:

- 1. What barriers immigrant women entrepreneurs face in their entrepreneurial ventures?*
- 2. What strategies do they use to overcome them?*

We believe the questions above to be important for several reasons. First, women tend to employ other women and therefore tears down the stereotype that women should be household workers and their businesses promote economic empowerment (Korpi, Hedberg, & Petterson, 2013). Second, as there is little clarity regarding the results of government policies in promoting women and immigrant entrepreneurship, which has made the government turn to the academic field to examine the nature of the barriers at a deeper level (Slavnic, 2013; Tillväxtverket, 2011). With a deeper understanding of immigrant entrepreneurship, the Swedish government can implement policies and intervention programs that are more effective in promoting business activities for this population.

Third, although immigrant business research started in 1972 in the US and UK, there have been relatively few research studies in this specific area compared to other domains in entrepreneurship in Sweden. (Slavnic, 2013) We hope to contribute to the emerging literature by conducting a qualitative study on IWEs living in Sweden.

1.3 Research Limitations

There are some limitations to this study. While the findings of this research may shed some light on the behaviors and experiences of IWEs, the sample size of the study is relatively small and as a result may not be applicable to the general population of this group. The second limitation is that the interviews were conducted after the entrepreneurs launched their businesses, requiring them to recall experiences and actions from the past; consequently, their recollections may not be necessarily accurate. The final limitation is that study was conducted in the context of Swedish society the findings may not apply to other countries; however, similar research findings may surface in other western societies with similar political and economic systems.

1.4 Outline of the Thesis

The remainder of this paper continues as follows. In Chapter 2, we provide the literature review that encompasses barriers that women and immigrant entrepreneurs face when deciding to start a new business and more the challenges that they experience. In Chapter 3, we outline the theoretical approach of the study. In Chapter 4, empirical research and methodology

are detailed. In Chapter 5, we present the analysis and discussions of our findings. In Chapter 6, we provide the conclusion and implications of this study.

2. Previous literature: Immigrant woman entrepreneurs – social and economic interplay

The following discussion will focus on the general research state of women entrepreneurship. Next the discussion will explore the barriers, such as gender, social capital, institutional, human capital, family, and cultural, that women have to contend with. After that, the focus will center on immigrant entrepreneurship and then IWEs.

2.1 Women Entrepreneurship

In recent years, there has been an increasing amount of literature on women entrepreneurship (Ahl, 2006; Bourne, 2010; Leung, Ashe, & Lorna, 2011). However, the field still lags behind the ample studies of men enterprises (Ahl, 2014; Brush, 1992; Slavnic, 2013). The growing interest may stem from the fact that according to the National Association of Women's Business Owners (2014), the proportion of private firms owned by women in the United States rose from 10 to 30 percent between 1980 and 2010. Furthermore, women hold at least a 50 percent stake in the firm produced revenues of \$1.2 trillion (11 percent of total sales) and employed 8 million employees (14 percent of the labor force). According to the 2012 Organization for Economic Co-operation and Development's gender

initiative reports, on average 10 percent of board seats are controlled by women while the average for Sweden is 20 percent. In Sweden, 25 percent of all start-up entrepreneurs in 2008 were women (Tillväxtverket, 2012). While these data trends are encouraging from an economic development perspective, they also reveal the fact that women engage in entrepreneurial activities at a much lower rate than men (Ahl, 2014; Bourne, 2010).

A 2007 Global Entrepreneurship Monitor report showed that 5 percent of women own businesses in Sweden, yet women, in general, are more educated than men and are therefore expected to have a higher likelihood of self-employment (Borjas, 1986; Hammarstedt, 2001). Part of the explanation for the discrepancy stems from the different contexts under which women and men tend to start businesses (Carter & Rosa, 2000; Bourne, 2010; Ahl, 2006). The difference is related to the motivations for pursuing self-employment, the sectors they choose to enter, and the social and political environment. For example, women's most common reasons for starting a firm are to find the right balance between work and family, improve the well-being of the whole household, and achieve a sense of independence, which are generally different from men's motivations (Carrigan & Duberley, 2013; Brush, 1992). The industries in which women start their business are also different; they are concentrated in child care, health care, and other types of personal services. Moreover, the social and political environment also impacts women's entrepreneurial activities differently than men (De Bruin, Brush, & Welter, 2006; Hedberg, 2009). All of which may potentially pose as deterrents to firm formation.

While many studies report that woman-owned businesses achieve lower levels of performance (Kariv, 2011), other investigations (Korpi, Hedberg & Pettersson, 2013) report that woman entrepreneurs on the whole are satisfied with their businesses, feeling that they have met other non-financial goals, namely empowerment, flexibility, improved well-being of the family. This implies that women's perspectives about business performance is markedly different from men's. Another dimension that offers insights into women's propensity toward self-employment is the *glass ceiling*, that is, the notion that women are often passed over for promotion because of their gender (Heilbrun, 2004). Together, these studies indicate the importance of gender in the discussions of entrepreneurship.

The depth of social capital available to woman entrepreneurs can impact their entrepreneurial activities and the success of their businesses (Kim, Aldrich & Keister, 2006; Bourne, 2010). Specifically, social capital refers to the level of access to certain people or networks that can facilitate firm formation (Collins & Low, 2010; Dhaliwal, 2008). The trusting relationship stemming from being associated with certain people and network will increase the likelihood of starting a business with more access to human capital and financial resources (Aldrich, Elam & Reese, 1997). Woman entrepreneurs tend to have weak social network, especially at the initial stages of their business endeavors than men (Aldrich et al., 1997; Hisrich & Brush, 1986). Interestingly, Aldrich et al. (1997) in their investigation found that after woman entrepreneurs start their ventures, their networking efforts are similar to men and even producing slightly better results.

All entrepreneurs, including women, face some form of structural barriers in starting their businesses (Volery, 2007; Kloosterman, 2010). These barriers include discrimination, regulations, and financing opportunities, among other things (Kloosterman, 2010). Aldrich et al. (1997) suggest that woman entrepreneurs struggle more than men to obtain external financing. In the same vein, Carter and Rosa's (1998) extensive study of UK businesses (300 men-owned and 300 women-owned) reported that male entrepreneurs received larger sums of financing than their female counterparts. In contrast, Hedberg (2009) studied how the effects of markets and societal conditions can open opportunities for women enterprises. An aging population and the privatization of the Swedish health care sector created the market conditions that women (who tend to be involved in this sector) were able to exploit. Some of the results above must be interpreted with caution because of the many unaccounted exogenous variables in the study, such as types of businesses, market conditions, and growth potential that may have influenced the outcomes.

Previously, studies of women entrepreneurship have not looked in-depth at the intersection of self-employment and family obligations (Ahl, 2014; Bourne, 2010; Chasserio, Pailot, & Poroli, 2014; Hedberg, 2009). This limitation leaves a significant gap in understanding the true nature of this phenomenon and devalues women's role as important actors in the business world. Chasserio et al. (2014) argue that the prevailing perception about entrepreneurs is that they are not only men, but they are removed from family and societal factors; these entrepreneurs should only focus on building their firms. Furthermore, it is important to bear in mind that

many of these studies do not take into account the role of unpaid or unidentified support that spouses and other family members contribute to the household (Collins & Low, 2010, Carrigan & Duberley, 2013). For example, Carrigan and Duberley (2013) conducted a series of semi-structured interviews with woman entrepreneurs in which the participants talked about the stresses that they faced when attempting to strike the right balance between taking care of their households and running their businesses; the authors coined the term "triage" (p. 93) to explain their decision-making process. In one account, a woman indicated that she felt guilty when she tended to her business in lieu of taking care of her children and felt devalued when her spouse viewed her business as secondary to her household chores. Carrigan and Duberley (2013) referred to the dynamic of being a mother and a business owner *mompreneurs* who is successful in finding the right balance between work and family. In the same vein, Bittman et al. (2004) argue that time constraints and emotional stress are exasperated when both spouses are employed. The conclusion reached by Carrigan and Duberley (2013) might have benefited from interviewing woman entrepreneurs who do not work at home or have husbands who are not the main breadwinners.

Overall, these results indicate that woman entrepreneurs experience the entrepreneurial process differently than men, in particular in how they balance family and work obligations with their expected roles as the main caretaker of the household and their financial as well non-financial contribution to the family. Gender narratives about how women are supposed to behave and think about themselves have contributed increased stress for woman entrepreneurs and potentially to the definitions of success that women establish for themselves.

Acknowledging the interaction among gender, family and other factors can foster a deeper discussion about the complex experiences of women entrepreneurs.

2.2 Immigrant Entrepreneurship

While in recent years there has been an increasing interest worldwide in understanding immigrant entrepreneurship in the developed world, there is still a lack of studies on immigrant-owned businesses in Sweden (Bourne, 2010; Slavnic, 2013). Research about immigrant entrepreneurship started decades ago in the United States and the United Kingdom, perhaps because both countries have been historically more open to immigration than others. In contrast, Sweden only started accepting large numbers of immigrants from outside of Europe starting in the mid-1970s (Hammarstedt, 2001, 2006). In a seminal study in this area, Borjas (1986) analyzed US census data from 1970 to 1980 and found that some immigrant groups' self-employment rate (15 percent) were higher than the native population. He attributes this dynamic to two main factors – a high proportion of immigrant population and concentration of ethnic resources. The main weakness with this theory is that it relies too much on quantitative data. Several studies point out that immigrants who come from countries that have a history of self-employment traditions will bring with them a propensity toward launching businesses to their host countries (Light, 1984; Hammarstadt, 1998, 2001). On the other hand, other studies argue that the degree to which certain ethnic groups start businesses depend on the discrimination that they encountered in the general labor market of their

adopted countries (Volery, 2007; Kloosterman, 2010; Ohlsson, Broome & Bevelander, 2012). Ohlsson et al. (2012) argue that in Sweden many immigrants are pushed to self-employment because of discrimination in the labor market; the discrimination may stem from lack of Swedish language skills or inadequate recognition of their credentials from a foreign country. Similarly, Chaganti and Greene (2002) coined the term “survival mechanisms” (p. 130) to describe why some immigrant groups pursue self-employment opportunities. They argue that many immigrants have to find other alternatives for supporting themselves and their families when salaried jobs are not available for reasons such as discrimination or lack of relevant experience. Furthermore, Le (2000), using data from the 1981 to 1991 Australian census, identifies accessibility to financing, marital status and opportunities for salaried positions as major determinants to becoming a business owner.

Another perspective is that immigrant-owned businesses are characterized by their concentration in sectors with low barriers to entry, intense competition, low growth potential, and long working hours (Barrett et al., 2002; Chaganti & Greene, 2002; Volery, 2007; Kloosterman et al., 1999). Adding further to the complexity of understanding immigrant entrepreneurs, firm creation by this group is influenced by time of stay in the host country, that is, the longer the stay, the higher the odds starting a business, country of origin, and differences in labor experience (Hammarstedt, 2001, 2006).

Some of the findings from the studies mentioned above may be applicable in the Swedish context; however, a deeper and more comprehensive understanding is needed (Anderson & Hammarstedt, 2010). According to statistics by the Swedish government, the immigrant population in Sweden has risen from close to zero in the 1950s to around 10 percent of the total population in 2010. Sixty percent of immigrants were from other Nordic countries in 1970, compared to 30 percent who were born in other Nordic countries in 2000. The different composition of immigrant origins can complicate the understanding societal issues, such as cultural norms and behaviors, language differences, and assimilation strategies, among other factors. Some suggest that there is a growing proportion of immigrants accessing Swedish social benefits (Gustafsson et al. 1990; Hammarstadt 1998). These results contradict the idea that self-employment perhaps leads to lower unemployment and self-sufficiently; that is, the capacity to support oneself without government help.

2.3 Immigrant Woman Entrepreneurs

Another criticism of immigrant entrepreneurship studies is that many leave out the gender perspective (Collins & Low, 2010; Ahl & Nelson, 2014; Bourne, 2010). Collins and Low (2010) argue that woman entrepreneurs, especially those from other countries, differ across many dimensions, including age, ethnicity, skills, experience, education, culture and language proficiency. These dimensions can influence, either positively or negatively, their abilities to start businesses (Dhaliwal et al. 2008). The notion of “double disadvantages” (Azmat 2013, p. 201), that is being a

woman and an immigrant describes the challenges for IWEs, compared to immigrant men entrepreneurs.

Promoting this idea of *double disadvantages* even further, Raijman and Semyonov (1997) argue that IWEs from developing countries appear to face three challenges which they aptly termed “triple disadvantage” (p. 109). An often cited narrative from a human capital perspective is that IWEs tend to lack education, work experience training opportunities and professional networks (Collins & Low, 2010; Dhaliwal et al. 2008). Furthermore, they have short, if any, financial histories and experience in launching or managing businesses, resulting in fewer financing opportunities at the beginning of and during their entrepreneurial endeavors (Hisrich & Brush, 1986). Even with strong human capital, especially in education, host countries may not recognize their credentials because they were obtained abroad (Collins & Low 2010), further exasperating their capacity to launch their business with adequate resources.

Other studies, including Dhaliwal’s (2008), argue that IWEs tend to enter women-specific sectors, such as health care, child care or retailing sectors which are characterized by low growth potential and low barriers to entry. Interestingly, Verduijin and Essers (2013) argue that government policies and intervention programs for IWEs can perpetuate the notion that they are victims who need to be taught to behave like *normal* entrepreneurs; in other words, they have to behave and network like professionals in order to be successful. In discussing immigrant woman entrepreneurship, culture has to be part of the conversation also. The behavioral norms, religion, traditions, and values of a new society influence all aspect of the entrepreneurial

process that can potentially act as a barriers or enablers (Azmat, 2013). In some countries more than others, culture plays a prominent role in the degree to which women can work, the sectors they are allowed to work in, or in determining who is the head of the household (Strier & Abdeen, 2009).

The main limitation of these studies is that they tend to overlook how these dimensions can act as enablers (Azmat, 2013) to starting a business. For example, some IWEs can leverage their ethnic network, cultural competencies, and independent orientation to start and manage successful businesses. (Dhaliwal, 2008). Korpi et al. (2013) demonstrated this by investigating the emerging health care industry in Sweden. The study showed how immigrant women, including native women, exploited the deregulation of the health care services industry in Sweden to start their enterprises. These woman entrepreneurs hired not only other immigrants but they also employed native workers in order to provide culturally competent care. Furthermore, from a positive societal impact perspective, they improved their lives by empowering themselves and improving the well-being their families.

Supporting the view mentioned above, Kupferberg (2003) argues that IWEs who have traits, such as frugality, can be used it to reduce expenses by purchasing only things the business needs or by hiring family members or relatives. Leung et al. (2011) in his study found that Japanese women utilized their roles as mothers to promote their businesses. Similarly Dhaliwal et al. (2008) demonstrated how South Asian woman entrepreneurs in the UK used their family structure to access financing and business

consulting programs offered by the government to launch and grow their businesses. Expanding the positive perspective of women entrepreneurship, Carrigan and Duberley talked about the idea of *mompreneurs*, women entrepreneurs who start businesses with the goal of not only running a successful business, but allocating adequate time to spend with the family.

Together these studies provided insights into immigrant entrepreneurs with a gender perspective and their experiences in launching their businesses. Specifically, IWEs have to contend with the notion of “double disadvantages” (Azmat, 2013, p. 201), that is, they have to deal with the challenges with being a woman and an immigrant, or even “triple disadvantage[s]” (Raijman & Semyonov, 1997, p. 109), the additional dimension being that they are from a developing country. IWEs are likely to face a higher discrimination in the labor market. Their businesses tend to be in low-growth industries and produce low levels of profitability. True, immigrant women need time to adapt themselves to new requirements such as the language and cultural habits of the host society. Their role in the family can be challenged too. These studies also suggest that IWEs are a heterogeneous group with different backgrounds, education level, cultural know-hows, family composition and mind-sets, all interacting together which creates a complex picture that requires many different theories to fully understand their entrepreneurial activities.

3. Theoretical Approach

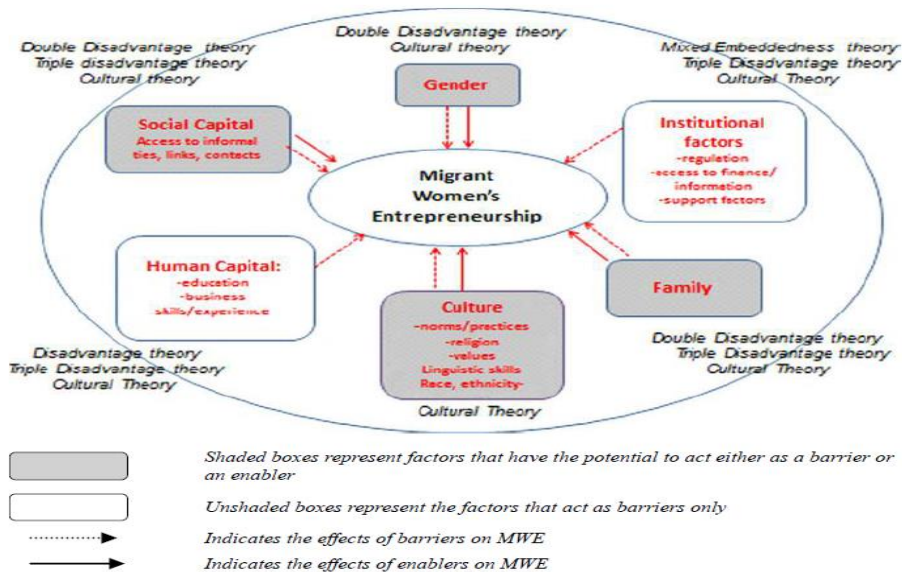
The theoretical literature provides a long list of theories and concepts that are useful to identify and understand the barriers IWEs face. Volery (2007) and Kloosterma et al. (2010) focus on structural barriers, that is, the broad constraints, such as rules, regulations, and discrimination that can impede or sometimes foster new businesses. Hammarstedt's (2001, 2006) studies tend to emphasize barriers from the immigrants perspective, such as the reasons why they become self-employed. Dhaliwal et al. (2010) stress the role of culture and its multidimensional definition as part of the conversation of immigrant woman entrepreneurship. Rajjman and Semyonov (1997) argue that IWEs have to contend with the notion of "double disadvantages", or even "triple disadvantage[s]". Azmat (2013), Collins and Low (2010) and Verduijn and Essers (2013) focus on all the barriers that IWEs face, namely gender, family, social capital, human capital, cultural and institutional barriers.

There are also emerging studies about the intersection of entrepreneurship and family obligations, including those from Carrigan and Duberley (2012, 2013) and Chasserio et al. (2014). Carrigan and Duberley (2012) put forth the notion of *mumpreneurs*, a woman entrepreneur who can manage her business and take care of the household effectively. Chasserio et al. (2014) argue that while woman entrepreneurs face many barriers in starting and managing their businesses, ultimately they have the capacity to shape and

create a life they had envisioned for themselves. In other words, they have full control of their lives.

In order to find a theoretical framework that aligns with the aims of this study, this thesis uses Azmat’s (2013) framework as a foundation for several reasons. First it is theoretically grounded because it draws on previous research on barriers specific to IWEs. Second, the categorization of the barriers has many dimensions, as shown in Azmat’s (2013) below. Third, data on the barriers can be collected through interviews, from which deeper insights about this specific group of immigrant entrepreneurs can be ascertained.

Figure 1: Azmat’s Conceptual Framework of Barriers



3.1 Gender

Women face the *glass ceiling* to varying degrees in organizations (Heilbrun, 2004), and therefore launch their businesses under a different context than men (Ahl, 2006). De Bruin, et al. (2006) and Korpi et al. (2013) argue that women entrepreneurs often start businesses with different reasons in mind, such as to aim for flexibility, to strive for independence and to improve the well-being of the whole family. In conducting her investigation, Azmat (2013) coined the term “double disadvantage” (p. 201) to describe the two obstacles for starting a firm, that is, being a women and an immigrant. Expanding on this concept further, Raijman and Semyonov (1997) argue for an additional obstacle, “triple disadvantage” (p. 109), because immigrant women entrepreneurs are coming from developing countries.

3.2 Social capital

Collins and Low (2010) and Azmat (2013) argue that IWEs lack social capital at the initial stage of starting their businesses. Social capital can be described as having networks of people whom one can rely on when starting or promoting a business. Some IWEs utilize informal as well formal business networks (Collins & Low, 2010) to expand their social networks. Therefore, the quality and quantity of the interactions with different types of people and institutions can result in stronger social capital, which can lead to expanded opportunities for the business.

3.3 Institutional factors

The institutional environment relates to the operating rules, regulations or level discrimination in a society that can support start-ups or erect obstacles to new businesses (Kloosterman, 2010). For example, stringent and difficult-to-understand regulations can prevent or intimidate immigrants from launching their businesses. Some of the main institutional barriers are related to immigration laws governing businesses or general discrimination that can push some immigrants to choose self-employment as the next viable alternative (Hammarstedt, 2001, 2006). Dhaliwal (2008) and Azmat (2013) argue that some IWEs may use informal business practices as a means to address structure barriers.

3.4 Human capital

Human capital is often referred to work experience, education level, or other types training, without which can be significant barriers to starting a business (Azmat, 2013; Collins & Low, 2010). Immigrants draw on their education and labor experience to start up their businesses. Individuals with more or higher quality human capital achieve higher performance in executing relevant tasks. However, individuals differ in their ability to discover and exploit opportunities (Collins & Low, 2010). Hence the literature indicates that IWEs are more likely to face more disadvantages than immigrant men because their working experience is on average lower than men (Azmat 2013).

3.5 Family

The traditional role of a woman in the labor market or in running ventures does not take out their family and household responsibilities, and therefore the tension between personal life and career remain regardless of the context (De Brui et al., 2006; Korpi et al., 2013). However, some argue that family can support the development of *mompreneurs* (Carrigan & Duberley, 2013; Dhaliwal et al., 2010), even if women remain mainly responsible for child care and home management, which leads to work and family conflict (Azmat, 2013; De Bruin, et al., 2006).

3.6 Culture

Norms and costumes, religion, values, language skills, and ethnicity are different dimensions of the cultural capital that immigrants bring with them to their host country (Azmat, 2013; Strier & Abdeen, 2009). How IWEs use their culture can promote or limit their entrepreneurial activities. IWEs can capitalize on cultural characteristics such as language and ethnic contacts to identify business opportunities (Dhaliwal, 2008, Azmat, 2013, Leung, 2011). Ohlsson et al. (2012) argue that lack Swedish language proficiency is a major obstacle for immigrant entrepreneurs.

4. Empirical research and methodology

4.1 Research Approach

This study takes a constructivist position which states that a social phenomenon is not static and is in a constant state of change that is influenced by many variables (Denzin & Lincoln, 2008). Individuals create meanings based on their interpretations of the events, objects or conditions that they find themselves in. They and their situations are complex and ever-changing and should not be placed in narrow constructs. The study adopts an inductive approach which pertains to the search for patterns from a complex social situations (Goddard & Melville, 2004). Furthermore, the investigation will adhere to the philosophical traditions of interpretivism, whose main goals are to ascertain what people do and think, what types of difficulties they have to contend with, and how they address them (Patton, 1990). These underpinnings on which the study will be conducted are particularly useful in understanding IWEs' thought processes and behaviors when they face barriers in starting their firms. Furthermore, their situations are complex and difficult to place in narrow constructs, as their actions and perceptions are highly influenced by many factors, including past experiences, culture, and traditions. The semi-structured interviews will

allow us to ask, listen, record and interpret the data in a manner that accurately reflects their opinions (Bryman & Bell, 2001). Overall, this iterative and flexible approach is predicated on respecting the participants' (IWEs), their situations (facing various barriers in pursuit of starting a business and what strategies to use), and their history (culture, values, beliefs and traditions).

4.2 Research Design

The use of case study is a well-established approach to gaining insights into a particular phenomenon by collecting firsthand accounts from participants (Yin, 2003). In this study they are IWEs. Yin (2003) also states that there is a common perception that case studies contain weaknesses, including the subjective aspect of the content and its applicability to the general population group. While this may be true, we still believe that examining this specific group of entrepreneurs will grant us an opportunity to learn about them in their nature settings without manipulation. The design helps us understand more deeply their thought process in relation to barriers faced and strategies utilized and will be useful in discerning patterns in their actions and mind-sets.

4.3 Data Collection Method

The data was collected through seven face-to-face semi-structured interviews conducted in English. This interviewing method helped us gain insights and understandings into participants' entrepreneurial activities, especially their perceptions about the barriers they encountered and how

they dealt with them. The interviews took place in the city of Lund and the surrounding cities. Table 1 in the appendix presents the interviewee profiles, such as type of business and age. According to the Swedish authorities, immigrants are those whose parents are born outside of Sweden, a classification that this study used in selecting which IWEs to interview. This study chose businesses that were officially registered with appropriate authorities to capture the barriers they faced in dealing with state agencies.

The study's participants came from developing countries in Europe (Poland and Ukraine), Latin America (Colombia, Mexico and Uruguay) and Asia (China) because one of the aims of this study to understand immigrant women entrepreneurs who are often perceived to face many barriers in starting a business (Azamt, 2013; Raijman & Semyonov, 1997). However, one entrepreneur was born in Sweden, but her parents are from Kosovo. While this may inject other factors (language and beliefs, among others) that will influence the data, but comparing this participant to other participants may also provide some insights.

In general, all the businesses have on average 2.3 employees, including the founder. Three out of seven businesses in the sample provide the sole income for the household while the remaining businesses rely on the support of a partner's salary or family support. Each semi-structured interview lasted between one and two hours, and included in-depth and open-ended questions designed to allow participants' responses to flow and

all them to reflect on what they thought was relevant to share (Bryman & Bell, 2001). The questions were informed from articles, such as Azmat (2013), Collins and Low (2010), and Carrigan & Duberley (2013), among others. These articles provide the theoretical underpinnings of this study. We recorded and transcribed the contents of interviews and proceeded to analyze the data.

4.4 Data Analysis

Many have argued, including Eisenhardt (1989), that analyzing data from a study is one of the most important tasks in the research process. Furthermore, analyzing data from semi-structured interviews can especially be difficult as emerging themes can surface that were not considered before. This may require a rethinking of the theoretical framework in order to be consistent with the new themes (Bryman & Bell, 2001). We adopted the thematic analysis method and believe that it is particularly useful in investigating an under-studied subject area - immigrant entrepreneurs (Slavnic, 2013). Utilizing the inductive approach, we moved back and forth between data and theory, ensuring a full understanding of how they relate to each other. Then we categorized the themes based on Azmat's (2013) theoretical framework to draw out meanings and insights to ensure that the all the data are consistent with the aims of this research study.

4.5 Validity and Reliability

Case studies are often criticized for their weakness and its subjective nature (Sarantakos, 2013) in terms of how will the researcher know if the participants are telling the truth or how will the researcher know if the recollections of the participant accurately reflects what actually happened. However, the lens through which the data is interpreted can yield valuable insights (Yin, 2003). Yin (2003) also argues that a case study's main purpose is not to prove a theory, but rather to generate new concepts. As opposed to testing a theory, this study's aim are to identify what barriers IWEs face in their entrepreneurial ventures and what strategies do they use overcome them. Furthermore, Yin (2003) suggests that qualitative studies can be used as a precursor to a larger quantitative study. Another common criticism is that small sample sizes that can limit the ability to generalize findings to a larger population (Sarantakos, 2013). We believe that while the sample size of this study is small and the findings will be preliminary, the study can still provide valuable insights to form the basis for future studies.

5. Analysis and Discussion

The aim of this study was to explore the two research questions:

1. *What barriers immigrant women entrepreneurs face in their entrepreneurial ventures?*
2. *What strategies do they use to overcome them?*

In order to reach these aims, we analyze the content of the seven interviews conducted in March, 2015 in the city of Lund and the surrounding cities. The barriers and strategies are discussed and analyzed in this chapter. Figure 1 below provides an illustration of the barriers that will be discussed. The context sections refers to the macro environment that can act as a barrier, while the individual section focuses on the specific barriers that can influence an individual’s ability to launch a firm.

Figure 1: Separation of Barriers

Context	Individual
Institutional Factors (rules, regulation, and discrimination)	Cultural (traditions, religion, behavioral norms, and values) Social Capital (the degree of relationships with other individuals, groups, and institutions) Human Capital (experience, training, education, and other skill sets) Gender (biases based on gender) Family (household obligations)

5.1 Gender

Women launch their businesses under a different context than men (Ahl, 2006). Heilbrun (2004) argues that some women who experience the *glass ceiling* or low wages will decide to launch a new venture. In terms of low wages, this may be true for three of the participants who stated that they worked in the *black market*, that is working without reporting to the proper authorities. The other four participants started their businesses without ever working in Sweden. Another example of how gender intersects with woman entrepreneurship is the issue of motivation for becoming self-employed. Six of seven of the participants indicated that making large sums of money was not their main goal; rather, they wanted flexibility, independence and improved well-being of the whole family (De Bruin, et al., 2006; Korpi et al., 2013). As one interviewee noted: *“I love what I do. Money is not what I care about.”* In discussing with the participants about how gender can impede or enable their entrepreneurial endeavors, five out of the seven indicated that they experienced gender biases. One participant believed that gender can be a hindrance and recounted an event she attended to promote her business.

Tatyana: *“On some occasions that I did the business’s pitch, someone from the public asked me for the male person to talk with about my business. I asked why and he said because I want to know more from this person.”*

Though upon probing further into the subject, Tatyana admitted that she *“can get away with more things, maybe”* because she’s a woman. Another participant recalled a similar business event in which she felt out of place.

Arjola: “...I came in the room with quite old men in suits. They were like, ‘so do you study here, what do you study?’ I tell them I run my own business. How should they look at me? Now, I’m aware of this... It takes a bit of a persuasion. Being a woman, I have to say, is a lonely place in the business, particularly ours. I felt a bit intimidated.”

From these responses, it appears that their interactions with men at different events were met with skepticism; that is, the men appeared to not take them seriously as business professionals. One of the participants felt that it was condescending to assume that she, as a woman, was incapable of talking about her business. Similarly, the second participant in describing her encounter felt that it was patronizing for that person to immediately assume that she was a student and not an entrepreneur. These sentiments and experiences are similar to what some researchers, including Carrigan and Duberley (2013, found in their studies. All the women who suspected gender biases did not appear to harbor any resentment about their encounters. A majority seemed to have felt that they just have to work harder to gain trust and credibility, results which align with Chasserio et al.’s (2014) argument that woman entrepreneurs ultimately do not see themselves as victims, but rather just simply entrepreneurs. The notion of “double disadvantage” (Azmat, 2013, p. 201) or “triple disadvantage” (p. Rajjman & Semyonov 109) appear to be present in this study's findings in that the IWEs experienced some gender biases and cultural and racial discrimination. It is reasonable to believe that these IWEs experienced more gender biases than woman entrepreneurs from developed countries, such as the United States or Britain whose culture is more similar to Sweden.

In contrast, Ping and Alicia indicated that gender was not a barrier. Ping explained that as long as she showed an interest in other people and was excited to be there, they generally accepted her, which eventually led to invitations to other networking events and new accounts. She puts it like this:

Ping: *“I told the members in the events what I do and want to do and told them about my experience and they thought I’m a good person. So they accepted and saw my energy. They invited me to other events.”*

This perspective was offered by another participant. She used her interpersonal skills to establish rapport with people; she commented:

Alicia: *“No, being a woman in a men’s world has helped me to open many doors...because as a woman I can manage things in a more holistic way that many men don’t do.”*

These participants’ responses support the argument advanced by Leung (2011), Verduijn and Essers (2013) and Dhaliwal et al. (2008) who suggest that gender can be used as a source of strength. In fact, two other participants who indicated that gender was a barrier also revealed that in some instances they used gender to their advantage. These experiences indicate that gender can go both ways, but for a majority, it is a barrier to a certain extent. All of the participants said that they had to use different strategies, such as wearing appropriate attire, being engaged, and not getting defensive, to contend with suspected gender biases. Furthermore, it

was observed that the IWEs in this study did not fit the typology that woman entrepreneurs tend to lack energy and are risk-averse, as suggested by Sexton and Bowman-Upton (1990) in their study. It may be interesting to note that the two of three woman entrepreneurs who started their businesses in high-tech or consulting reported experiencing high levels of gender biases relative to the other five, implying that the type of industry plays a role.

Kariv (2007), including other researchers, argues that women businesses are characterized by the low growth potential and low profitability. Although this may be true, most of the IWEs in this study indicated that they were satisfied with their businesses because their main goals in starting their businesses were to obtain flexibility, gain independence, and improve the well-being of their families, results that are similar to what Korpi et al. found in their study. In summary, these findings, while preliminary, suggests that a majority of these IWEs faced gender barriers. Some used their interpersonal skills and some believed that they needed to dress or talk in a different manner to overcome gender biases. A minority of participants saw it as a source of strength and used their gender to their advantage. None of them saw themselves as victims; rather they viewed themselves as simply entrepreneurs who have to work harder to gain respect and credibility.

5.2 Culture

The literature indicates that cultural characteristics, such as behavioral norms, values, religion, and traditions, can act as barriers to immigrant women's entrepreneurial endeavours (Azmat, 2013; Strier & Abdeen, 2009). Some scholars, including Azmat (2013), argue that culture can be a source of strength or can act as a barrier, depending on how it is used. The four participants from Latin America reported using their cultural propensity toward being social as an advantage when they met new people. Furthermore, they appear to use more of their ethnic ties as means to expand business opportunities.

Investigating how culture norms can influence entrepreneurial activities, Strier and Abdeen (2009) found that Palestinian women were allowed to work only if their husbands were still perceived to be the head of the household. It was not observed that any of the participants have experienced this type of situation, implying an equal household dynamic. In fact, most of the participants reported that their husband encouraged their entrepreneurial efforts. In terms of behavioral norms as a potential obstacle, five of the participants suggested that where they come from, people are friendly and talkative, whereas Swedish people just say hello and are not willing to try out new things. One commented:

Alejandra: "In my business [art industry], it is complicated to convince Swedish people to try new things. I need those who dare to try out if friends and relative talk about my work, my art, and how it would look in their houses."

Another participant talked about a Swedish colleague who went to another person to express his disagreements with her; she stated:

Tatyana: “Swedes are sometimes not direct. For me, if there is something going on, I ask directly. Maybe some find that intimidating. I don’t know. It’s a bit annoying. I don’t like this type of style. It makes it worse because I’m used to a different culture. If people are open and direct, things will happen faster. If we can’t work together, then we shouldn’t try. It’s a big difference.”

From these responses about culture, it appears that some of the participants experienced culture differences that cause some frustrations. The frustrations may come from the inability of both parties to communicate their needs clearly. Receiving and giving accurate information go beyond verbal means, it can come from being alert to facial gestures and body language, for example. Some of the participants and those that they interacted with may not have understood each other because they have not learned to pick up on these subtle signs. Consequently, a few of the participants even made blanket statements that all Swedes behave in the same manner. Two common responses that surfaced were that Swedes are not open to new things and that they are not direct. To deal with this cultural divide, a majority of the participants enlisted their in-laws, friends and mentors to help them to deepen their understanding about behavioral norms in Sweden and to support their entrepreneurial activities. For example, some of the participants asked their Swedish friends to

recommend their products or services to their friends, which appeared to have led to new opportunities.

A majority of the participants when discussing cultural barriers identified language as a major barrier to their entrepreneurial activities which Azmat, (2013) and Ohlsson et al. (2012) found in their studies. Azmat (2013) argue that limited language proficiency is a common issue for IWEs. Knowing the local language can open many doors before and after the business enterprise launches (Aldrich, 1989; Hisrich & Brush, 1986). One of the participants talked how language came up when she called a particular agency about her application for financing; she commented:

Tatyana: “I feel that Swedish people do not like to speak English...When I call people in various institutions, they usually try to force me to speak only in Swedish; for example, with VINOVA [a government-subsidized agency], I needed to send some papers and the person that received my documents said that if you have a business in Sweden, you should speak Swedish”.

Along the same lines, another participant commented about her frustration with not knowing Swedish and how it impacted her ability to sell her products:

Nikoleta: “If you are an immigrant with little Swedish or English, it is very hard to find a job or start a business. Before I started my business, I sent many applications to different supermarkets, for example, and I never received an invitation to an interview.”

Another participant who also had strong feelings about language commented that:

Alejandra: *“Everybody thinks that because you are in Sweden and decided to build a business here, you should speak Swedish and if you don’t do that it is difficult to have an opportunity with them and offer your product. I sell a product, not my language skills.”*

From these responses, it can be inferred that local language literacy plays a major role in these women’s entrepreneurial activities, which is similar to Azmat (2013) and Ohlsson et al.’s (2012) argument. Some of the participants believed that not speaking Swedish limited their business opportunities; for example, another participant said that *“this is the reason why 95 percent of my customers are from foreign descent.”*

Lacking local language skills appear to affect some of the participant’s self-esteem also. One indicated that she felt weak because she constantly had to apologize for her lack of language skills and accent. While all of the participants appeared to accept that they have to learn Swedish for the sake of their businesses, a few displayed a sense of resentment for having to do so. These feelings may be further understood by one participant’s comment that most people in Sweden speak English, so understanding each other is not the issue, implying that there might be ulterior motives.

The strategies that all of them used to deal with language barriers were to attend paid and free language classes, talk Swedish with spouse and friends whenever possible, and for a few, watch Swedish television shows.

Interestingly, one indicated that she usually speak English first when meeting someone the first time, for fear that she would be looked down upon if she speaks Swedish with an accent. These feelings about language were present for a majority of the participants; no patterns were detected based on country of origin, type of business or age.

One of the more interesting findings in this study is that language was not only discussed in relation to culture but also relation to the other barriers, namely social capital, institutional factors, gender, and human capital. For example, when participants were asked about social capital barriers, some participants commented on how they felt out of place because they did not fully understand what some attendees were talking about at networking functions or office parties. Or when the issue of human capital barriers were discussed, some of the participants not only talked about their formal or informal education, but they often alluded to the fact language was a major barrier. Given these results, we believe that language should play a more prominent role in the study of entrepreneurial barriers for IWEs because it appears to be a major point of contention in discussing barriers.

5.3 Family

The traditional role of a woman in the household is more prominent for women from developing countries (Azmat, 2013). They are expected to be the sole person who is responsible for the household. Furthermore, some husbands who approve of their wives engaging in entrepreneurial activities expect, implicitly or not, their wives to be the responsible for most of the

household obligations (Bourne, 2010; Carrigan & Duberley, 2013). Though none of the participants believed that their spouses felt this way, a majority of them reported being responsible for most of the household obligations. As one interviewee said:

Tatyana: *“I work from home and bring him [son] to the office....Unfortunately, he [husband] has to spend a lot of time at work. I get help from him as much as he can...We manage....”*

Another participant also had similar comments and after probing further, she said that it was beginning to take a toll on her marriage.

Nikoleta: *“I work 100 percent, have a family with small children...and have no time for myself and my partner”.*

From these responses and discussions with the participants, it appears that although their husbands did not explicitly say that their wives should be responsible for the household, it became that way by default. These results coincide with Azmat's (2013) argument that gender roles in the family can influence the degree to which IWEs can spend on their businesses. Moreover, these findings contradict a prevailing perception that entrepreneurs (not the least men) are separated from their family and social life and that they are only responsible for business tasks (Verduijn & Essers, 2013). Similarly, other studies argue that traditions and beliefs are so embedded in some peoples' mind-set who are from developing countries that it is difficult to deviate too far from those traditions and beliefs (Azmat,

2013; Collins & Low, 2010). It may reasonable to think that people start to adopt their host countries behavioral norms after being their host country long enough, though these findings suggest otherwise. It is worth noting that when discussing family obligations, chores, such cleaning and cooking, often did not come up. The conversation tended to turn to taking care of their children. The four women entrepreneurs who have children used different strategies in their attempts to find an adequate life and work balance. Some of the participants worked at night when their children were asleep; a few delegated some of the business functions to their husbands whenever possible; and others obtained help from relatives. However, all used a combination of strategies in dealing to balancing work and family.

These challenges notwithstanding, a majority of the participants did not express strong feelings or difficulties in managing their businesses and family. They reported to be quit satisfied with their predicament. A possible explanation for this is that Sweden known for its generous welfare system provided enough support in order for the participants to allocate adequate time for family and business.

Three of the seven IWEs in this study did not have any children. They reported that striking the right balance between family and business was not a barrier. As one puts it:

Alejandra: *“We don’t have any kids, and therefore I have the balance between our relationship and my business”*.

This sentiment is similar what the other two participants who did not have any children indicated. After probing further, these three participants also revealed that they were responsible for most of the household obligations and appeared to work just as much as the other participants in this study.

Among the strategies that were used by women with children were to seek help from relatives, delegate some business functions to their spouses, and work at night when the children were asleep, suggesting that they were still in full control of their own lives (Chasserio et al., 2014). Additionally, they appear to frame their situation as a choice rather than a circumstance that was forced on them, as argued by Carrigan and Duberley (2013).

In sum, these results suggest that those with children struggled more to find adequate time for family and business, while those without children find it a bit easier. The idea of *mompreneurs* (Carrigan & Duberley, 2013), whose aim is to be an engaged mother, spouse, and entrepreneur, is a simplistic way of understanding the intersection of family and business. Although most of the participants reported moments of struggles, they were found to have full control of the lives, which implies that they did not see themselves as victims, rather they view themselves as people who experience the ebbs and flows of life as a parents, spouses and entrepreneurs (Ohlsson et al., 2012).

5.4 Social capital

Collins and Low (2010) and Azmat (2013), including other researchers, argue that social capital is another barrier that IWEs have to face. Without social capital, they will have fewer business opportunities and an adequate level of resources to start their businesses (Collins & Low, 2010). These business opportunities come from meeting wealthy and influential individuals that can lead to trusting relationships. Social capital can increase the odds of success. Building a strong social network can be especially difficult for some woman entrepreneurs with children (Bourne, 2010; Ahl, 2006) who are stretched for time juggling family and business. This appears to be true for all of the entrepreneurs with children in this study; two of the participants suggested that family duties were the main reason that they were not able to attend more networking events. A majority of the participants recognized the importance of attending networking events to expand their social networks. One participant stated that she joined many groups, including the ones online, in order to establish good relationships; as she puts it:

Ping: *“I joined Facebook and LinkedIn (groups). They have meetings. I met a guy who is the founder of the group. We talked and became acquaintances. I met another Swedish guy in the office and had a meeting with him....the most important things I got from him are to establish trust and build network if you want to have a good business.”*

Another had similar comments about taking advantage of every chance to attend events held by a business incubator organization to expand business opportunities; as she puts it:

Arjola: *“They does [have] many activities...group meeting and others that help the new entrepreneurs to increase their network. I enjoyed every single meeting and had the opportunity to talk about my business.”*

From these responses, it appears that a majority of the participants recognized that it is vital to attend networking events in order to meet new people and develop relationships (Collins & Low, 2010). A majority of the participants reported actively looking for events to attend, though some reported being constrained by family obligations. An observed difference was that two woman participants who are in typically men-dominated industries, management consulting and engineering, discussed more about attending formal events, such as industry trade association functions. Dhaliwal’s (2008) and Collins and Low (2010) found in their studies that some IWEs who have weak social networks participate in informal networking activities as a means to strengthen their social capital. As one interviewee said:

Alicia: *“...many business deals in Skåne are done at the golf club, the ‘frimurarna’ or the associations that I usually do not visit. I have found other ways like by being a speaker at different places”.*

Another participant had similar comments but emphasized that she used her co-ethnic network:

Laura: *“Most of the people that I know in Sweden are from Latin-America, and actually one of those is a good friend of mine that gave me the push to start my business, she has also helped me in this journey and recommended me with others so that my network is bigger now.”*

Also using informal networks and ethnic resources, another participant reached out to the general immigrant community; as she stated:

Nikoleta: *“Today I am cooperating with other immigrant women that have a similar business or work at the sector, in order to recommend each other new and old customers”.*

From the findings, it appears that three of the participants who have weak social capital had to find other paths, outside of more formal events, in order to promote their businesses, which is similar to what Collins and Low (2010) found in their study. These three participants talked about their struggles and frustrations in gaining access to formal networking events. One explanation may be that these immigrants woman entrepreneurs often only interact with people in their co-ethnic communities; consequently, their exposure to different opportunities and potentially valuable business information is limited (Collins & Low, 2010). Two of the three participant who use informal networks have businesses in the lower-end services sector, though this pattern should be interpreted with caution. Furthermore,

having narrow social ties can influence the degree to which these firms can expand (Aldrich et al., 1997). It was also observed that the three woman entrepreneurs who are from Latin America were the ones who appeared to be more comfortable engaging in networking events and using informal networks, suggesting a cultural propensity to social interactions. This finding appears to be similar to Collins and Low's (2010) and Azmat's (2013) argument that some ethnic groups tend to use their ethnic resources. Recognizing the importance of having social capital, one of the participants reported going as far as seeking native Swedes to be her business partners; as she stated:

Tatyana: *“Our strategy was to get two Swedish in the board and so we could improve our credibility among the Swedes.”*

This particular participant's business is in the engineering sector and her target customer base are businesses and governmental agencies. She appeared to believe that having native Swedes as part of the team will project credibility and will allow her to expand her social network. This may be a reasonable assumption because gaining access to these types of businesses usually entail having strong ties with the right people or at least being part of their network already (Aldrich et al., 1997). Aldrich et al. further argue that strong ties with the right networks and people will increase the frequency of contacts and is “based on a principle of reciprocity” (p. 3); these people tend give each other access to potential business opportunities and vital leads.

In sum, IWEs in this study appeared to have weak social ties and struggled to strengthen it, results that other investigations have found. All of the participants understood the need to strengthen their social capital so they utilized different and creative strategies, including seeking natives to be partners or using informal networks. We believe that these results demonstrate that genders differences exist in relation social capital, especially for IWEs.

5.5 Human capital

Human capital pertains to work experience, training, and education, among other resources. Human capital can act as barriers, impeding the ability of women to launch their businesses with the best chance to succeed (Collins & Low, 2010). Furthermore, not having relevant management and a strong professional history can put immigrant entrepreneurs at a major disadvantage as they launch their businesses or exploit emerging opportunities (Azmat, 2013; Collins & Low, 2010). Collins and Low (2010) argue that human capital can be used to execute different tasks more effectively. Two of the seven participants who did not have a university-level education reported that they used their previous and practical experiences to start their firms. One participant indicated that she drew on her previous business experience in noticing a gap in the market; as she puts it:

Laura: *“I have some experience doing small and informal business before. I always have liked to take care of children...In Sweden I*

realized that it was the time to start my own business. I found the gap in babysitting in the Latin American community in Malmö.”

Another participant who also didn't obtain at least an undergraduate degree had similar comments about learning from previous experiences and doing research about starting a business in Sweden; she stated:

Nikoleta: *“I used my previous practical experiences and took some online-courses in how to start a business [in Sweden].”*

From these responses, it appears that lacking formal education did not impede them from launching their businesses. They appear to have acquired relevant experience, not formal education, to start their businesses. These IWEs counter the argument that individuals without high education are not able to capitalize on potential opportunities (Kantor, 2002; Collins & Low, 2010). Hammarstedt (2006) and others argue that individuals with higher education tend to start businesses in larger numbers, but other studies found that there's no correlation between these two factors (Le, 2000). The inconsistency in these studies is also reflected in this study, as some of the participants have high education and some do not, but they all have successfully started their businesses. Aldrich et al. (1997) argue that women-owned businesses, especially those with lower education levels, are typically in low end, personal services sectors. This argument may not be true for five of the participants who are in industries, such as art, engineering, consulting and translating (the other two participants have child care and house clean businesses).

Similar to the previous comments, the following participant who obtained a graduate degree in business administration also emphasized her previous work experience:

Tatyana: "I worked for a Swedish firm in Estonia for two years on market expansion project to Eastern Europe...Then I started my first company, a translation company...I have the knowledge and the experience about to how to get new customers and satisfy their needs. I run two businesses simultaneously, and it is a lot of fun for me."

From these results, it appears that all of the participants regarded formal education and informal experiences as vital human capital resources from which to draw upon to start their businesses. For those participants who did not obtain at least an undergraduate degree, they utilized their previous practical and business experiences to start their businesses. For those participants who obtained a university-level education, they used both their formal education and previous experience to launch their enterprises. These IWEs seem to counter the perception that all women from developing countries are not educated, have few work experiences, and will only start businesses in low-end sectors (Azmat, 2013; Collins & Low, 2010). These results are encouraging in that lacking formal education does not necessarily constrain one from starting a business and thriving.

5.6 Institutional Factors

The institutional environment relates to the operating rules, policies and regulation in a society (Volery, 2007; Kloosterma, 2010). These policies and requirements that have to be followed in order to launch a business can foster or impede entrepreneurial activities. The negative effects of this environment are more pronounced for IWEs as they typically struggle with fully understanding the different rules and regulations or face gender biases and racial discrimination (Azmat, 2013). All of the participants indicated that they had to contend with structural barriers in one way or another. For example, one of the participants commented that it was a struggle to understand the process of establishing her business and after probing further she suggested that other aspects of starting her firm was relatively easy.

Ping: "The challenge is to get the company to register. I receive helped from an official...I looked for help from Swedish people like the mentor...He helped me with forms or the documents that I have to hand in. Open account is not problem at all – just book the time. First you have to put money in the bank. Get paper from them. Send paper with registration. Get the paper from tax office. It's ok."

Similar to the previous comment, the following participant reported having difficulties with two different state agencies when she attempted to register her firm; as she puts it:

Arjola: *“To register the business I had to answer many questions at the tax office because they had the opinion that the business will not be profitable enough...I got the registration, but the tax officials have chosen to call me randomly three times in the last three years. They have their eyes on me. Recently I met some people in another official institution, and they claim that my business is a social business and therefore I should provide the consultancy for free.”*

From these responses, it appears that structural constraints can pose difficulties in starting a business. These difficulties are related to the process of official registering the company, which can be exacerbated if agencies have cumbersome internal processes for scrutinizing firms. Volery (2007) and Kloosterma (2010) argue that these types of structural barriers can deter some potential entrepreneurs from starting their firms. All of the IWEs had overcome these barriers, given that they were successful in launching their companies. While a majority of the participants reported facing structural barriers in some form or another, a few alluded to that fact that most of the people who work for government agencies speak English, making the process easier. The participants used various strategies in dealing with process barriers. Three participants said that they obtained help from their mentors; two other participants got help from their husbands; and one indicated that she got support from her accountant. Dhaliwal (2008) and Azmat (2013) argue that some immigrant entrepreneurs resort to using informal business practices in order to overcome institutional barriers, such as accepting cash only. While informal business practices questions were not asked directly, a few of the

participants indicated that they have worked in the *black market* in the past as a means to support themselves, and they implied that they did not pay some of their taxes. However, the informal business practice of accepting only cash in their businesses did not surface.

Discrimination is another dimension of institutional constraints that can impact the creation of immigrant businesses. Discrimination can come from the inability to find jobs in the mainstream labor market because of their foreign status or cultural background; it can related to being paid a salary that is suspiciously low compared to other non-immigrants employees; or it can be associated with getting negative responses from different governmental agencies because of racial discrimination (Hammarstedt, 2001; Kloosterman, 2010). While more than half of the participants did not report experiencing discrimination initially, it was revealed upon further probing that they experienced subtle discrimination in the past. One participant she had to answer many questions about her business from the tax authorities every year for several years in a row because of her foreign name. Another interviewee commented about the negative responses that she sometimes get when attempting to promote her business.

Tatyana: I haven't experience discrimination, but I know for a fact that if I try to call a new person...if I start speaking English and I tell them that we are an Ideon company [business incubator]...they think that it's those foreigners who are trying things. Then I get a more negative response."

From the results, the participants believed that discrimination exists in one form or another. Discrimination can manifest itself in subtle ways, such as receiving a negative response because of stereotypes or an individual's foreign name. It may be logical to assume that subtle discrimination can be just as negative as overt or systemic discrimination because proving it through legal means might be difficult. When discussing discrimination with the participants, a majority of them only upon further probing revealed that they suspected discrimination in some past situations, implying a hesitation to talk negatively about their host country. Perhaps they did not want to appear ungrateful. Indeed, a majority of the participants expressed fondness for Sweden and its "nice people." It was not found that the Caucasian participants did not experienced more or less discrimination than other non-Caucasian participants. A majority of the participants have foreign name and most of the discrimination experiences were recounted under that context. Perhaps differences in discrimination intensity may be found when discussed in face-to-face encounters. In dealing with suspected discrimination, some of the participants used their mentors' reputation and language skills to overcome it. For example, one of the participants said that she asked her mentor to call state agencies for her in order to mitigate potential discrimination because of her language skills or foreign name. Other participants saw it as a nuisance and just forged ahead. It is worth noting that language was discussed in the context of cultural barriers. However, it can be argued that lack of local language skills can be discussed in relation to discrimination.

Another structural barrier pertains to strict immigration laws (Hammarstedt, 2001; Kloosterman, 2010). When asked about structural barriers, three reported having to deal with it in some form. One commented about the difficulties in having to adhere to different rules in order to establish and maintain her business in Sweden.

Tatyana: "...the immigration laws forced my husband and me to give him [the husband] the larger share of the company, and therefore we could have a better chance to receive the visa as business owners. Later on, the immigration law demands a profit of at least 350000 kronor in the first year to become eligible for the permanent visa...our salaries must be over 32000 kronor per month. Furthermore, I cannot appear as an employee in the company because the immigration laws do not allow that the wife gets a job in the firm."

Interestingly, this participant stated that some of her business strategies are based on meeting immigration laws. She suggested that she accepted small jobs in order to meet the minimum profit requirements. Interestingly, similar to the issue of discrimination, there was a hesitation among most of the participants to discuss immigration. They often qualified their responses by stating how grateful they were to be in Sweden. This may imply that this issue is also a sensitive subject area.

In sum, it appears that the participants encountered institutional barriers in relations to the process of firm registration, general discrimination and strict immigration laws. Though earlier chapters in this study discussed language

in the context of cultural barriers, some of the participants reported lack of local language literacy as a form of discrimination. In terms of discrimination, those who suspected it reported that it was not overt discrimination that they faced; rather it was so subtle that only upon reflection did they recounted subtle discrimination. A majority of the participants reported using their spouses, mentors or friends to deal with suspected discrimination.

Figure 2 below displays all the strategies that each participant used to overcome barriers to starting their businesses. A strategy that appears to be the most common across most of the barriers were to utilize friends, mentors and families. There were common strategies for specific barriers. For example, to contend with lack of language skills, most of the participants attended language courses or spoke Swedish to families and friends whenever possible. Apart from a few creative ones, a majority of the strategies were found to be practical and logical in nature. Overall, all of the participants appear to have used a combination of strategies for each barrier based on their internal and external resources.

Figure 2: Participants' Strategies for Overcoming Barriers

Interviewee	Barriers & Strategies					
	Gender	Culture	Family	Social Capital	Human Capital	Institution
Tatyana	Barrier: YES Engaged in conversation, did not get defensive, dressed and talked in "professional" manner	Barrier: YES Behavior: Used friends and family as references Language: Speak Swedish whenever possible, attended language classes, watched Swedish televisions	Barrier: YES Brought son to the office, took turns taking son with spouse, placed child at daycare, worked at night	Barrier: YES Recruited two natives Swedes to be founders, attended networking events to pitch, attended office events	Barrier: YES Used previous practical and business experience; leveraged graduate education	Barrier: YES recruited natives Swedes on board; used mentors
Arjola	Barrier: YES Dressed professionally Became conscious of what you say, in order to sound like a business person, became excited about other people's interest; dressed and talked in "professional" manner	Barrier: YES Used mentor to touch for her Language: No difficulty Behavior: Used interpersonal skills	Barrier: NO I got all help that I needed from my parents	Barrier: NO Attended all office and networking events, found mentors	Barrier: NO Used education; learned business skills from parents	Barrier: YES Used mentors to get the opportunity to contact some institutions
Ping	Barrier: NO Was excited and grateful when meeting people	Barrier: NO Behavior: Acted excited and showed interest in people Language: Attended language classes, watch Swedish televisions	Barrier: YES Husband took care of our child when he is not busy; worked at night	Barrier: YES Joined Facebook and LinkedIn groups, attended all office and networking events, found mentors	Barrier: YES Used previous practical and business experience	Barrier: NO Used mentors
Alicia	Barrier: NO Used gender as a strength in managing business	Barrier: YES Behavior: Used friends and family as references	Barrier: NO Allocated equal time for spouse and business, and to work together is and advantage.	Barrier: YES Used informal networks, spoke at events at every chance	Barrier: YES Used previous practical and business experience	Barrier: YES Participated in government programs
Alejandra	Barrier: YES Was nice to people; worked hard	Barrier: YES Behavior: Used friends and family as references Language: Attended language classes; spoke Swedish with husband	Barrier: NO Allocated equal time for spouse and business, we don't have any kids so it is easier.	Barrier: YES Used husband and relatives, joined trade associations, used informal networks	Barrier: YES Used previous practical experience	Barrier: YES Joined trade associations; took courses to learn about sector
Nikoleta	Barrier: YES No comment	Barrier: YES Behavior: Used friends and family as references Language: Attended language classes, spoke Swedish with friends	Barrier: YES Sought help from my husband, worked at night	Barrier: YES Made contacts through previous business, attended a few networking events	Barrier: YES Used previous practical and business experience; took online-courses	Barrier: YES Got helped from my accountant but his salary should be higher
Laura	Barrier: YES Just be nice; worked hard	Barrier: YES Behavior: Used friends and family as references Language: Attended language classes, spoke Swedish with friends	Barrier: NO Allocated equal time for boyfriend and business	Barrier: YES Attended some networking events, used informal networks from Latin America.	Barrier: YES Used previous practical and business experience	Barrier: YES Got helped from friends

Source: Author's data collection

6. Conclusion and Implications

The aim of this study was to explore the two research questions:

- 1. What barriers immigrant woman entrepreneurs face in their entrepreneurial ventures?*
- 2. What strategies do they use to overcome them?*

Based in part on Azmat's (2013) framework on barriers that IWEs face, we focused on six common barriers as a basis for our theoretical approach. Those specific barriers are: gender, culture, family, social capital, human capital and institutional factors. Our findings suggest that indeed IWEs faced these barriers in their pursuits to start new businesses. The intensity of the barriers faced varied; it depended professional and personal background and internal resources (Collins & Low, 2010). Those participants with high education started business in sectors that are typically male-dominated, such as engineering and consulting, reported facing more gender biases. However, gender biases were reported to be the least difficult among the barriers to overcome. Lack of cultural competencies appear to be what they struggled with most, followed by institutional constraints, such as discrimination and strict immigration policies.

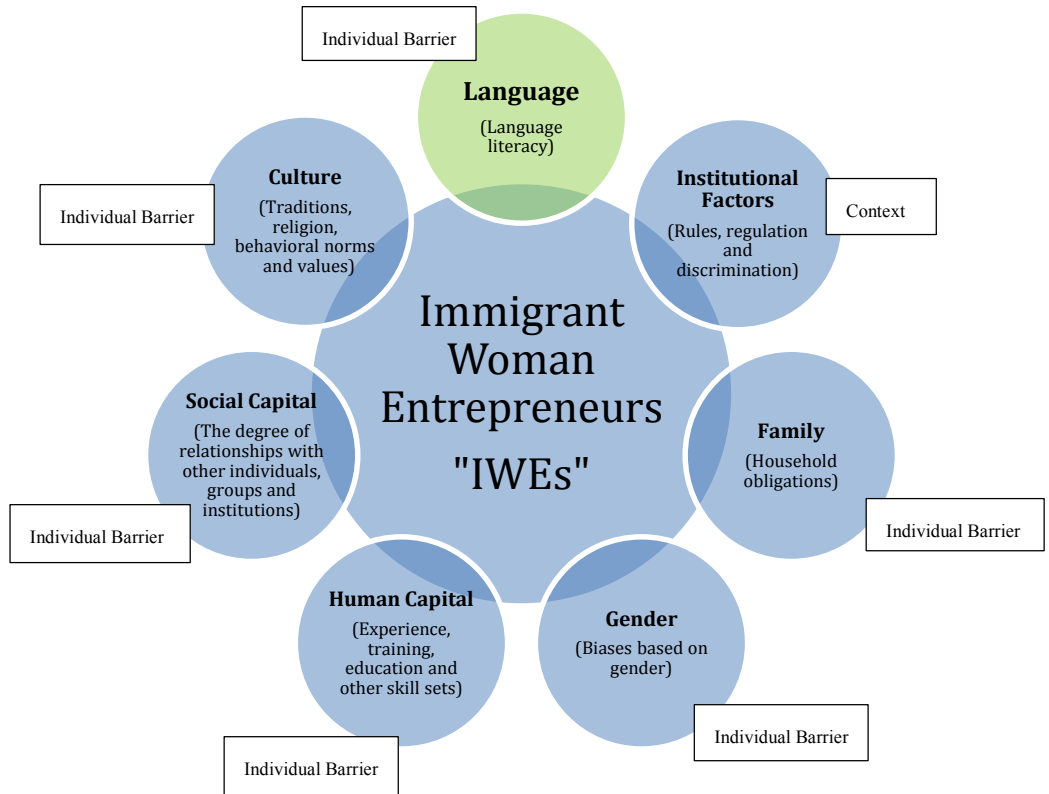
This study also identified common and creative strategies that these IWEs used to contend with barriers to starting their businesses. Some of the common strategies were to use families, friends and mentors to strengthen

their social capital, to use interpersonal skills to counter gender biases and to utilize professional, practical experiences, or all to address human capital weaknesses. Some differences in strategies employed surfaced when accounting for country of origin. Participants from Latin American were found to be more comfortable engaging in networking events, suggesting a cultural propensity toward social interactions; furthermore, they adopted more informal strategies to expand their social network, namely reaching out to their co-ethnic community, as well as general immigrant population.

From these findings, it appears that these IWEs through their struggles and successes in their businesses have recognized that language influences all aspects of their businesses and that improving their language skills can open more doors professionally, as well as personally for them. While language appeared to be one of the most difficult barriers to overcome, this study suggests that gender biases were not as challenging to overcome. A possible explanation for this is that subtle discrimination overshadowed suspected gender biases. Language barriers were initially discussed in a cultural context; however, it appears that language can also be a form of discrimination, as reported by some of the participants. Furthermore, apart from cultural and institutional barriers, language literacy also entered into the conversation relative to social capital, human capital and gender barriers. Language was either explicitly part of the discussion or it was a subtext in the conversation. Therefore, we believe that language should play a more prominent role in the study of immigrant entrepreneurship in order to gain a deeper and nuanced understanding of the entrepreneurial

experiences of IWEs. The figure 3 is an extension of the original framework of Azmat's (2013).

Figure 3: Extended Framework of Barriers



Source: author's proposal

The findings of the study have several implications. The first implication is that because this study offers deeper insights into the struggles that some IWEs faced when they started their businesses, state agencies can potentially use this knowledge, as well from other studies, to inform their policies or intervention programs. For instance, simple Swedish language must be the norm in policy documents and other related papers that strive to promote entrepreneurship in Sweden. The second implication is that interested immigrant entrepreneurs can utilize some of the strategies identified in this research for the own entrepreneurial endeavors in order to increase their odds of success. For instance, hiring native people to help them to strengthen their social capital, cultural competencies and language skills. Finally, this study suggests that immigrant woman entrepreneurship is a complex phenomenon that may require large scale, longitudinal studies that include qualitative as well as quantitative data to gain a deeper understanding of this group.

Appendix

Interview Questionnaire

1. What is your background as an entrepreneur?
2. Can you tell us about how to become a business owner?
3. What is your perception of success?
4. What do you see as the main barriers you have faced in your entrepreneurial venture?
5. Was gender a barrier to starting your business?
6. Does your education or experience play an important role in starting your business?
7. Did you have any family issues that act as barriers to starting your business?
8. What is your perception about the institutional environment here in Sweden for starting your business?
9. How did you finance your start up?
10. Do you think that the immigrant community here was central in your idea to set up a business?
11. Are there any cultural acted as barriers to starting your business?
12. Are there any barriers related to your language proficiency?
13. Would you like to talk about any other things about your business in general?

Table 1: Participant Profiles

Table 1. Interviewee profiles (* This includes the entrepreneur)								
Personal Information								
Name	Age	Nationality	Background	Business	Year in Business	employees*	Children	Married/Partner
Tatyana	30	Ukraina	Business Administration/Master in Marketing	Greinon Engineering AB	2012	3	1	Y
Alejandra	50	Mexico	Tiffany Art	Art & Sculptur	2005	1	0	Y
Nikoleta	39	Poland	Secondary	House-cleaning	2010	4	2	Y
Alicia	40	Uruguay	IT/ Management & Organizational design	Consultant (area of managemen	2002	2	1	Y
Ping	30	China	Experienced free-lanser traslation	Lund Traslation team	2013	4	1	Y
Arjola	24	Born in Sweden with parents from Kosovo	1. My parent are entrepreneur and I learn from them 2. My pasion for help other and more young people	Health-Consultant	2013	1	0	N
Laura	30	Colombia	Secondary-Business experiences	Child-care	2014	1	0	Y
Average	34,71					2,29		
Mode	30					1		

Source: Author's data collection

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