

FEMALE ENTREPRENEURSHIP: SURINAMESE WOMEN ACTING ENTREPRENEURIAL

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As a woman, I have no country.
As a woman, I want no country.
As a woman, the world is my country.

VIRGINA WOOLF (1938)

Preface

I grew up in Suriname and from an early age I was confronted with entrepreneurship, because as long as I know my parents always acted entrepreneurial. So being entrepreneurial and taking action into my own hands was 'normal' for me. As a teenager I already had my own flower and plants business. I started small, because of the lack of finances in the first place and secondly because there was no guarantee that this business would be successful and thirdly the business was a part-time job. However, growth was very important and I kept investing and spending more time on the business and I became a member of the Institute of Female Entrepreneurs in Suriname (IVVO). After a while I took a salary job and stopped with the business, because of lack of time. And partially because it was expected by my family and the society that I should have a 'proper' office job. Having a small flower and plants business was nice as long as I had no other source of income.

As I graduated, I got promoted and thus had the 'proper' office job any young woman should want. I had it all, my career path was clearly defined. I would never leave this job! But after a while, the entrepreneurs spirit started tickling from the inside. This time I decided to have a more professional approach and first educate myself on the entrepreneurship topic. I attended the Business Administration course at the University of Twente and chose determined for the track 'Innovation & Entrepreneurship'. I was really excited about the entrepreneurship course and it exceeded my expectations. However, I was very surprised that I was the only female student out of 27 students for this course. Mainly because female entrepreneurship is such a 'hot' topic, I expected more female students to attend the course. This fact inspired me to do research on female entrepreneurship. Female entrepreneurship is a topic that is being discussed about worldwide. International organisations like the European Union and the Organization of American States, have taken female entrepreneurship in their programs. So why are female students not interested in the entrepreneurship course?

I chose for research on Surinamese female entrepreneurs, first, because of my own Surinamese background and second because there is less research done on Surinamese female entrepreneurs. In this research a comparison is made between Surinamese female entrepreneurs in Suriname and Surinamese female entrepreneurs in the Netherlands to sharpen our understanding on this topic.

I want to thank my supervisors for their professional and mental support, suggestions and feedback. They guided me through this last phase of my study and shared their knowledge about (female) entrepreneurship and also their knowledge in doing research. They created a good learning environment for me, where I had the chance to explore and apply my own ideas also.

Furthermore, I want to thank my parents, family and friends, for their remarkable and amazing support. They helped me go through this phase of my study and life in every possible way. Thank you!

My goal is to be a professional and successful female entrepreneur. And this study was the first step on the action list. Heading towards the next step...

Reema Chotkan

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Chapter 1 Introduction

Nowadays, women are more and more starting their own businesses (Brush et al., 2008; Renzulli et al., 2000), and act entrepreneurial for many reasons. Self-employment brings flexibility in the career life of women and this flexibility partly explains why women owned-businesses are increasing. They have the freedom to choose their own work environment such as: the hours of work, type of work, working at home or closer to home and the people they want to work with. However, still in the Netherlands there are only 31% female entrepreneurs. How come? Even though women are mainly active in the fastest growing sector world-wide: the service sector, according to Winn (2005), women are behind men on every continent concerning economic growth and business ownership. And entrepreneurship is still seen as a men's world.

The size and contribution of female entrepreneurship as a social and economic phenomenon is undeniable and makes further research a must. Women's businesses are a contribution to the economy all over the world, in addition to innovation, economic growth, job creation and renewal through diversity (Ahl, 2006; Verheul et al., 2006). Previous entrepreneurship research has shown that there are variations among groups of entrepreneurs because each of them start with unique sets of motivation, human capital, social networks, and resources and that some of these variations are related to the entrepreneurs gender. Entrepreneurs are linked to more masculine characteristics and many role models used in the media are men (Bird and Brush, 2002; Ahl, 2006). These factors may discourage women to become active as an entrepreneur. A society's image of entrepreneurship may influence both the total amount of entrepreneurs as well as the amount of female entrepreneurs.

Different socioeconomic factors like age, work status, education, income, social ties and perceptions are significant in a person's decision to start a business. And entrepreneurship can be seen as being created by the socio-economic and cultural structures of the society (Yetim, 2008).

1.1 What is entrepreneurship?

According to Davidsson (2004) there is no right answer to the definition of entrepreneurship. He gives two alternatives in which entrepreneurship can be looked at. The first alternative is to look at entrepreneurship as a independent business and the second alternative is to look at entrepreneurship as a micro-level new initiative. This last view depends on micro-level actors who have the initiative and persistence to make change happen with the presence of human actors (Davidsson 2004). Based on these alternatives Davidsson (2004) formulated a definition for entrepreneurship: "Entrepreneurship consists of the competitive behaviours that drive the market process." Researchers like Schumpeter, Aldrich, Shane and many more, assume that entrepreneurs in general do not differ from each other. The only difference that is expected is in relation to a non-entrepreneur, thus they do not find it necessary to do research especially focused on women. But several studies have shown that there are differences between male and female entrepreneurs in regards to characteristics, growth, motivation, and other aspects concerning entrepreneurship.

Previous research has come up with different reasons why some people find the original ideas for starting new businesses and some do not. According to Van der Veen and Wakkee (2004) traditionally the explanation has been sought in psychological traits. These psychological traits can be separated in two parts: the entrepreneurial personality and the entrepreneurial behaviour. Scientific research has only found evidence for two personal characteristics: *inside view optimism*, believe in one's own ability to accomplish a difficult task, and *creativity* (Ardichvili, et al. 2003). But, the need for achievement and risk propensity are also personal characteristics that influence entrepreneurship (Van der Veen and Wakkee 2004; Langowitz and Minniti, 2007). Entrepreneurial behaviour is more socio-cultural and consists aspects as ethnicity, gender, and family which may influence one to act entrepreneurial or not. For instance, in many cultures the role women have in the society is different then men's (Birley, 1989) and combining work and family responsibilities is a big challenge for women (Shelton, 2006), which influences their choice for entrepreneurship.

Feminist theory

In the 1990s the need for a feminist theory of entrepreneurship arose because of the many issues concerning women and entrepreneurship. This theory deals with political and economic issues and also social rights (Greene et al. 2003). The feminist approach

of entrepreneurship made it possible to practice relations of gender and of class and made it useful for doing research on men's and women's economic activity (Greer and Greene, 2003). The application of the feminist theory to entrepreneurship creates new relations between social aspects and business owners, the organizational structure and the industry choice (Greene et al., 2003). Within the feminist theory 3 streams can be identified: the liberal feminist theory, the social feminist theory and the poststructuralist feminist theory. According to the liberal feminist theory men and women are equal and that the secondary position of women is due to discrimination or structural barriers. The social feminist theory sees men and women as being different and feminine characteristics are seen more as a benefit than a weakness. The third stream, the poststructuralist feminist theory is more concerned with constructs of masculine and feminine characteristics and the social effects of these constructions. Gender is not based on the biological sex of a person, but rather on masculinity and femininity. And according to this theory gender is something that is "done", "performed" or "accomplished" and less what something "is" (Ahl, 2006). Gunnerud Berg (1997), gave another dimension to the feminist theory by adding the geography perspective. This feminist geography perspective looks at gender differences in relation to place and the connection of place, gender, and entrepreneurship.

1.2 Research background

In Suriname and the Netherlands, female entrepreneurship also gets a lot of attention through the media, politically and through several institutions or organizations focused on women. Suriname and the Netherlands are bond through history, therefore there are many social and economical collaborations between both countries. Also on the female entrepreneurship field there are some collaborations. One of these is e.g. the "Business 4 All" project especially put down to develop female entrepreneurship in Suriname among women in vulnerable economic or social circumstances.

Doing research in possible differences or similarities between Surinamese women in the Netherlands and Suriname is mainly very interesting because of the fact that the amount of Surinamese people living in the Netherlands is almost half of the total population of Suriname. The question arises if female entrepreneurship in both countries is the same for Surinamese women? For example, in the "Volkskrant" (July 2006), Carmen Breeveld (Team Care) stated that her success in business is partly because she grew up in Suriname with other norms according to working as a female. In Suriname it is common that women work full time to support their family, in the Netherlands women in average

choose to work part-time next to their partner, just for some extra income and not out of a necessity.

1.3 Research design

Central question

In this research the central question stated below will be answered with the 3 research questions mentioned.

What are the differences and similarities between Surinamese female entrepreneurs in Suriname and in the Netherlands that own a small firm and what can they learn from each other?

Research questions

1. What is female entrepreneurship?

Female entrepreneurship is a topic which demands ongoing research, because the trends keep on changing. To do research in this field it is important for this paper to identify what is meant by female entrepreneurship and does female entrepreneurship really exist or can we just talk about entrepreneurship in general.

2. Why do women tend to have small businesses?

Female-owned businesses are increasing all around the world, however, these businesses are generally small businesses (Ahl, 2006; Winn, 2005; Mirchandani, 1999). This is an interesting aspect within female entrepreneurship and thus are women consciously choosing for smaller businesses or are there external factors that play a role.

3. How does female entrepreneurship differ in the Netherlands and Suriname?

Van der Veen and Wakkee (2004) state that ethnicity is one of the characteristics of entrepreneurial behavior. But are the results the same when women of the same ethnicity live in different environments?

4. What lessons can be learned to improve female entrepreneurship among Surinamese women?

The answer of this question may inspire Surinamese entrepreneurs and encourage more women to choose entrepreneurship as a career.

Research strategy

For organizing the theoretical framework the structured literature review method is used. This method is concept-centric and the key concepts of the literature are summarized in a matrix. Data collection for this qualitative research will take place through semi-structured interviews, often used in social sciences. The interviewees must have a small business of their own, in the production or service sector. Furthermore it is a challenge to find female entrepreneurs in Suriname and the Netherlands operating in the same branch for a valid comparison. The main reason for using the method of semi-structured interviews is that it is more flexible than structured interviews. The interviewer has a set of questions based on the topics he is interested in, but this method allows space for new questions based on answers or information given by the interviewee during the conversation. However, this flexibility can be a pitfall, and so it is useful for the interviewer to have an interview guide to keep the focus.

Structure

This paper is structured as followed, in chapter 2 the theoretical framework, discussing female entrepreneurship in the context of concepts, is presented. A brief description of the Surinamese and Dutch culture is stated in chapter 3. In chapter 4 the research methodology used for data analysis is explained and chapter 5 covers the analysis and results. Chapter 6 concludes the thesis by given the conclusions and future recommendation for similar studies.

Chapter 2 Literature review female entrepreneurship

2.1 Introduction of central concepts

Research about entrepreneurship is mostly about motives, characteristics, behaviours, and activities of men and their businesses because, prior to 1980 the majority of entrepreneurial businesses were started by men (Brush et al., 2006). Women were less active and certainly very less visible as entrepreneurs, so it is not rare that entrepreneurial research is focused on men. Entrepreneurial research started with research focused on men and masculine characteristics, because entrepreneurship was expected to be a male activity, and most entrepreneurs were men. Therefore, research in entrepreneurship as a women career is still in a beginners phase. According to Greene et al. (2003), in 1976 the first noteworthy article on female entrepreneurship by Brantley Swartz came out. In the 1980s more research on this topic was done, and in most of the research personal characteristics were the midpoint just like nearly all of the research done on male entrepreneurship. But also research on business performance, the type of businesses women started, barriers for growth, financial challenges, motivation, and in the end of the 1980s also social networks were interesting topics for researchers. Most of this research was done in the United States of America, but also in the UK and Sweden female entrepreneurship was an upcoming research field. In the late 1980s more women choose for entrepreneurship as a career, which made this topic more and more interesting. While research on previous topics went on in the 1990s, more attention was given on motivation and why women choose to become an entrepreneur. Topics as strategic choice, self-efficacy, industry choice, and obstacles women face were considered. Internationally there was an increase in female entrepreneurship research in the 1990's, however, most researchers used research done in the United States as a benchmark. Even at the present time official numbers show that the increase of women-owned businesses is highest in the US in comparison to other developed countries. In the US 48% of privately held firms are owned by women and even now the US is used as a benchmark regarding the success of female ownership (Brush et al., 2006b). Where research was at first done at country level on different topics, in the 2000s, researchers became also interested in comparisons in several countries and cultural differences.

For this literature review initially 360 articles were selected, based on the key words 'female entrepreneurship', 'gender and entrepreneurship', 'women and entrepreneurship'.

Next, articles that were not relevant to this research question were filtered, first based on their titles, then on their abstracts, and then by reading the entire article. In the end 30 articles were relevant and useful for this literature review to which 11 articles were added found by back referencing. In the final sample of the 41 articles the following concepts were found: family, network, gender, motivation, and growth, to play a central role in female entrepreneurship. The final sample and the concepts discussed can be found in Table 2.1.

Table 2.1: Concept matrix in relation to female entrepreneurship

Author	Year	Family	Network	Growth	Gender	Motivation
Hanson and Blake	2009	x	x		x	x
Gatewood et al.	2009			x		x
Holmquist and Carter	2009			x		
Marlow et al.	2008				x	x
Gupta et al.	2008				x	
Yetim	2008		x		x	x
Eddleston and Powell	2008			x	x	
Brush and Gatewood	2008		x	x	x	x
Manlova et al.	2008					x
Powell and Eddleston	2008				x	
Minniti and Nardone	2007					x
De Bruin et al.	2007		x			
Jennings and Mcdougald	2007	x		x		
DeTienne and Chandler	2007				x	x
Wilson et al.	2007					x
Light	2007			x		
Langowitz and Minniti	2007					x
Verheul et al.	2006	x			x	x
De Bruin et al.	2006					x
Ahl	2006	x		x	x	
Baughn et al.	2006	x			x	x
Lewis	2006				x	
Morris et al.	2006			x	x	x
Cliff et al.	2005				x	
Verheul et al.	2005			x	x	x
Winn	2005	x	x	x	x	x

Author	Year	Family	Network	Growth	Gender	Motivation
Bruni et al.	2004	x			x	
Aldrich and Cliff	2003	x				x
Greene et al.	2003	x	x	x	x	x
DeMartino and Barbato	2003	x		x	x	x
Hughes	2003					x
Orhan and Scott	2001	x				x
Weiler and Bernasek	2001	x	x	x		x
Verheul and Thurik	2001	x	x	x	x	x
Renzulli et al.	2000	x	x		x	x
Du Rietz and Henrekson	2000	x		x		x
Anna et al.	1999			x		x
Mirchandani	1999				x	x
Buttner and Moore	1997			x	x	x
Gunnerud Berg	1997				x	x
Brush	1992	x	x	x	x	
Andre	1992		x			x

2.2 Family

With the growth of female-owned businesses worldwide, researchers became more interested in the influence family has on female entrepreneurs (DeMartino and Barbato, 2003). Several studies have examined if perceived higher family obligations are an obstacle for women to start their own businesses. Most of the time, the role of the family is described as problematic. However, there are authors who revealed the family as being advantageous for female entrepreneurs (Brush, 1992). For instance when their spouse provides support to their venture or providing women the autonomy to work part-time without needing approval of a boss. Subjects relevant to the role of family within female entrepreneurship are the work-family balance, family responsibilities, and the marital status of women and child care.

2.2.1 Work-family balance

One of the reasons for underrepresentation of female entrepreneurs proposed in the literature might lie in different choices in work-life balance (DeMartino and Barbato, 2003). Jennings and McDougald (2007) state that although work-family relations is an

important topic in the entrepreneurship field, less research has been done on this. In their article about work-family interface they discovered 3 types of work-family conflicts: a.) the behavior-based conflict, occurring when there is a mismatch between the behaviors required in both domains; b.) time-based conflict, involves the limited amount of time accessible to handle responsibilities and tasks in the two domains; c.) strain-based conflict, is the result of stress from one domain spilling over to the other domain. Work-family conflicts are experienced more by female entrepreneurs than male entrepreneurs. Women relatively face more time-based conflicts because they divide their time between household and work responsibilities more than men do. Family and household ties leaves women with less time left to spend on the growth and expansion of their business (Weiler and Bernasek, 2001; Williams, 2004) and thus is the time-based conflict more an issue for women than for men. Research pointed out that the level of family responsibilities can also affect the work-family conflict. Given the fact that many societies still expect that women are the care takers of the family the strain-based work-family conflict has a stronger impact on women than men because of the level of family obligations. Women want to do it all, family and household responsibilities and also run their businesses successfully. This leads to greater work-family conflicts. Female entrepreneurs are less likely than men to take a step back on their behavioral commitment towards their family. Because of the bigger pressure of the work-family conflict for women, it is imaginable that most female entrepreneurs choose more often for a small firm compared to male entrepreneurs. And according to Ahl (2006) women face unfair competition in respect to men in the same business branch, because of the double role women have.

2.2.2 Family responsibilities

Different reasons like: less or postponed marriages, rising divorce rates, smaller family sizes, the increase of single-person households, and lower birth rates transform the role of family in the society (Verheul, et al. 2006; Aldrich and Cliff, 2003). Although more women are choosing for a career, their family responsibilities have not become less. In many societies men are expected to be the breadwinner and women are the care takers of family and households (Baughn, 2003, Verheul, et al. 2006). This gives women a drawback in becoming an entrepreneur. Even for those women who are career-minded, family responsibilities can be an obstacle in developing entrepreneurial skills, for instance by not being able to study in spare time.

And still there are women who choose for being an entrepreneur instead of building up a career in the formal sector, with less flexibility to divide their time between work and family (Baughn, et al. 2006). Entrepreneurship requires a certain amount of time for being successful and men and women use their time in a different way (Winn, 2005). Because of their family responsibilities women have less time left to develop business prospects properly or in dept (Baughn et al. 2006). Thus it is understandable that the family structure has a influence on the career choices women make. Family responsibilities impact women and men differently in starting and maintaining their own business. Family pressures and responsibilities can undermine the business dreams women have and leave them with less time for tasks related to growth of their businesses. Even for those women who are successful and focused on their career, family constrains, like e.g. motherhood which means that the female entrepreneur has to stop working (Light, 2007), can lead to missed business opportunities, and therefore, have less time for exploring profitable business projects. Because of these delays in business creation or business development, women have a smaller time frame available, in addition to men-owned businesses, to expand their enterprises (Jennings and McDougald, 2007) and thus women tend to have small firms with less finances and hardly any investments (Verheul and Thurik, 2001; Andre, 1992). Furthermore, there are women who chose for part-time entrepreneurship due to the effect of the work-family conflict (Jenning and McDougald, 2007; Weiler and Bernasek, 2001) which again affects business development.

2.2.3 Marital status and child care

Marriage or parental obligations may have an affect on women's decision to become an entrepreneur. Especially, marriage can be a possible limitation for women to become economically active, because of the gender-based thought in the society. And also married women or women with children face more problems balancing their work and family. On the other hand, having a partner with an income makes it easier for women to take risks in venture creation than women who's family depend on only them (Aldrich and Cliff, 2003). Winn (2005) found that women are more supportive and active in their spouse's business than men are in the businesses of their wives. Also, despite having a husband who helps with the family responsibilities, women have a tendency for guilt and anxiety when staying long hours away from their families and homes. At the same time lots of mothers are successful entrepreneurs, but difficulties of balancing their family responsibilities with business duties should not be underestimated. Du Rietz and

Henrekson (2000), identified in their research that there is a relation with the life stage of women and the time they put in their business.

Verheul et al. (2006) indicate that the role of family can have a positive influence on both men and women for choosing entrepreneurship as a career. At first they state that the support an entrepreneur gets from the family benefits the business and secondly being a business owner makes it easier for the entrepreneur to make time for family needs because of e.g. flexibility or having the office at home. Thirdly, when one has role models to refer to in the family, the considerations for starting a business of his/her own might be higher. (Orhan and Scott (2001).

2.3 Growth

Numerous articles again and again report that female owned businesses tend to be smaller than businesses run by men, when measured in terms of net income, number of employees, and revenue level. (Jennings and McDougald, 2007; Ahl, 2006; Cliff et al., 2005; Winn, 2005; Verheul et al., 2005; Greene et al., 2003; Buttner and Moore, 1997). These factors are standard economic indicators generally used to measure business success. And even many female entrepreneurs see themselves as less entrepreneurial, because of these economic criteria's (Verheul et al. 2005). Although female entrepreneurs made significant improvements in business experience and business education, and are starting businesses in other sectors than the traditional or service sector, nevertheless, female enterprises are likely smaller than men-owned businesses (Winn, 2005). Since women's businesses tend to be smaller, the critiques are that female entrepreneurs limit their own growth (Greene et al. 2003). Literature provides a number of reasons why female firms tend to be small like working part-time, business goals.

2.3.1 Part-time

Part-time entrepreneurship goes hand in hand with a smaller firm, with a lower amount of venture capital and less investments. Getting business actors interested to invest or getting loans from banks is more difficult, because investors and banks are sceptical towards part-time entrepreneurs. For them working part-time is a sign that the firm is either not that important to the entrepreneur or not that successful a business (Verheul and Thurik, 2001), which means less possibilities or motivation for growth. Whereas

evidence shows that men can dedicate their time and energy related to business growth more than women, which gives men the chance to increase the size of their businesses.

2.3.2 Business goals

For another group of women being an entrepreneur means autonomy and flexibility in the work sphere. Their business strategy is not growth orientated, however, they focus more on internal affairs and keeping the business going. Growth or exploring new market opportunities are not their main goal (Winn, 2005), thus they keep the company small. This is also the case when a women's business is not the main income of the household, when the family can depend on the income of the partner, growth is then seen as a minor goal for a female entrepreneur (Verheul and Thurik, 2001). Also, women are more active in sectors, like the service sector and traditional sectors where there is a low entry- barrier and competition is high and where businesses are less profitable (Verheul and Thurik, 2001; Verheul et al. 2006). These factors oblige women to keep their firms small.

2.3.3 Venture capital

Like men women have high expectations of the success of their business. Every entrepreneur faces the same obstacles when starting a new business. But research has shown, that female entrepreneurs have less access to funding and venture capital for business growth (Brush and Gatewood, 2008; Verheul and Thurik, 2001; Gatewood et al., 2009). Venture capitalist are more eager to finance capital in growth-oriented sectors than the service and retailing sector women are active in. On the other side women are more conservative when it comes to taking a loan, and more likely use personal savings and other personal assets to fund their business (Weiler and Bernasek, 2001; Verheul and Thurik, 2001).

2.3.4 Growth strategy

Not being growth-oriented or not being able to develop the firm to a higher level is usually seen as a female problem. But research shows that especially within small businesses the gender of the owner is irrelevant when it comes to growth (Ahl, 2006). Why do many authors see growth aspects more as a female problem? Women are usually

more focused on minimizing risks, than on organizing their businesses to growth. Verheul and Thurik (2001) assume that women have less self-confidence when it comes to their entrepreneurial skills and capabilities, which leads to the choice for starting and keeping their businesses small and more manageable. And even with the transformation of women's position in the entrepreneurial field, entrepreneurship is still related with more masculine qualities like, high energy level, being self-confident, being persistent, independency, risk taking, autonomy, and financial knowledge, which effects women's entrepreneurial self-image negatively (Brush and Gatewood, 2008; Verheul et al., 2005). For female entrepreneurs their business should offer them personal satisfaction, intellectual growth, flexibility, financial independence, autonomy, and the challenge of being able to make it on their own (Winn, 2005; DeMartino and Barbato, 2003; Buttner and Moore, 1997). Research shows that for many women financial gain is not the primary goal of starting a business, this is especially the case for women whom have a earning partner. And thus factors as net income, number of employees, and revenue level are not sufficient enough as success indicators for women. Research also shows that women are not less satisfied with their businesses and business growth level (Powell and Eddleston, 2008). For many women being engaged in entrepreneurship means creating a better balance between work and family and financial success is seen as a secondary goal (Brush, 1992; DeMartino and Barbato, 2003; Du Rietz and Henrekson, 2000). Female entrepreneurs are more focused on socio-emotional factors as social goals or good interpersonal relationships with customers and employees, than putting all their effort in business growth (Brush, 1992; Verheul and Thurik, 2001; Eddleston and Powell, 2008).

Men and women often have different reasons for becoming an entrepreneur, but these differences do not have an effect on the success of female entrepreneurship. Previous research shows that women are expected to have less industry experience and knowledge and spend less time on their businesses (Verheul and Thurik, 2001; Du Rietz and Henrekson, 2000) . Because of this, female entrepreneurs do not have access to all the proper information for their business., So they prepare themselves well and spent more time researching and talking to the people who have experience in the field they are interested in (Langowitz and Minniti, 2007). This typical business woman characteristic is very useful in terms of building relationships with customers, suppliers, and other parties in their network. But on the other hand women are advised to develop more masculine characteristics and change their management style more to men's style. So women should acquire a management style that fit their personality best but also be determined in their beliefs and goals (Winn, 2005).

This part can be completed by stating that women face different barriers just because of their gender. Lower educational and industry experience, family and household responsibilities, not participating in the most relevant networks, working part-time are reasons why female-owned businesses are small.

2.4 Motivation

One important aspect of starting or running an own business is an entrepreneur's motivation. Women and men have numerous reasons why they choose to become an entrepreneur like personal achievement, power, wealth or creation of a business idea. One's motivation may be dependent on the success criteria an entrepreneur sets for the own business. Manolova et al. (2008) identified in research done in the USA that little is known about women's motivation to act entrepreneurial, although the women owned businesses are increasing. However Orhan and Scott (2001) state that except for the "glass ceiling" barrier women and men do not differ in entrepreneurial motivation. Nevertheless, there are differences in aspects that influence the entrepreneur's motivation like, the level of self-efficacy, push and pull factors, and opportunity recognition. Whereas, Brush (1992) remarks that there are differences between male and female business owners. She points out that men are more motivated by economic motivation factors as wealth creation, and for women creating a flexible work-family balance is a high motivator. According to Winn (2005), funding and family support are two main obstacles for women when choosing for entrepreneurship. Greene et al. (2003) point out in their literature review that research in several countries shows that motivation factors leading to entrepreneurship are the same for women and is not dependent on the country.

2.4.1 Push and Pull factors

Push and pull factors are regularly used in female entrepreneurship research to describe motivations for women to choose entrepreneurship as a career. Pushed factors are those circumstances or conditions that create the necessity for women to choose for entrepreneurship. Whereas pull factors are more opportunity-driven, where women are challenged by an opportunity and want to explore their skills and work experiences. Women who are 'pulled' into entrepreneurship are more likely to be more growth-oriented than women who are 'pushed' into entrepreneurship by external circumstances (Morris et al., 2006). Nevertheless, Stevenson (in Hughes, 2003; p. 438), argues that

the choice for becoming an entrepreneur may be a combination of both pull and push factors

Push factors

Besides the economic necessity, as unemployment, family support or a divorce, women also choose for entrepreneurship as a career because of dissatisfaction with wage employment (Orhan and Scott, 2001). Women usually are more client- and employee-focused than men and weigh social contribution higher than wealth creation, these differences create frustrations for women working in corporate positions (Orhan and Scott, 2001; Brush, 1992; Buttner and Moore, 1997). Also for women hitting the 'glass ceiling' and thus not being able to reach higher executive positions is a reason why women choose for entrepreneurship (Orhan and Scott, 2001; Buttner and Moore, 1997).

Pull factors

For some women having an own business means creating better conditions for oneself compared to salary employment. Also, independency, creativity, social status and flexibility are a major reflection of pull factors (Buaghn et al., 2006; Orhan and Scott, 2001). The need to create a better work-life balance is another reason (Yetim, 2008) for women to start their own business.

2.4.2 Self-efficacy

Self-efficacy or self-confidence is the belief that someone has the needed skills to start and manage an own firm and it is an important factor in the choice of becoming an entrepreneur (Wilson et al., 2007; Minniti and Nardone, 2007; Anna et al., 1999). Many women do not choose for entrepreneurship as a career because they have a lower level of self-confidence believing that they do not have the proper skills necessary to start a business of their own. In line with this the choice for becoming an entrepreneur is related to the level of entrepreneurial behaviours and characteristics one recognizes within oneself (Verheul et al. 2005). According to Wilson et al. (2007), the higher the level of entrepreneurial self-efficacy the higher the entrepreneurial intention. These two aspects are essential factors in increasing the amount of female entrepreneurs in a society. That women are more participating in sectors that are seen as more feminine can be explained by this. Women with less entrepreneurial self-efficacy are less likely to start a business in a sector they have less knowledge or experience about, because they do not

belief to have the ability to succeed in those sectors. However, women's self-efficacy may be improved by entrepreneurial and industry education, societies' concepts about female entrepreneurship, or the presence of role models in the society. Hence, Baron et al. (2001) stated that women who believe that they have the right entrepreneurial skills and experience to run a successful business will probably become an entrepreneur.

2.4.3 Opportunity recognition

Opportunity recognition is seen as one of the most important and essential characteristics of entrepreneurial action (Minniti and Nardone, 2007). A country's technology level, cultural beliefs, economic development and institutional structures have an influence on possible unexploited opportunities for entrepreneurship. And also an entrepreneur's social capital, like a network, can provide resources which lead to business opportunities. DeTienne and Chandler (2007) who rather speak of opportunity identification than opportunity recognition, because recognition assumes that the opportunity already exists and only has to be recognized, identified that men and women in essence have dissimilar ways of identifying opportunities. Men and women develop unique human capital which influences the process of opportunity recognition. An entrepreneur's education, flexibility, age, industry knowledge, entrepreneurial experience, creativity, and knowledge of customer problems are aspects of the human capital that may create chances for opportunity identification.

An interesting point concerning increased female entrepreneurs and opportunity recognition is, that the increase has also created more opportunities in especially the traditional sector (Verheul et al. 2006). For instance, working mothers may need child care facilities to create more time for their own business. Women should anticipate on this and create modern child care centres.

Baron (2006) states that when entrepreneurs recognize the opportunities, they "connect the dots", (i.e. they recognize a pattern). That is why entrepreneurship in the first phase is about pattern recognition. By defining pattern recognition, Baron (2006), implicitly says that the first phase of entrepreneurship is about "perceiving complex and seemingly unrelated events as constituting identifiable patterns". Later he defines opportunity recognition as "the cognitive process (or processes) through which individuals conclude that they have identified an opportunity". This means that an essential part in the beginning of the entrepreneurship process is the perceiving of complex and seemingly

unrelated events as constituting identifiable patterns and then to conclude you have identified an opportunity.

2.4.4 Government

Policy-makers should be concerned about women's economic improvements and should create the proper circumstances for women to overcome the difficulties and barriers they face when choosing for entrepreneurship. A society's perception about women and entrepreneurship may also lead to discrimination by the government (Winn, 2005). The government and institutions of a country have an influence on the level of entrepreneurship in general with policies and regulations (Verheul et al. 2006). To stimulate entrepreneurship governments have many tools like license regulations, the competition policy, labor market regulations, access to capital, social security, by including education on entrepreneurship. Countries with an overall high degree of entrepreneurs, tend to have a higher rate on female entrepreneurship (Verheul et al. 2006). The government can even, through the media and campaigns, create a paradigm shift regarding the role of women within the entrepreneurial field. For this the government must have data of the number of females participating in entrepreneurship and their share compared to men.

2.4.5 Economic Development

A country's economic development affects the entrepreneurship rate. Countries with a low level of economic development are often characterized by a high level of entrepreneurship (Baughn et al. 2006). Possibly the reason for this is that in less developed countries economic institutions are less adequate to create stable income employment circumstances and thus 'pushes' people to start a business of their own. On the other hand Verheul et al. (2006) state that economic development in a country creates wealth that goes along with certain technological developments, creating opportunities in the service sector which thus enhances entrepreneurship.

2.5 Gender

In entrepreneurship research the topic gender is repeatedly discussed. In many research gender is seen as a social practice and represents the meaning the society gives to maleness and femaleness within the cultural constraints, and thus gender is seen as

nothing more than a biological sex difference (Eddleston and Powell, 2008) When comparing Sandra Bem's¹ terms used for characterizing masculinity and femininity and characteristics of an entrepreneur, it can be concluded that entrepreneurship is a male activity (Ahl, 2006). Entrepreneurs, male or female, confront the same obstacles when starting a business of their own. Although the number of female entrepreneurs is increasing all over the world, women still are confronted with barriers that are gender specific (Yetim, 2008; Marlow et al. 2008) and men are more involved in entrepreneurial activities. Which confirms the fact that entrepreneurship is seen as masculine and thus is not gender neutral. And these gender specific barriers impede lots of women for starting their own business. On the other hand it is a fact that successful female and male entrepreneurs combine masculine and feminine characteristics in their management style (Cliff et al., 2005; Gupta et al., 2008). So actually, entrepreneurship should be seen from a gender neutral concept, which is not always the case in practice (Gupta et al., 2008). Between male and female entrepreneurs there are differences in business sector and size, financing, and growth. Even businesses are not gender neutral; there are some businesses that are more eligible for women than for men and vice versa (Ahl, 2006). And so some fundamental factors that may lead to entrepreneurial activity will be different in relation to gender (Yetim, 2008). However, gender inequality in a society can be an obstruction as well as an encouragement for female entrepreneurship (Baughn et al., 2006).

2.5.1 Human capital

The fact that entrepreneurship is seen as a male activity, has an impact on the human capital level of women (DeTienne and Chandler, 2007). Women are less engaged in entrepreneurial education and have less entrepreneurial experience (Verheul and Thurik, 2001). Men do have more business experience prior to starting a business and higher expectations of their business, they also do more research to identify business opportunities, and they believe that the existence of new business opportunities depends on action. Therefore women are more active in the service sector e.g. teaching, retail sales, office administration, secretarial areas than to executive management, scientific or technical positions that are more typical for men. But because gender inequality affects women more on the labour field, when working for instance in big companies, they choose to start a business of their own. By this they try to eliminate the discrimination based on being a women. Furthermore, it is expected that women have less

¹ Sandra Bem's list was made up after research in the United States and is generally used in different cultures to characterize masculinity and femininity, which is presented as social constructions of gender.

entrepreneurial self-efficacy. And because self-efficacy has been demonstrated to be a key point in determining the level of interest in pursuing as an entrepreneur, research shows that women who eventually start a business of their own have a higher level of self-efficacy.

Women more likely than men underestimate their entrepreneurial skills and often base their success to luck or factors that are outside their control. Mostly because entrepreneurship is often seen as a more masculine activity. And thus women have a lower self-image than men when it comes to business accomplishments.

2.5.2 Venture capital

Gender inequality may also have an effect on the venture capital that is made available for women. For females the financial aspects of venture start-up and management, like: obtaining start-up financing and credit, cash flow management and financial planning, are a huge obstacle (C. Brush et al., 1992). Men are more likely to start a business with making money as their main objective, whereas women choose for low risk/return businesses (Winn, 2005; Verheul and Thurik, 2001). But women should be aware that the nature of their business is critical to attract venture. Women may be discriminated by banks, because of the stereotypical thinking that female entrepreneurs do not have the required skills for running a successful business (Verheul and Thurik, 2001; Ahl, 2006).

2.5.3 Strategic capital

Because of the many differences females may follow various approaches to venture creation that might result in different steps, different problems, and also different business outcomes. Also women define success differently than men. Having control over their own destiny means success for a woman and also building ongoing relations with clients, or doing something fulfilling. Men on the other hand define success in terms of achieving their goals. Research has shown that not only do female entrepreneurs start a business for different reasons than men, besides this they also start their businesses about ten years later than male entrepreneurs. Reasons why this happens may be motherhood, less management expertise and traditional socialization. Hence, women have less role models of their sex than men do. But because women often enter their business more risk-averse than men this becomes their strength and in the end female entrepreneurs are successful. Women their strongest assets are their social and

interpersonal skills and their management style is more cooperative. Women focus more on the welfare of the group and are more concerned about employees ideas and needs.

Gender equality in a society may determine the amount of female entrepreneurs in that society (Baughn et al., 2006). The support women get from family, society and government are a crucial factor. Policy makers and governments should develop policies that stimulate women to choose entrepreneurship as a career and try to eliminate factors that scatter their business dreams (Winn, 2005). Because women are to some extent uniquely able to manage their family and business life effectively. One way to learn more about female entrepreneurs is to directly compare them to their male counterparts. When evaluating male and female entrepreneurs there are some differences between these two. Women find themselves in very different situations than men, and these differences result in different perceptions about the world. Women should not underestimate the problems concerning gender disadvantages (Lewis, 2006).

2.6 Network

Women search differently for business opportunities than men do. Mainly opportunities are identified through information that is transmitted through social networks. Because women have dissimilar types of networks than men, they also have access to different sources of information, e.g. women are less present in networks where investors and bankers are active and this makes it more difficult to reach these business actors. In addition to this women are tended to search for more information that might lessen the possible risks about business opportunities.

Research shows that networks and networking are an important requirement for success in entrepreneurship (Hanson and Blake, 2009), therefore entrepreneurs should operate actively in networks relevant to their businesses. Networking is a way of introducing or exchanging resources (knowledge, financial capital) and information within the group, which may lead to potential opportunities. For that reason, entering a network should be a strategic choice for every entrepreneur. Because networks are inextricably bound up with social, cultural, political, and economic structures; networks affect the identity of the entrepreneur individually but also the group as a whole. And because social reciprocity and the positioning of comparable individuals are part of a network, networks are about gender as well (Hanson and Blake, 2009). Research has shown that there are differences in network structures and size between male and female entrepreneurs (Brush, 1992; Renzulli et al. 2000; Greene, 2003; Yetim, 2008; Hanson and Blake, 2009). Especially

for women being a member of a prominent business network, means more respect and recognition from the business world (Andre, 1992).

2.6.1 Weak and Strong ties

Business actors like, suppliers, bankers, lawyers and other service providers are the weak ties within networks, the more formal side of the network. Strong ties refer to support from family, relatives, and friends, and other relations within the community one operates in. Women tend to have a lower level of weak ties and include more informal business actors within their networks, than formal actors (Renzulli et al. 2000; Yetim, 2008). According to Renzulli et al. 2000, the lack of weak ties creates a disadvantage for entrepreneurs who are running a small business. Where men's networks, are more diverse and includes more people who have no connections with each other, women's networks consist of people who are familiar with each other. This results in an unnecessary information flow, which is of no use and has not the competitive advantage new information has.

2.6.2 Trust and legitimacy

When there is interaction between men and women with the same level of power and status, their networks and their contact levels are the same, but this hardly happens because women mostly have a lower social position compared to men and are expected to have less legitimacy. Trust and legitimacy are two important aspects within networks, a person's value in the network depends on the level of trust in the network relations and how legitimate the position of that person is in the network. A lack of these two aspects implies that participating in that network will be worthless (Hanson and Blake, 2009).

2.6.3 Networking activity

An indicator for measurement of networking activities is the tendency to the network, research shows that there are no important differences between men and women and that women as men recognize the value of networking. The size and composition of the network can be other indicators for measuring networking activities. Some authors state that women and men make use of networks from the same size, whereas other researchers proclaim that women participate more in networks consisting mostly of

women, or are more determined to have ties with women in their networks (Renzulli et al. 2000; Hanson and Blake, 2009). When measuring networking activities, the time spend on networking is an important factor. Women spend, due to household tasks and activities, less time on networking than men do. Furthermore, women are not always allowed in the "old boys" networks, these networks usually lead to business opportunities and chances to meet the "right" people (Winn,2005).

2.6.4 Venture capital

Being involved in homogenous networking can be an obstacle in receiving relevant information and resources, which is finally the important reason of being part of a network. Another reason why women may not always have access to significant information is that women are underrepresented in fields that are essential to entrepreneurial success, e.g. loan officers and venture capitalists which may be the reason why it is more difficult for women to find venture capital finders. The flipside is that men also have homogeneous networks and rather network with other men than with women (Brush and Gatewood, 2008). Exclusion from the entrepreneurial world may be a result of the influence of the many traditional male-dominated networks (Hanson and Blake, 2009; Winn, 2005; Weiler and Bernasek, 2001), which again affects women's access to relevant information, opportunities, education, business encounters, and finance (Winn, 2005). In addition, it is essential that female entrepreneurs enter financial networks more and become more active in the venture capital sector (Brush and Gatewood, 2008). Women should develop more relationships in the financial networks, although it is said that women are equally successful as men entrepreneurs differences in perceptions about their success will persist among resource providers (Winn, 2005). Women who want to have access to venture capital should also develop their financial skills and knowledge, which will affect their financing strategies.

That men have more entrepreneurial experience is a fact which women can turn in their benefit by including supportive male counterparts in their networks and make use of their source of information, advice and resources. Women should be aware that successful female entrepreneurs will possible attract and motivate other women to enter the entrepreneurial process.

Chapter 3 Dutch and Surinamese National Culture

Although, research in several topics of entrepreneurship is done, there is few research done on the effects of cultural factors on entrepreneurship (Begley and Tan, 2001). Cultural values and norms help form the institutions and behavior in a country (Verheul et al. 2006), hence, entrepreneurship is not only influenced by economic factors, but also cultural factors have an effect on its occurrence (Bruni et al. 2004). Various aspects, like recognition given to an entrepreneur, a society's mind-set about success and failure, and the level of acceptance of potential opportunities within the society, are important and form the entrepreneurial culture. And as a society can have an influence on the amount of (possible) entrepreneurs (Greene et al. 2003), entrepreneurial behavior should be seen in the context of social behavior. Therefore, a society's values and norms about gender and gender relations can give more insight about female entrepreneurship. Because of the affect of culture on the female entrepreneurship phenomenon, researchers as well as government institutions should take more notion of these values and norms to be able to encourage and promote women to participate in the entrepreneurship field. Research shows that if a country has more people with entrepreneurial ethics, there will be more entrepreneurs in that country (Verheul et al. 2006). Cultural (mis) perceptions and prejudices, of the society, about women and entrepreneurship can hold women back to start their own firm. Women who have strong relationships based on trust and respect and a high level of self-efficacy, will be able to overcome these cultural barriers, which explains why some women are capable of entering the more masculine business sectors (Hanson and Blake, 2009).

Hofstede and Hofstede (2005) state that in every culture there is a men's subculture that differs from women's. Women are not seen as incapable of doing "men's work" because of their sex but more because they do not correspond to the image of hero's or do not participate in activities of the 'men culture' and women are not expected to be dominant, and vice versa. According to Hofstede and Hofstede (2005), culture is something people learn and is not something people are born with; culture is carried out by the social environment one lives in. Culture is in most Western countries seen as the result of education, art, or literature. But Hofstede and Hofstede (2005), define culture as mental programming which has a wider meaning. Culture is a collective phenomenon, shared by people who live or have lived in the same social environment: the place where this culture was obtained (Hofstede and Hofstede, 2005). Every country has his own institutions, like: form of government, law and administration of justice, unions,

businesses, religious communities, education systems, and family structures. Managers and leaders are embedded in these national societies and the way they function is depended on this. For instance what personality types are normal in one's country, what affect the family structure has on raising children, who goes to what type of school, how the political system influences the people and what historical events one's generation has experienced.

3.1 Suriname

Suriname is a country in South America en is just 33 years old. As a former colony of the Netherlands there are still relations between both countries on different levels. Suriname has a surface of 163.820 km² and a population of 492.829 people², 49% of the population lives in the capital city Paramaribo.

The culture in Suriname is very special because of the diversity of cultures, actually there is no 'one' culture. This because through history Creoles, Asian Indians (Hindustanis), Javanese, Chinese, Native Indians, and some other small groups like Lebanese, all became the people of Suriname and live peacefully next to each other. Although all of these groups have there own culture and traditions they all mix with each other. This gives Suriname a special identity that is still rare in many countries around the world. One of the country's biggest example for this peaceful mixture of cultures is the fact that a mosque and a synagogue are standing next to each other in one street in the capital city Paramaribo.

According to a UNDP rapport, 60% of the people live under the poverty line. Suriname's economy mainly runs on bauxite, gold, and oil sector. Other important sectors are the agriculture sector, timber wood and most recently the eco-tourism sector. Small businesses also deliver an economic contribution to the country. The developments in this sector creates possibilities for vulnerable groups to overcome poverty and come to economic stability. Women are one of the vulnerable groups in the society, which need to develop themselves. According to Mirchandani (1999), women may achieve economic and other personal gains, like independence, when choosing for entrepreneurship. The government and other organisations are aware of this fact and work on the development of this group which can deliver a relevant share to the economy of the country. Women have always been active in informal economic activities for survival or to support the

² Seventh population and housing census 2004

family. Only in the Creole culture, who are the second biggest group of Suriname, almost 50% of the women have to support their family because of the phenomenon of single motherhood in their culture. Because of this phenomenon women empower each other to become economically independent, either through a salary job or entrepreneurship. In the Hindustani culture women mostly had or have an inferior position with regard to men and this encourages women to become economically independent and so women also choose to become entrepreneurs. Still women are too much active in informal activities and should develop themselves more.

3.2 The Netherlands

The Netherlands as an European country has 16.5 million citizens and has a total surface of 41.500 km². In the Netherlands there are also people from different cultures, which are also people from their former colonies: Dutch-Indie, Suriname, and the Dutch-Antillean. Besides these groups other cultures like Turkish and Moroccan are excessively present. Other cultures are also present in smaller amounts.

In Europe on average 30% of the entrepreneurs are women, therefore the European Commission (EU) promotes female entrepreneurship. Firstly, women may have a contribution to economic growth and job creation. Secondly, because they identified that women face greater difficulties for starting a business have less access to finances and lack entrepreneurial training. For this, the EU put down several networks to support women. In the Netherlands the number of female entrepreneurs is higher than the EU average, although many Dutch women are part-time entrepreneurs. According to figures from the chamber of commerce, in 2007 women were mainly active in the 'personal services' branch (19,3%), followed by retail trade (18,7%). The advisory sector was the third highest with 11% and the fourth place was for business administration (10,2%).

The amount of ethnic entrepreneurship has increased in the last decade in the Netherlands (Rusinovic, 2007). The Dutch government together with other organisations developed project 'New Entrepreneurship' to deliver a share in the integration process of ethnic groups (Rademaker and Masurel, 2007). Surinamese women are doing great on the labour market in the Netherlands, 61% of the Surinamese women have a salary job next to 59% of Dutch women. And also financially Surinamese women score higher than Dutch women, 47% has an income above the social security norm, where the percentage for Dutch women is 45% (MTNL-redactie).

3.3 Comparison

Research done by Hofstede and Hofstede (2005) in 74 countries is used to compare Suriname and the Netherlands, which were both part of the research field.

Countries differ from each other on various aspects. One of these aspects is the way countries are used to deal with inequalities. The measurement instrument for this is the 'power distance'. It describes the way a certain culture deals with the problem that people are not equal. In this research Suriname has a high 'power distance' and the Netherlands has a low score.

'Power distance' and family

The influence family has on the mental programming of a person is enormous and programs that are developed in the childhood phase are difficult to change (Hofstede and Hofstede, 2005). Countries with a high 'power distance' level expect their children to obey their parents and independency is not encouraged. Respect of elderly people is a basic in the upbringing of children, and even adults keep showing their respect to older people in the society. Parents and grandparents are approached with awe and the parental authority stays for the rest of one's life. Children are expected to look after aged parents or grandparents, financially or in any practical way. In a country with a low 'power distance' a child is seen as equal from the moment one is capable of accomplishing things on his own. The goal of the parents is to learn their children as quickly as possible to survive on their own. Between parents and children there is equality and formal respect is seldom expressed. Independency of members of a family is important and everyone looks after oneself.

'Power distance' and education

In countries where the 'power distance' level is high, like in Suriname, the inequality between parent and child goes over to inequality of teacher and child. Teachers are treated with respect and the teacher is the middle point of the learning process. Students have a passive role and communication takes place on the teachers demand. Teachers are not criticized and are treated with respect even outside the school. The teacher is seen as a superior whose knowledge is his own personal knowledge, therefore the quality of education is highly dependent on the quality of the teacher. Cultures with a low 'power distance' expect teachers and students to be equal. The student is the middle point of the learning process and taking initiative is being rewarded. Students and teachers have discussions and students criticize their teachers openly in and outside the school. Students are expected to act independent and the quality of education is mostly dependent of the quality of the student.

'Power distance' and work

In countries with a low 'power distance', like in the Netherlands, subordinates are only partly dependent on their managers. Managers and subordinates prefer to handle in consultation with each other and the emotional distance is relatively small; as a result subordinates approach their superiors more easily. Organisations are more decentralized and hierarchical systems are more for practical comfort than to point out equality between people. Salary differences between top management and the lowest job in the hierarchy are relatively small, employees are relatively high qualified and high-quality handwork has a higher status in the society than a simple office job. In countries with a high level of 'power distance' subordinates dependency is high, and subordinates expect their supervisors to tell them what to do. Subordinates accept this and it is not likely that subordinates will approach their superiors easily. Superiors have a status in the society and in average older superiors have more respect than young ones.

Chapter 4 Research Methodology

The research methodology is a systematic manner of solving the research problem. After the research topic is clearly explained, the next step is to select the proper research strategy, data collection and analysis method (Saunders et al., 2007). When choosing a certain research topic one must keep in mind the capability of the topic, principally being sure of being able to gain and have access to data necessary to do the research successfully. Another important aspect is that the research topic should fit in a theoretical context.

4.1 Research design

The focus of this study is to gain knowledge about Surinamese female entrepreneurs. To make this research more interesting it is expanded to Surinamese women in the Netherlands, and a comparison of Surinamese female entrepreneurs of both countries is made.

To relate the research topic with theory a literature review is done. A high-quality review is complete and focuses on concepts and covers relevant literature on the topic and is not confined to one research methodology, one set of journals, or one geographic region (Webster and Watson, 2002). The literature review has several functions within a research, it gives the research focus and may validate the findings. It is also useful to develop explanations when collecting data and researchers that look for explanations or relations between events. For this literature review the structured review is used, being a concept-centric review. This method is most suitable for this research, because with this method the patterns in the literature were structured based on the reoccurring concepts. Because of the variety of topics linked to female entrepreneurship research, it was wise to choose the concepts most important for this research and discuss them in a structured manner. The structured review creates a better overview of the literature. For this research a concept matrix was developed, with five key concepts (see table 2.1, p.7). These concepts are leading for the rest of this research.

To answer the central and research questions of this research the qualitative research approach is applied. Within qualitative research researchers try to find the 'why' of a

topic by analyzing gathered data. With qualitative research one can obtain more insight in the attitudes, behaviors, values, motivations or lifestyle and culture of a person or group. Interviews, focus groups, documents, and case studies, are some ways of collecting qualitative data.

Interview

The method used for data collection is the interview technique. There are four types of interviews: the unstructured, structured, semi structured interview, and interview within focus groups. Structured interviews are the least flexible because of the fixed questions every interviewee has to answer. The main goal of this method is to achieve an degree of standardization. However, because of the fixed aspect there is no space left for unexpectencies. The unstructured interview is the complete reverse of the structured method which is very informal. Semi-structured interviews are in between and are used in this research. With this method the interviewer has a number of questions prepared to ask the interviewee, but also the flexibility is present for the unexpected. This way of interviewing is used because, even though it is flexible it is still possible to compare the results and even convert the findings into statistics.

The reason why the interview technique is most applicable within this research is that according to Yin (1994), interviews offer the possibility to gather knowledge from participants who are familiar with the research topic. The women interviewed, are all entrepreneurs and so can provide the knowledge and experiences from there daily work-live that is needed for this research. To collect the data a semi-structured interview was used, because this type leaves space left open for possible aspects that are not discussed in the literature or not mentioned on the interview checklist.

Interviews are conducted with five successful Surinamese women living and owning a small business in Suriname and five Surinamese women living and owning a small business in the Netherlands. With this amount the reliability is not high but it is enough to make analytical generalized statements. By the chamber of commerce of the Netherlands, when looking at the number of employees, a small business is defined as a business with less than 50 employees. According to the Ministry of Labour, Technological Developments and Environment of Suriname, a small firm has between five to twenty employees.

For the analysis of data the cross-case technique is applied. The strategy used is the mixed strategy, a combination case-oriented and variable-oriented strategy. With this method it is possible to get a better understanding of the two cases within this research.

4.2 Research process

The research process consists of four phases, firstly, the selection, where the sampling of respondents take place. Secondly, the measurement phase, explains how the measurement instrument is made. Thirdly, data collection phase explaining how data is collected and the last phase is data analysis, which describes the methods used for the analysis of the data.

4.2.1 Selection

Ideally for a research is to question the total population for an accurate and valid analysis. This is in most cases not possible because it is costly and also not doable in a certain time frame. A sample of the population may also give a valid representation which can be generalized to the population. It is thus important to define the population correctly, which means explaining who is part of the target group. Defining the population is closely linked to the central question and research questions. The population may be defined based on socio-demographic characteristics, as, age, sex, education level, place of residence, employment, etc. or behavior such as being the user of a certain brand or product.

There are different techniques used for sampling. For this research the snowball sampling technique was used. This technique is mostly used when it is difficult to access the population like e.g. drug addicts or CEO's of multinationals and thus one research sample is developed being part of the research population and through this person contacts can be made with other members of the population. In this way the sample gets bigger, creating a snowball effect. The problem with this technique is that not every sample gets a fair chance, because famous people or people with many friends or relations are more likely to be chosen as a sample.

The population for this research is two folded defined, because the women within these research can be divided in the two groups: Surinamese women living in Suriname and Surinamese women living in the Netherlands. For Suriname the population was defined as: " Surinamese female entrepreneurs, who own a small business and have between

five and twenty employees". For the Netherlands the population was defined as: "Surinamese female entrepreneurs, who own a small business and have lived in Suriname during the adolescent years of their life and have at least five employees. During the selection of the participants the age or the sector in which the women operate were not taken into account.

The definition of the population of the women living in Suriname is clear and also based on the definition of a small business. In general the choice for small business owners was made, because in the literature it is recurrently mentioned that women more often own small businesses.

The definition of the women in the Netherlands needs some explanation. Firstly, the criteria for having at least 5 employees is based on the definition of Suriname for small businesses, so a accurate comparison could be made. Secondly, for having two mainly identical groups as regards to culture it is important that the women lived in Suriname during (some) adolescent years of their live. Adolescent³ is a period in a persons lives which is characterized by various changes: a. changes of the physical body, b. also this period is seen as the period where children take another position in the family and get loose from parental backgrounds, and c. and the transition to a social role and academic career developments. Because of these changes, a person becomes more conscious of oneself and identity development appears. To capture the influence of the Surinamese culture, norms and values, the criteria that the women living in the Netherlands lived during the adolescent years in Suriname was relevant. Keeping in mind that this research is a comparison of Surinamese women.

The snowball technique is most suitable for this research because of several reasons. Firstly in Suriname it was not possible to get a list of female entrepreneurs, this was either not listed or seen as confidential information that could not be provided. Secondly, in the Netherlands no listing of Surinamese female entrepreneurs was found. Listing is based on ethnicity, but not Surinamese specific.

Because of the small community it was not difficult to spot and find the five respondents from Suriname needed for this research. People in Suriname whether know each other or know someone who knows someone. From the respondents in Suriname one entrepreneur operates in the retail business and four of them are active in different branches of the service sector. Three of the women had prior knowledge in their work field and also three women started their business from home. Four of them are either

³ Mostly defined as the period between the age of twelve and twenty years.

married or living together and one is a single mother. All five of the women have a family life and one or more children.

Even as in Suriname it was not difficult to select the five respondents in the Netherlands suitable for this research. The respondents knew each other mostly from networks or the “Black Business Woman of the year” awards. All the respondents in the Netherlands are active in different branches of the service sector. Only two of them had prior knowledge in their work field and two entrepreneurs started their business from home. All five of them are either married or living together. Four of them have one or two children and one has no children.

Table 4.1: list of entrepreneurs

Entrepreneur	Activity	Sector	Number of employees	Country
1	HR recruitment, Training and Coaching	Services	5	The Netherlands
2	Security	Services	25	The Netherlands
3	Wedding service	Services	15	Suriname
4	Pharmacy	Health care	19	The Netherlands
5	Sales of goods	Retail	20	Suriname
6	Pharmacy	Health care	10	Suriname
7	Training, Consulting and Coaching	Services	5	Suriname
8	Advertising	Services	19	Suriname
9	Job creation	Services	8	The Netherlands
10	Magazine Publication	Publishing	8	The Netherlands

4.2.2 Measurement

The interviews brought in a lot of raw data based on the key concepts: family, growth, network, gender, and motivation. The analysis of the data will be also done based on these concepts.

Interview questions

The interview questions are asked in relation to the five core concepts, which occurred during the literature study as being important within female entrepreneurship research.

Question 1: What influence has the role of your family on your career choice?

Because the role of family is often seen as an obstacle or problem for female entrepreneurs, it was interesting to know if this is also the case for Surinamese women and if the women are able to create a healthy work-family balance

Question 2: Which factors determine women to choose for a small business and did you consciously chose to have or keep your business small?

Figures worldwide show that female owned businesses tend to be smaller than male owned, the question that came forth of this is if it was the entrepreneurs' choice to have a small business or if there are factors that have a constraining role in the growth of their business. The intention of this question is to find out which factors women themselves see as obstacles.

Question 3: How did you financed your business and if with a bank loan did you experienced problems getting the loan?

Research also shows that women mostly have smaller businesses because they have less access to finances. The women can use their own experiences or that of their peers when it comes to getting a bank loan.

Question 4: What was the reason for starting this firm and why this branch?

This question gives the possibility to recognize other aspects than mentioned in the literature for why women choose for entrepreneurship.

Question 5: Which factors constrain and which factors encourage women to start their own business.

Although there are factors that hold women back from starting their own business, still the amount of female owned businesses is increasing.

Question 6: What is your definition of entrepreneurial success? And what indicates that you are successful as an entrepreneur?

This question is asked in order to find out characteristics for successful female entrepreneurs.

Question 7: How does your direct environment or the society experience female entrepreneurship and how does this influence you?

When it comes to the society one lives in, the question was asked what effect the society has on a woman's career decision.

Question 8: How important are networks for the success of your business and are networks with exclusively female members useful for women entrepreneurs?

The interviewee relates to the value of networks for a female entrepreneur and the relevance of being active in networking.

Question 9: Which other barriers except the ones mentioned before did you face when starting your business and how did you conquer them? What do you know now that you wanted to know when you started your business?

This question refers to the entrepreneurs own experiences and the aim is to recognize aspects which are important to know when starting a business; the unwritten lessons, learned through practice.

Question 10: What message do you as a successful Surinamese female entrepreneur have for women who have the ambition to start their own business?

This question will bring the women to their own experiences with their business, how they survived and are successful. This may inspire and encourage other women to choose entrepreneurship as a successful career.

In the end of the interview some demographic questions were asked to get an image of the participant and also some business information was asked to conclude the interview.

4.2.3 Data collection

At the beginning of the interview a brief description was given about the topic and the five concepts where illustrated. The interview checklist was used as a guide through the interview. With permission of the interviewees the interviews were audio-recorded. The benefit of recording is that the interviewer does not have to note everything the interviewee says and is able to focus completely on the questions and the conversation itself. Furthermore, the interviews were recorded for being able to re-listen the interviews to guarantee the analysis to be accurate. Taking in consideration the confidentiality aspect, one of the ethical issues in qualitative research (Miles and Huberman, 1994), the interviewer knows which answers belong to which interviewee, but this is not discoverable for the reader. As already mentioned, the participants for this research were selected through the snowball sampling method and most of the participants in Suriname and in the Netherlands know each other. Therefore, with the ethical issue 'confidentiality' in mind the ranking of the participants in the two matrixes is not the same as the one in table 4.1 (page 32).

Concerning the time frame, it was pointed out to the participants that the duration of the interview would be approximately one hour. However, the duration of the interviews differed and the longest interview was one and a half hour and the shortest took approximately 30 minutes. The differences in duration can be explained by some aspects. Firstly, some women elaborately discussed some topics referring to many experiences, while others just gave right to the point answers. Secondly, some women were considering their answers carefully, while others gave their answer directly. And the speech tempo may also had an influence on the duration of the interviews.

4.2.4 Data analysis

The qualitative analysis is a good applicable method for this research because according to Miles and Huberman (1994), 'the emphasis of qualitative analysis is a person's 'lived experience'. People's perceptions, assumptions, and the meaning people have about events in their lives can be connected to the society they live in and can give better understanding of a certain topic. Miles and Huberman (1994) name various ways of verifying conclusions from the data collected like noting patterns, clustering, making contrast/comparisons, etc.

For the analysis of data there are different analysis techniques, for this research the cross-case technique is applicable. This technique creates the possibility to increase generalization by studying several cases. It also makes it possible to recognize processes and outcomes across the different cases and get more understanding and stronger explanations. There are 3 different strategies for cross-case analysis. The case-oriented strategy, where one case is studied in depth and the other cases are examined in comparison to the results of the first case. With the variable-oriented strategy the researcher looks for themes across the cases. The mixed strategy, every case is analyzed in depth through matrices using key variables for comparison. This mixed strategy which is a combination of the case-oriented and variable-oriented strategy is, fits this analysis best. The data is displayed in a meta-matrix, where the participants and variables are registered. This method is used within this research to get a better understanding of the two groups of participants. Based on the key concepts, matrixes were made where all the raw data was filled in. The five women living in Suriname can be seen as one case and the women living in the Netherlands can be seen as another case. This resulted in two matrixes, one for each country, which is the basis for the analysis. In these matrixes only keywords are put down to make it manageable. The last question of the interview "what message the women had for other women who have the ambition to become an entrepreneur" is not in the matrix. These messages can be found in the analysis. Furthermore the data is firstly analyzed per country and secondly the two matrixes are compared to search for differences or similarities between the women in both countries. Thirdly, to complete the analysis the data is linked to the literature.

Chapter 5 Results

The results of the interviews are presented in this part of the thesis. First, the emphasize is on the two cases separately and secondly, a comparison is made between the two cases. The matrixes "SR matrix" (p 38) and "NL matrix" (p.44) show the results in terms of keywords concerning the questions based on the five key concepts of the Surinamese female entrepreneurs living and owning a small firm in Suriname and the Netherlands. Below follows the analysis per concept per country to come to know who a Surinamese female entrepreneur is.

5.1 Case: Surinamese female entrepreneurs in Suriname

In this part the results of the female entrepreneurs in Suriname are mentioned per concept: family, growth, motivation, gender, and network.

Family

Family is the first concept that is worked on through this research. One relevant question was asked to the respondents concerning this aspect.

Question: What influence has the role of your family on your career choice?

All five women responded very firmly that their family had a positive influence on their choice for starting their own business. They all mentioned that their family was very supportive and that they never experienced any obstacle or any problem from that side.

Growth

Two questions covered the concept growth. The first question is about the size of the firm.

Question: Which factors determine women to choose for a small business and did you consciously choose to have or keep your business small?

SR matrix

R	Family role	Business size	Conscious choice	Finances	Start own business	Stimulating factors	Obstructions	Success definition	Success concepts	Gender influence	Women network	Lessons
F	Positive, supporting	- Risk averse	No	Own finances	- Flexibility - Belief in oneself - Control - Higher income	- Role models - Business partnerships	- Less self-confidence - Risk averse - Certainty - Not expected to act entrepreneurial	- Act sense of honour and good conscience	- Acknowledgement - Quality - Pay employees - Delighted clients, - Professionalism	- Performance	Yes, - empowerment - support,	- Procedures
G	Positive, supporting	- Family responsibilities - Finances	No	Bank loan	- Salary job not satisfying	- Stepping out of backward position - High self-confidence - Prove themselves - Position in the society	- Family responsibilities - Not expected to act entrepreneurial	- Growth - Continuity	- Acknowledgement - Growth - Positive annual report	- Encouragement	Yes, - support - share knowledge	- Determination - More belief in oneself - Entrepreneurial knowledge
H	Positive, supporting	- Family responsibilities	No	Own finances/ bank loan	- Autonomy - Flexibility	- Family support - Good location - Availability of capital	- No family support - No finances - No location	- Growth - Firm success	- Growth - Investments	- Performance	No, no need	- Investment knowledge
I	Positive, supporting	- Risk averse - Family responsibilities - Emotional management	No	Own finances	- Family responsibility - Higher income	- Autonomy - Developing own creativity	- Family responsibilities - Less self-confidence - Risk averse - Certainty	- Growth - Factor human	- Acknowledgement - Growth - Good work/life balance - Quality	- Performance	Yes, - support - create business	- Self-knowing - Evaluate personnel need
J	Positive, supporting	- Family responsibilities	No	Bank loan	- Belief in oneself - Own vision - Developing own creativity	- Idea's - Autonomy - Family support	- Family responsibilities - Less self-confidence - No family support	- Satisfied customers	- Acknowledgement - Satisfied employees and clients	- Performance	No, - operate on the same level as men - creates backward position	- Determination - Evaluate personnel need

When looking at the concept growth, there are many reasons in the literature why women tend to start or have small businesses. Four respondents mentioned 'family responsibilities' as a major factor. Two women named the fact that women are more risk averse as a reason for their business size. In general women want certainty in their lives and this also includes their business life. One respondent mentioned the fact that women have less access to finances as a second reason why women own small businesses. And another respondent also mentioned the way women manage their firms. She said that women are more emotional and their focus is more on creating a good environment for all actors involved instead of on growth. But, none of the women consciously chose for a small business and their businesses are growing because of the market needs.

The second questions concerns woman's access to finances.

Question: How did you financed your business and if with a bank loan did you experienced problems getting the loan?

Two women started their business with own financial assets. One of them stated that her firm needed a minimal amount of finances and that was doable with own resources. The second entrepreneur said that she started with the financial resources she had because it is not in her culture to have debts. One woman started with her own finances and when she needed more money to expand her business she took a bank loan. Two women totally financed their businesses with a bank loan. The three women with bank loans explicitly said that they have not experiences any form of discrimination or neglect from the financial world because of the fact that they are women. One entrepreneur even mentioned that the bank personnel she dealt with were all women, which was very satisfying for her.

Motivation

To cover the concept motivation three different questions were asked to the respondents regarding factors that motivate or hold women back and what success is for them.

Question: What was the reason for starting this firm and why this branch?

The respondents mentioned different reasons why they started their own business. Two women stated that they had 'belief in oneself' which motivated them to start on their own. Also two women said that they were not satisfied with their job salary and wanted

to earn more which also motivated them to start an own business. The 'flexibility' was also one of the reasons for starting an own business. Furthermore, aspects as independence, the financial responsibility for the household, not being satisfied with the salary job, having an own vision, and wanting to develop one's own creativity were the many reasons which motivated women in Suriname to start a business of their own. Two of the women were already working in the branch when they decided to start a business. One woman chose for the branch because she had studied for it and two women saw an opportunity in the market and wanted to create something new and that is how they got involved in the branch they are now active in.

Except from a women's own motivation there are also other factors that may stimulate women to become an entrepreneur or may keep women from acting entrepreneurial.

Question: Which factors constrain and which factors encourage women to start their own business.

There are several factors named by the women which motivates women to start an own business. Two women mentioned the support from family as an important stimulator and two others named the independency as a reason why women would want to start for themselves. Other factors are: having role models to reflect on, a good location to start the business, access to finances, a good business idea, a high level of self-confidence, or the right business partners. Wanting to develop one's own creativity and the chance to prove themselves are also reasons for women to act entrepreneurial. Another motivator is that women are more educated now and are aware of the fact that they should step out of the backward position they have been in. One other reason for women to start a business is to earn a certain position in the society they live in.

When looking at the reasons which hold women back for starting on their own, it is remarkable that the role of family is determined in a women's choice to become an entrepreneur. 'Family responsibilities' is named three times and 'no family support' is mentioned twice as reasons that hold women back to become an entrepreneur. This is not such a surprising outcome, because all 5 women mentioned before that their families were very supportive in their career choice. Less self-confidence is also named three times as an obstruction for women. Other more feminine aspects are the fact that women are risk averse and want certainty in their lives, which holds them back. Another aspect that may be a barrier for women to start a business is that the society still not expects them to act entrepreneurial and still sees men as the breadwinner of a household. Other obstructions may be the lack of finances and not the right location to start the business.

This third question is partly asked to recognize characteristics of successful female entrepreneurs.

Question: What is your definition of entrepreneurial success? And what indicates that you are successful as an entrepreneur?

The women came up with different definitions for entrepreneurial success. And remarkable three of them mentioned growth as entrepreneurial success. Keeping in mind that all of these women own small businesses, this is a very interesting outcome. One respondent names the factor human as a success indicator. She mentioned that in Suriname entrepreneurs should take in account the way personnel is treated and if the employees are satisfied, because this determines the productivity of the business. So entrepreneurs should incorporate this given in their growth strategy. One woman said that the success of her business is related to entrepreneurial success and another woman also mentioned satisfied customers as a success indicator. Continuity of the business is also seen as success. At last one entrepreneur said that as long as someone can act with a good sense of honour and a good conscious, this person would be successful as an entrepreneur.

The second part should deliver some concepts of successful female entrepreneurs. When the women were asked to name three concepts which indicate that they are successful, most of them acted in a very modest way, like associating them with success does not suits them.

Gender

To identify the gender effect on female entrepreneurs the next question was asked.

Question: How does your direct environment or the society experience female entrepreneurship and how does this influence you?

Two of the women said that especially in the branch they work in, there is negativity towards female entrepreneurs. One woman said that the society still has not accepted female entrepreneurship fully. It is 'normal' when a men starts a business of his own, but for the society a woman who starts a business has 'guts'. Two women said that the society experiences female entrepreneurship as a positive development. Whether the society or their direct environment experiences female entrepreneurship as negative or

positive, it affects women in a positive way and stimulates and motivates them to perform harder and better.

Network

To identify how networking is in Suriname and how female entrepreneurs deal with this aspect the following question was asked.

Question: How important are networks for the success of your business and are networks with exclusively female members useful for women entrepreneurs?

Two entrepreneurs mentioned that the importance of networking is very high for the success of their business and one entrepreneur mentioned that networking has a positive affect on her business success. Two women said that networking has no influence on their business success and one of them said that having a female network is of no use to her. Three women agreed that having a network with only female members would be effective and they see potential in such a network because, women can empower and support each other, share knowledge, and may create business for each other. It must be said explicitly, that networking in Suriname is mainly seen in an informal way. There are some networks, but the women talked about networking in the sense of meeting people informally and when people in the society know who you are and what you are capable of, the business will grow.

Lessons learned

One of the closing questions of the interview was:

Question: Which other barriers except the ones mentioned before did you face when starting your business and how did you conquer them? What do you know now that you wanted to know when you started your business?

This question delivers some lessons that may be useful to women who have the ambition to choose for entrepreneurship. Two of the women said that determination had them going on and that they did not face barriers because of this. The other women also said that they did not face barriers and just saw challenges they could overcome. Still, when looking back three women say that certain knowledge is important and that women

should inform themselves good when starting a business, whether it is entrepreneurial knowledge or knowledge of how to do the right investments or knowledge about the procedures (like governmental and tax procedures) to start a business. Self-confidence and belief in the business concept may help a woman to act entrepreneurial. Two women mentioned the aspect personnel. Women should evaluate how many employees the firm exactly needs to perform efficiently, because too much personnel affects the productivity of the business negatively. One woman said that by acting entrepreneurial she discovered some characteristics of herself she did not know she had.

5.2 Case: Surinamese female entrepreneurs in the Netherlands

In this part the results of the female entrepreneurs in the Netherlands are presented per concept.

Family

Family is the first concept that is worked on through this research. One relevant question was asked to the respondents concerning this aspect.

Question: What influence has the role of your family on your career choice?

As same as the women from Suriname three women mentioned there family as being very supportive and having a positive influence on their choice of becoming an entrepreneur. Two women said that there family has no influence on their career choice. It was their own choice which could not be influenced by anyone.

Growth

Two questions covered the concept growth. The first question is about the size of the firm.

Question: Which factors determine women to choose for a small business and did you consciously choose to have or keep your business small?

Two women mentioned the fact that women want to stay in 'control' as a reason why women's businesses are small. They want to do it all by themselves and want to know everything what is happening on the work floor.

NL matrix

R	Family role	Business size	Conscious choice	Finances	Start own business	Stimulating factors	Obstructions	Success definition	Success concepts	Gender influence	Women network	Lessons
A	Positive, supporting	- Lack of self-confidence - Think small	No	Own finances	- Run own business - Freedom	- Family support - Passion - Role models	- No family support	- Heart - Passion	- Positivity - Belief in oneself	- Motivation	No, - no separation from men	- Good business plan - Specialize in the sector
B	Positive, supporting	- Family responsibilities	Yes	Bank loan	- Glass ceiling - New challenge	- Family support - Determination	- Risk averse - Finances - Family responsibilities	- Healthy - Stable	- Independence - Realize goals	- Performance	No, no added value	- Time consuming - Family support and stability
C	No influence	- Risk averse	No	Own finances	- New challenge	- Autonomy - Glass ceiling - Freedom	- Risk averse - Discrimination financial world	- Demand and supply - Creativity - Power - Commercialize	- Realize goals	- Motivation - Encouragement	Yes, - depends on branch - learn from men	- Gather relevant information
D	Positive, supporting	- Certainty - Control freak - Quality	No	Bank loan	- Glass ceiling - Identified a niche	- Autonomy	- Finances - No family support	- Satisfaction - Good payment personnel - Security - Growth	- Financial gain - Growth - Life your passion	- Performance - Satisfaction	Yes, - make women visible - share knowledge - create business	- Limitations niche market - Sales techniques
E	No influence	- Business and making money are secondary - Finances - Organizational and emotional focus - Control freak	No	Bank loan	- Run own business - Opportunity and chances	- Autonomy - Higher education level - It is more accepted by the society	- Risk averse - Family responsibilities - Cultural habits - Women limit themselves	- Continuity - Investments - Innovation	- Continuity - Good networks - Opportunity recognition	- Motivation - Determination - Self-confidence	Yes, - depends on business level.	- Importance of networking - Personnel costs money and time

One respondent named quality as a reason, because women rather keep their businesses small in order to deliver quality which leads to another explanation that women think small. Family responsibilities, lack of finances, and lack of self-confidence are also seen as reasons why women own small businesses. Furthermore there are some feminine aspects as the fact that women are more risk averse, want certainty in their live, their focus is not on growth or making money, and they are more emotional involved in the business than business-like. Only one of the entrepreneurs chose consciously for a small business because of her family responsibilities, the other four said they just started a business without thinking of the size of the business.

The second questions concerns woman's access to finances.

Question: How did you financed your business and if with a bank loan did you experienced problems getting the loan?

Three women started their business with a bank loan and two started their business with their own finances and one of them took an bank loan afterwards because of business growth. Two of the women mentioned that women are surely discriminated by the financial world and that men have easier and more access to finances. Two of the women who took a loan said that they have not experienced any negativity during the process. One of the entrepreneurs said that taking loans is not in her culture.

Motivation

To cover the concept motivation three different questions were asked to the respondents regarding factors that motivate or hold women back and what success is for them.

Question: What was the reason for starting this firm and why this branch?

The women mentioned a diverse range of reasons why they started a business of their own. All of them had more than one reason to start their business. Two women named as a reason the fact that they had hit the glass ceiling and wanted something more. The urge for a new challenge was also mentioned twice. Two women also wanted to run and manage their own business. Other reasons why the respondents started a business of their own are: freedom, identified a niche, because of opportunities and chances on the market. When asked why the women choose for the branches they are active in, the

answers were direct, two had a degree in their profession and two identified an opportunity in the market and one took over the company of her husband.

Except from a women's own motivation there are also other factors that may stimulate women to become an entrepreneur or may keep women from acting entrepreneurial.

Question: Which factors constrain and which factors encourage women to start their own business.

Three out of five mentioned autonomy as a main reason why women start a business of their own. Second place is for family support. Other several reasons are mentioned as: having role models to mirror, passion, the determination to go on, the freedom to plan things in one's own time. Other stimulating factors are the fact that it is more and more accepted by the society that women choose entrepreneurship as a career, which may be a result of the fact that women nowadays have a higher education level equal to men.

Again the role of family is highlighted by the gross when looking at reasons why women do not choose to become an entrepreneur. Two women mentioned family responsibilities and two other mentioned that no support from family might keep women from starting their own business. Another reason that is named by three respondents is that women are risk averse. Other barriers may be, less access to finances, cultural habits, and the fact that women limit themselves to grow personally as well as economically.

This third question is partly asked to recognize characteristics of successful female entrepreneurs.

Question: What is your definition of entrepreneurial success? And what indicates that you are successful as an entrepreneur?

Success is relative and that is seen in the different definitions women gave for success. One women said that if you are able to follow your heart and passion that is success for her. Another women named a healthy and stable business as being the definition of success. Continuity and the potential for investments and innovation means an entrepreneur is successful says another respondent. Another success definition is: a person's satisfaction in what one is doing and being able to pay the personnel a good salary and above that growth of the business. Bringing demand and supply together with one's own creativity and power within any branch and being able to commercialize this, means a person is successful according to one of the women from this research.

Gender

To identify the gender effect on female entrepreneurs the next question was asked.

Question: How does your direct environment or the society experience female entrepreneurship and how does this influence you?

Only one women said that the society is negative towards female entrepreneurship, the other four experienced it as positive. One women said that the way the society thinks does not affect her as an entrepreneur, but the others said the same as the women in Suriname. In which way the society reacts on female entrepreneurship does not matter, they get inspired, motivation, encouraged, and determined to be successful either way..

Network

To identify how networking is in the Netherlands and how female entrepreneurs deal with this aspect the following question was asked.

Question: How important are networks for the success of your business and are networks with exclusively female members useful for women entrepreneurs?

The Netherlands is more a country of organized networks than Suriname. Networking is seen as a very important aspect within entrepreneurship and all five respondents are a member of several networks. Although, only one is a member of a 'women only' network, the others are all members of networks with male and female members. Two of the women said that being a member of a 'women only' network depends on the branch your active in, they did not saw the added value for their business. However, one of the respondents who is the president of the association of ethnic business women in the Netherlands (EZVN) explains why a 'women only' network can have a added value for women. She mentioned that such a network is to make women visible , and that women can share experiences and knowledge and create business for each other.

Lessons learned

One of the closing questions of the interview was:

Question: Which other barriers except the ones mentioned before did you face when starting your business and how did you conquer them? What do you know now that you wanted to know when you started your business?

The women in the Netherlands also did not face barriers, but still mention some important issues, a starter should keep in mind. One should have a good business plan and should try to become a specialist in their business field. Furthermore, entrepreneurs should realize that networking is already important from the start. Another lesson is that entrepreneurship is more time consuming than people realize and for that family support and stability in family relations helps to create a healthy business environment. One respondent learned her lesson the hard way and says that one should be aware that a niche market can sometimes have limitations for instances no access to resources which only the 'big guys' can get. And as last, women should realize that having personnel costs time and money and the need for personnel should be evaluated properly.

5.3 Comparison

For the comparison a difference is made between external and internal factors. The internal factors are all those aspects that deal with the entrepreneurs personality. The external factors are all the aspects 'outside' the entrepreneur, apart from the personality like finances and factors that motivate women to start their own business. The 'SR matrix' and the 'NL matrix' both include the internal and external factors. For a better understanding of the Surinamese female entrepreneur as a person a final matrix is developed per country.

Family

In the literature it is repeatedly discussed that the role of family and family responsibilities are an obstacle for women to become entrepreneurs. In general it can be said that Surinamese women experience a positive affect on their choice of being an entrepreneur, which rejects the results many research shows and supports the statement of Brush (1992) that the role of family can be helpful and beneficial to female

entrepreneurs. All five women from Suriname and three of the Netherlands their family was very positive towards their choice of starting an own business and also being supportive. One female entrepreneur even told that when she started with her business her family supported her by working for her so she could spare on personnel expenses. The women (were) are able to find a good work-family balance and their family responsibilities did not hold them back to develop themselves or their businesses.

Growth

Although all the women in Suriname proclaimed that their family is no obstacle for starting a business, four of them say that family responsibilities are indeed one of the reasons for the small size of women's businesses. All women work full-time and are able to create a healthy work-life balance and nine women said that the choice for a small business was not a conscious choice. For all ten women the size of their business does not mean that they are less successful or dissatisfied just as Powell and Eddleston (2008) had already found out in their research. All the women gained a certain name in the society as an successful entrepreneur and are expanding their business to a level they can control. One difference between Suriname and the Netherlands is that in Suriname because of the culture that women are partly financially responsible for their families bankers are more open towards female entrepreneurship.

Motivation

In the literature numerous reasons for women to choose for entrepreneurship are named. The reasons the women in this research mentioned equal the literature, hitting the glass ceiling (Orhan and Scott, 2001), developing own creativity, the urge to run an own business, self-efficacy (Wilson et al., 2007), opportunity recognition (Minniti and Nardone, 2007). According to Brush (1992), a flexible work-family balance is a high motivator for women to choose for entrepreneurship, but neither the women of Suriname nor the women from the Netherlands mentioned this as a reason for starting a business of there own. This again shows the positive influence of the factor family on Surinamese women.

One of the aspects that influence one's choice to become and entrepreneur are the push and pull factors. When looking at the response of women on the question of what their reason was for starting an own business, the results show that women in Suriname are more often pushed to become an entrepreneur than the women in the Netherlands. Factors like, higher income, the fact that one is not satisfied with a salary job, and family

responsibilities are reasons that show that the women are pushed. In the Netherlands the Surinamese women are more often pulled into entrepreneurship, which can be demonstrated by reasons the women mentioned for starting an own business. Reasons as: identifying a market need, wanting to run an own business and wanting a new challenge all show that the women are pulled into acting entrepreneurial.

Another aspect that influences the entrepreneur's motivation is the level of self-efficacy. When the women were asked what barriers they faced when starting their business all of them very strongly said that they do not see barriers in life, as if the word 'barrier' does not exist in their vocabulary. All of them believe that they have the skills necessary to be a successful entrepreneur and a reflection of this is seen in their businesses. The firms of all ten women have grown from the start in terms of revenues, number of employees, and location. Three women in Suriname and two in the Netherlands started their business from home and because of the firm's growth had to move to another location. The other women also had to move to another, bigger, location because of business growth.

Another aspect that influences one to become an entrepreneur is opportunity recognition. This aspect is seen as being essential within entrepreneurial action and the women in this research all identified opportunities whether in the start of their business or during other periods. The fact that a country's technology level, networking, economic development and institutional structures also influence opportunity recognition may explain why women in the Netherlands, being a developed country, are more pulled into entrepreneurship than the women in Suriname, a developing country. This matches the literature because Baughn et al. (2006) explain that in less developed countries people are mostly 'pushed' into entrepreneurship because economic institutions, like the government, are not able to create stable job circumstances. Economic development in a country creates wealth which goes hand in hand with technological developments and opportunity creating 'pulling' people into entrepreneurship.

When looking at the success definition and concepts of the Surinamese women in Suriname, although pushed into entrepreneurship, growth is seen as an important aspect. The success concepts of the Surinamese women in Suriname are more based on norms and values of the society of what success is, this is based on the fact that the Surinamese female entrepreneurs in Suriname yearn for acknowledgment from the society. This is not rare, because being acknowledged is an important cultural factor in Suriname. Only this acknowledgement by the society will lead to business growth. Whereas, Surinamese women in the Netherlands give a wider range of reasons for

success, which are in general more personal, they look at success from their point of view and not what the society's definition of success is. The women in the Netherlands although being Surinamese and the fact that they grew up in Suriname, is more focused on achieving her business goals, which again underlines the fact that women are more 'pulled' into entrepreneurship.

Gender

Human capital: according to Verheul and Thurik (2001) women have less prior knowledge in entrepreneurship and are also less engaged in entrepreneurial education. For both the Surinamese women in Suriname and the Surinamese women in the Netherlands this is a fact. Although less Surinamese female entrepreneurs are engaged in entrepreneurial education, they manage to start a business and make it a success.

Venture capital: where men are more focused on making money when they start a business, women are more keen to choose for low risk businesses. This explains the fact that Surinamese women are more active in the service sector and the retail sector, which are business sectors with low entrance barriers.

Strategic capital: women define success differently than men and their management style is more cooperative. Women care about the welfare of all actors involved in their business. From the Surinamese women in Suriname two women said that satisfied customers and employees is seen as success, in the Netherlands only one Surinamese woman said that the welfare of her employees is important. So the results of this research can not support the statement made before. Another statement is that because women act risk averse in business they are more successful than men. None of the women mentioned this as a success factor, in contrary Surinamese women experience this as a barrier to start an own business. And a reason for women's small businesses..

Network

Previous research shows that networking also determines the success of one's business. The Surinamese female entrepreneurs in the Netherlands are fully aware of this fact and are active in different and several networks. They are mostly active in networks with male and female members. In Suriname the female entrepreneurs are in general not a member of a network. However, in both countries the female entrepreneurs acknowledge the value of male entrepreneurs, because men are longer active as entrepreneurs and women can learn from them. On the other hand it can be concluded that both female

entrepreneurs in Suriname as in the Netherlands declared that a network of only female entrepreneurs can be beneficial for women in the sense of support, sharing knowledge, creating business for each other and to make women visible. As a result, to empower each other, because an entrepreneurs personal network should be considered as a major asset (Johannisson, 1986). Thus, the women in general agree that although being a member of a network with only female members may be beneficial, women should also participate in other networks.

5.4 Surinamese female entrepreneurs

This matrix is based on the 'SR matrix' and the 'NL matrix in general and shows the personality of Surinamese female entrepreneurs in Suriname and in the Netherlands. It was possible to personalize the results of the concepts: family, growth, motivation, and gender. The question about network was too general to personalize as a character for how Surinamese women act when networking.

Matrix: Surinamese female entrepreneur

Country	Family	Growth	Motivation	Gender	Lessons
Suriname	Importance of family support	Not growth-oriented	Belief in oneself	Not influenced by gender, just a person	Gather knowledge and apply
The Netherlands	Importance of family support	Lack of self – confidence	Strive independency	Not influenced by gender, just a person	Gather knowledge and apply

Family

When looking at who a Surinamese female entrepreneur is, it can be said that family support is an important aspect, for both the Surinamese women in Suriname and the women in the Netherlands, when choosing for entrepreneurship.

Growth

Although Surinamese female entrepreneurs in Suriname are not growth-oriented and growth is not a business strategy, it is remarkable that their businesses grew since they started. Surinamese female entrepreneurs in Suriname do not focus on business growth when managing their business but it actually overcomes them. The results show that Surinamese women in the Netherlands have a lack of self-confidence, which is the reason why they keep their businesses small in the first place. And still, their businesses grew also. It can be concluded that this growth is created by market demands and is not the women their conscious choice.

Motivation

An entrepreneur can be motivated through external factors and also internal factors as one's own personality. When analyzing the data it appears that Surinamese women in Suriname differ from the female entrepreneurs in the Netherlands. Female entrepreneurs in Suriname have more belief in oneself, and the female entrepreneurs in the Netherlands their strive for independency is a high motivator.

Gender

Baughn et al. (2006), state that gender inequality may an obstruction as well as an encouragement for women. This statement is supported by the results of this research. Surinamese women in Suriname and the Netherlands say whatever the society's view on female entrepreneurship, it stimulates and inspires them to perform better, they get motivated even if the society is positive or negative towards female entrepreneurship. This is why it can be concluded that Surinamese female entrepreneurs, whether in Suriname or in the Netherlands, are in general not influenced by their gender.

Lessons learned

Another important personality factor of Surinamese female entrepreneurs is that they gathered relevant knowledge and then applied it to their business. This behaviour increased the chances for a successful business for the Surinamese female entrepreneurs of this research.

In this part the lessons the entrepreneurs learned through time and the advice for women with the ambition to become an entrepreneur are enclosed.

The Netherlands

Participant A: Have a good business plan as an entrepreneur and aim at becoming a specialist in your business sector.

Many women are active in the service and retail sector which are easy to enter and where competition is high because business idea's can be copied easily, female entrepreneurs should plan their business and becoming a specialist may deliver a competitive advantage on other entrepreneurs.

"Follow your heart and think positive and big."

Participant B: Entrepreneurship is more time consuming than many people think and that is why family support and stability within family relations helps being a better entrepreneur.

This lesson indicates the importance of a good work-family balance for female entrepreneurs. The different work-family conflicts and the lesson of 'Participant B' refers to the strain-based conflict, which is the result of stress spilling over from one domain of a woman's life to another domain. Women should realize that they may experience more work-life conflicts than men (Jennings and McDougald, 2007).

"Think before you start something, because starting a business is time consuming and costs money and do a feasible study."

Participant C: From the start one has to be informed fully, and because of that will make no faults starting and running a business.

Women are assumed to have less self-confidence when it comes to their entrepreneurial skills and capabilities (Verheul and Thurik, 2001), and do not have access to all the proper information needed. Therefore women should prepare themselves well and gather all the information needed to bring their self-confidence level higher. Because of this a woman's chance for success as an entrepreneur will enhance.

"Before starting on your own, work some years in a salary job to learn some basic processes of a company. Have the nerve to ask and learn. Take an internship to get more insight in a job function."

Participant D: A niche has less access to some resources and if needed learn sales techniques.

Again one should inform oneself accurately and learn the skills needed to perform better as an entrepreneur (Verheul and Thurik, 2001).

"Go for it and just do it".

Participant E: Realize the importance of networking and having a lot of personnel costs money and time and drops the productivity level.

This lesson emphasises what Hanson and Blake's (2009) research showed that networking is very important for an entrepreneurs success in the business world and that entrepreneurs should actively participate in relevant networks. Because women tend to focus more on internal affairs and running the business, a lot of personnel may keep them from growth (Winn, 2005). The more personnel, the more internal organizing and the higher the costs.

"Do not hesitate, just do it. Be determinant, and seek help if needed".

Suriname

Participant F: Learn the procedures for running a business.

This lesson reminds women again that being informed is an important aspect for an entrepreneur's success. Procedures can be learned as 'Participant C' already suggested from working for a company before starting on your own.

"Prepare yourself and go for it. When you have the drive and belief in yourself and know how to sell your idea, just go for it".

Participant G: Determination of own business concept. One should have a strong belief in oneself from the start and think big. Entrepreneurial knowledge is also important.

Determination, belief in oneself and thinking big are dependent on a woman's level of self-efficacy and self-efficacy is an important factor in entrepreneurship (Wilson et al., 2007). The higher the level of entrepreneurial self-efficacy, the higher will be the

intention to act entrepreneurial and thus women should enhance and develop their entrepreneurial and industry knowledge.

"Belief in yourself and stay positive".

Participant H: The need for investment knowledge is important.

Again in this lesson the aspect of knowledge appears, emphasises the importance of having proper information .

"As a women you should have guts".

Participant I: Recognize characteristics of oneself which help oneself develop as an entrepreneur. Being aware that more employees goes hand in hand with more problems to solve internally.

Because of a low self-confidence level women do not choose entrepreneurship as a career believing that they do not have the entrepreneurial skills, but according to Verheul et al. (2005), the choice for becoming an entrepreneur is related to entrepreneurial characteristics someone recognizes within oneself. Because women tend to focus more on internal affairs and running the business, a lot of personnel may keep them from growth (Winn, 2005), because of the fact that more personnel requires more internal organizing.

*"Do not listen to others, but listen to your gut feeling and do a good job.
Do not let others stop you from living your dreams".*

Participant J: Determination to go on. On employee level, female entrepreneurs should evaluate carefully how many employees are needed to run the business.

Because women tend to focus more on internal affairs and running the business, a lot of personnel may keep them from growth (Winn, 2005). The personnel, the more internal organizing.

"If you have a good business idea, you should belief in yourself. If you have a vision, good business plan, and if you know what you want you should go for it. Finances are secondary".

The overall conclusion based on the five key concepts and the results from the interviews is that motivation and networking enhances business growth, even if growth is not the main focus of the entrepreneur. Networking creates possibilities and chances for new business and motivation is influenced by the role of family in the Surinamese female entrepreneurs life. Support from family creates a healthy environment for women to make their career choice and creates the need to be successful at their job, which increases one's motivation. Motivation is also influenced by gender, in the sense that no matter what the society of Surinamese female entrepreneurs opinion is about female entrepreneurship, negative or positive Surinamese female entrepreneurs motivation increases because they want to show that they are capable of being a successful entrepreneur.

Chapter 6 Discussion and conclusion

Female entrepreneurship is a growing trend, which creates the interest for research within this field. The findings in this research are specific to Surinamese women, but the results may offer insights for other research on this level as well. And although the data gathered from semi-structured interviews with five Surinamese women in Suriname and five Surinamese women in the Netherlands may not represent the entire sample sufficiently, the results may give more insight on Surinamese female entrepreneurs and may provide directions for further study.

6.1 Key findings

Concerning the five concepts the results show more similarities than differences between the Surinamese women from Suriname and the Netherlands. When looking at the concept family, the results show no differences between both groups. Both the women from Suriname as well as the one's from the Netherlands mentioned the role of their family as an positive influence on their career choice and that the family is supportive towards their choice and when looking at Surinamese female entrepreneurs behaviour overall, they acknowledge and take into account their family support. On the concept family Surinamese women in the Netherlands and Suriname are similar.

However, women from Suriname named family responsibilities more often as one of the reasons why women own small businesses and also as an obstruction. Having a small business, however, does not mean for them that they are less successful or less entrepreneurial. To them the size of the firm does not matter. The results also show that Surinamese female entrepreneurs in Suriname are not growth-oriented and that the female entrepreneurs in the Netherlands have a lack of self-confidence when it concerns the growth of their business. Although growth is not their main focus, their high level of motivation creates growth automatically. On the concept growth it can be concluded that Surinamese female entrepreneurs in Suriname and the Netherlands differ from each other.

The results show that women in developed countries as the Netherland are more often 'pulled' into entrepreneurship, whereas women in developing countries as Suriname are more often pushed' into entrepreneurship due to economical circumstances. And although many research shows that women have a low level of entrepreneurial self-

efficacy the results show that the women who eventually made the choice to become an entrepreneur have a high level of self-efficacy. And that Surinamese female entrepreneurs in Suriname have a high belief in themselves, whereas Surinamese female entrepreneurs are mostly motivated to start an own business because of the need for independency. From this it can be also stated that Surinamese female entrepreneurs in Suriname and the Netherlands differ from each other on the concept motivation.

The results on the concept gender show that whether the society accepts female entrepreneurs or not, Surinamese women in Suriname as well as in the Netherlands get inspired and motivated to prove themselves. Surinamese female entrepreneurs in Suriname and the Netherlands are similar on this subject.

The next concept that is also discussed in this research is networking, women in the Netherlands are more active in networking than women in Suriname. But it should be said that the Netherlands is more developed on that part as well as has more organized networks which can be attended than in Suriname. The women in Suriname also find networking an important issue, but in the terms of Suriname networking is done in a very informal way, at e.g. social gatherings. The way of networking is thus different.

A successful Surinamese female entrepreneur: is thus quality-minded, a professional, growth-oriented, has a high level of self-confidence, beliefs in oneself, has a good work-family balance, strives for independency, and is client and employee oriented. The lessons that come from the results are linked to the concepts. The need to educate and inform oneself, and the importance of networking are important lessons to be learned.

6.2 Limitations

One of the limitations of this study may be the fact that sampling was done through the snowball technique and that important actors did not get a fair chance within this research. In Suriname all the participants are from the capital city, which limits this study because in other parts of the country female entrepreneurship may be experienced in another way. In the Netherlands the women are from two cities where Surinamese people are living, Rotterdam and The Hague. Amsterdam where many Surinamese live and work was not included in this study. Another limitation is the fact that within this study no attention was paid to the fact which role the income of the women has within their family, meaning if they are the breadwinner of the family or not. Another limitation is that no attention was given to the age of the entrepreneur, age may be an important aspect within a woman's life to for decisions on her career path. Another limitation is the

fact that within the small business sector no attention was given whatsoever to the branch the women were active in. Entrepreneurial activities are also dependent on the economic development of a country, in this research no attention is paid to this context.

6.3 Scientific Implications

The amount of female entrepreneurs is increasing and they are creating a diversity on the market which creates economic growth. Further study on this topic is a necessity, most of the studies done in this field compare female entrepreneurs with their male counterparts. It is suggested that women are compared to women for better understanding of how to develop this phenomenon. The numerous differences between men and women, like different management styles and the fact that men are much longer active as entrepreneurs than women, creates this necessity. In this research the results are based on qualitative data. It might be possible for further research to focus on quantitative data gathering with an qualitative analysis.

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<http://www.socialresearchmethods.net/kb/design.php>

Appendix 1

Interview checklist

Interviewer: Reema Chotkan

Datum interview:

Tijdstip:

Naam respondent:

Business sector:

Demografische gegevens:

1. leeftijd:
2. burgerlijke status:
3. aantal kinderen:
4. werk schema (full time/ part time):
5. educatie (hoogst gedane opleiding/ business of ondernemerschapopleiding):
6. aantal jaren werkervaring in dienstverband:

Bedrijfs gegevens:

7. hoe lang bestaat de onderneming:
8. aantal werknemers:
9. aantal vrouwelijke werknemers:
10. Is het bedrijf gegroeid sinds de oprichting qua:
 - Winstaandeel:
 - Aantal werknemers:
 - Locatie:

Vragen op basis van de concepten

Familie

1. In de literatuur wordt de rol van familie veelal als een obstakel en problem aangehaald. Wat voor invloed heeft de rol van uw familie op uw carrière keus?
 - Obstakels:.....

- Invloed:.....

Groei

2. Over het algemeen blijkt dat wereldwijd bedrijven die opgezet en geleid worden door vrouwen kleiner zijn (zgn. small firms) dan bedrijven van mannen. Zijn er volgens u factoren die ervoor zorgdragen dat vrouwen voor een klein bedrijf kiezen. U bent zelf eigenaar van een klein bedrijf is dat een bewuste keus en waarom?

- Factoren:
- Bewuste keus, ja/nee, omdat.....

3. Door verschillende onderzoekers, op vrouwelijk ondernemersgebied, wordt opgemerkt dat vrouwen minder toegang hebben tot financiële middelen. En dat daarom vrouwen meerendeels een klein bedrijf hebben. Hoe is uw bedrijf gefinancierde middelen en waren er problemen met het krijgen van een lening bij de bank.

- Eigen financiële middelen, waarom.....
- Banklening; problemen welke.....

Motivatie

4. Vrouwen starten om verschillende redenen een eigen onderneming. Wat is uw rede voor het starten van dit bedrijf? En waarom deze branche?

- Rede.....
- Branche keus, omdat.....

5. Onderzoek wijst uit dat het aantal vrouwen dat een eigen onderneming begint nog steeds achterloopt op mannen. Welke factoren, volgens u, belemmeren vrouwen voor het starten van een eigen onderneming? En toch is er een stijgende trend van vrouwelijke ondernemers, wat zijn, volgens u, de bevorderende factoren.

- Belemmerende factoren...
- Bevorderende factoren....

6. Hoe definieert u ondernemers succes? Wat geeft aan dat u succesvol bent als ondernemer? Kunt u 3 begrippen opnoemen.

- Definitie.....
- 3 begrippen.....

Gender

7. Hoe ervaart uw directe omgeving/gemeenschap vrouwelijk ondernemerschap en wat voor invloed heeft het op u?

- Omgeving.....
- Invloed ja/nee....

Netwerk

8. Hoe belangrijk zijn netwerken voor het succes van uw bedrijf en bent u lid van netwerken en zijn deze netwerken dan meer vrouwen netwerken, is een vrouwen netwerk wel behulpzaam?

- Belangrijk, omdat....
- Lid, ja...
- Vrouwen netwerk.....

Afsluitingsvragen

9. Tegen welke andere barrieres hiervoor al genoemd bent u aangelopen tijdens het opzetten van uw bedrijf en hoe heeft u die overwonnen? Wat zou u geweten willen hebben toen u met uw onderneming begon?

- Barriers,....
- Lessen

10. Welke boodschap heeft u als succesvolle surinaamse vrouwelijke ondernemer voor vrouwen die de ambitie hebben om een eigen onderneming te starten?

.....