1. Turkish businesswomen in the UK and Netherlands: the effects of national context on female migrant entrepreneurs

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INTRODUCTION

Labour market participation is considered as key to the socio-economic integration of migrants in Western countries. The importance of ethnic minority entrepreneurship[1] as a source of employment opportunities for migrant populations is considerable. However, most studies on ethnic minority entrepreneurship, implicitly or not, concentrate on male entrepreneurs or ignore the roles women play in these businesses (Westwood and Bhachu, 1987; Essers and Benschop, 2007). Moreover, the discourse on womanhood seems to be in conflict with the discourse on entrepreneurship; being a woman and an entrepreneur at the same time seems hardly possible (Ahl, 2004). Accordingly, the mainstream entrepreneurial discourse sketches an image of the 'other' other, the female migrant entrepreneur as different per se (Strüder, 2003). This chapter explores this discourse by looking more closely at Turkish[2] businesswomen and examining how this discourse, as captured by national structures, affects these female migrant entrepreneurs within two different national contexts: the Netherlands and the UK. The contrast between the UK and the Netherlands is particularly valuable because of the variation in uptake of entrepreneurship among Turkish female migrants. The variation is possibly linked to differences in national policies, particularly those that aim to stimulate (female) migrant entrepreneurship, differences in migratory regimes and policies, and differences in national cultures. Theoretically, this comparison is important because of the contingent nature of gender. By this we mean that both actors and contexts affect the meaning of gender, and how it is seen and interpreted.

Entrepreneurial rates among Turkish migrants in Europe are lower

than those of the general population. The majority of Turkish businesses operate within Germany, while the remainder is concentrated in the Netherlands, France and Austria (Panayiotopoulos, 2008). There are also some very active pockets of entrepreneurial activities in some areas of London. Evidence shows that the number of economically independent Turkish businesswomen is growing. According to data from the European Labour Force Survey, the proportion of self-employed women of Turkish origin in the UK leapt from 6 to 21 per cent between 2000 and 2010, although these numbers are based on very small samples. In the Netherlands only 4 per cent of the population of Turkish origin are entrepreneurs, 18 per cent of which are women (CBS, 2009). In the UK the self-employment rate is estimated to be 20 per cent for Turks (Basu and Altinay, 2002; Altan, 2007), 20 per cent of which is estimated to be women (Basu and Altinay, 2002; Strüder, 2003).

This chapter uses six life-story narratives conducted with Turkish businesswomen in both countries to illustrate how these Turkish migrant businesswomen practice entrepreneurship within these two national contexts. The project analyses the experiences of the participants from the perspective of four main themes, which are derived from the empirical analysis and include: financing, networking, coaching and ethnicizing. By contrasting the UK and the Netherlands, we show how diverse structures may affect processes of entrepreneurial agency. The institutional contexts are highly relevant to the analysis undertaken in this chapter; they are crucial in determining some of the thresholds in markets by regulating the start of a business (Kloosterman and Rath, 2001: 195). Certain institutions can help start up a business by providing material support. However, they can also increase or decrease the entrepreneurial culture. Equally, the societal perception of these women is paramount. In this case, there are Muslim women who are trying to make a career within a highly polarized Dutch society in which Turks are often discriminated against. In British society, Turks can be seen as more European. Their otherness might be visible through the veil, which is considered to be incompatible with the Dutch self-image as an emancipated society (Nieuwkerk, 2003). Alternately, in the UK the association of Turkish women with migration and/or Islam is somewhat weaker and combined with a different perception of the veil. In the UK the meaning of the veil ranges from a form of empowerment for the women choosing to wear it, to a means of seclusion and containment by others (Bodman and Tohidi, 1998). Demonstrating the perceived opportunities and legitimacy of less traditional entrepreneurs, this chapter contributes to the growing body of work on female ethnic, migrant entrepreneurs.

THEORY

Theoretically, this chapter draws upon insights from debates related to structure and agency in the context of migrant entrepreneurship. We aim to demonstrate how two different national contexts may differently influence entrepreneurs with a comparable background and migrant trajectories, leading to different forms of agency. In previous research, two main approaches have been used to study entrepreneurial behavior: the opportunity structure approach and the agency approach. Linking both approaches generates insight into the entrepreneurial possibilities, experiences and actions of Turkish businesswomen.

The opportunity structure approach has been described as the classical approach, and focuses on the 'individual-opportunity nexus' in entrepreneurship. The entrepreneurial performance of entrepreneurs depends on the fit between what they can supply and what the market demands (Light and Rosenstein, 1995; Kloosterman and Rath, 2001). The second school is the agency approach and maintains an anthropological, narrative perspective. This theory centralizes the entrepreneur's viewpoint and carries a more agency-centered approach. The American tradition of studies on migrant entrepreneurship that emphasizes the role of culture and ethnicity in explaining the process of business creation among migrants (Light and Gold, 2000) can also be associated with this school.

Some authors departing from the opportunity structure approach claim that opportunities exist independently of the entrepreneur (Chabaud and Ngijol, 2005). However, this has been criticized since opportunity structures are social phenomena, embedded in social contexts, and may differ according to time and place. The agency approach believes that entrepreneurs' actions are the essential source of opportunities. In line with this, we argue that opportunities cannot be assumed to be objective phenomena created by different actors, like the government or institutions (Alvarez and Barney, 2006). The agency approach takes a much more narrative understanding; life-stories of migrant entrepreneurs reflect their agency (the capacity of individuals to act independently) and are an articulation of their voices (Essers and Benschop, 2007).

Informed by both perspectives, this chapter considers the agency of Turkish women as a process of interaction and allows participants to reflect on various opportunity structures, within the remit of the four themes identified above: financing, networking, coaching and ethnicizing. The idea of the interaction between structure and agency is related to Gidden's structuration theory (1984), in which social science is neither the experience of the subject, nor the existence of any form of societal totality. The point where these two realms are incorporated and, ultimately,

synthesized can be described as the duality of structure. At this point social structures make social action possible; at the same time social actions create those very structures (Giddens, 1984: 144). Since migrant entrepreneurship has not been examined from this perspective before, or through using cross-country comparison, this study aims to fill a gap in the existing literature.

For this purpose, we draw on female and migrant entrepreneurship literature. Research into female entrepreneurship has been criticized for taking an essentialist (biological) and individualist stance, and ignoring the effect of the environment and external factors (Ahl, 2006). Several more traditional entrepreneurship studies have provided insights into the motives, activity and success rates of female entrepreneurs; however, literature that links gender and entrepreneurship show that many studies tend to centre on 'the woman entrepreneur' (Buttner, 2001), distinguishing her from the normal (read: male) entrepreneur. Ogbor (2000) notes that women who construct their entrepreneurial identities are often inclined to go through processes of masculinization. Discursive analyses of literature on female entrepreneurship note the gender subtext of the hegemonic entrepreneurial discourse that traditionally displays masculinity (Ahl, 2004; Bruni et al., 2004).

Although these studies contribute to the 'deconstruction' of masculinity within entrepreneurship, they mostly address the positions of white women, remaining unreflective of ethnicity and excluding migrant women. The dominant representation of entrepreneurship is criticized for its ethnocentric subtext as well as its stereotyping and othering, which can force ethnic minority businesspeople to assimilate or 'Westernize' in order to succeed in business (Ogbor, 2000). This may weaken their position as, for instance, the literature on ethnic minority businesses has stressed the importance of family networks for migrant entrepreneurs (Portes, 1995; Kloosterman and Rath, 2001). Therefore, in this chapter, the concept of 'female ethnicity,' which refers to the various meanings of femininity within ethnic contexts (Essers et al., 2010), is used as an intersectional notion that helps to relate women entrepreneurs' agency to the structures surrounding them in their experience and adjustment to opportunity structures.

MIGRATION CONTEXT AND OPPORTUNITY STRUCTURE IN BOTH COUNTRIES

The UK and the Netherlands present similar contexts in many respects, with similar economic measures (for example as measured by gross

Table 1.1 National contexts

	Netherlands	UK
Ease of Doing Business Index	30	5
Migratory regime	Hybrid	Colonial
Labour force (2008) in millions	9	31
GDP per person employed in $ (2008) in thousands	47	52
Female labour force participation age 15+ (2008) as %	59	55
Net migration (2008) in thousands	110	948
Female vulnerable employment (2008) as %	8	7
Migrant stocks, % of population (2005)	11	10
Population born in Turkey or Cyprus (2009) in thousands	158 (76 ♀)	122 (58 ♀)

Sources: World Bank and World Development Indicators, OECD International Migration.

domestic product – GDP), female labour market participation and female vulnerable employment, net migration and actual stock of migrants (see Table 1.1). However, based on the Ease of Doing Business Index it appears to be easier to establish a business in the UK than in the Netherlands, as the UK had a score of one while the Netherlands had a score of 30 (where one denotes the most friendly business regulatory framework).

With regards to migration histories, the UK can be classified as a colonial regime (Kofman et al., 2000), as it occupied many colonies all over the world for a long period of time, including Cyprus (although Turkey itself is not a former British colony). Today, most migrants still originate from former colonies of the British Empire. The UK is home to the second largest Turkish diaspora behind Germany. Due to the English colonial heritage in Cyprus, many Turkish Cypriots fled to the UK because of the political conflict in Cyprus. Turks from the mainland migrated between 1950 and 1970, and are, just like in the Netherlands, 'guest workers'[3] who stayed longer than intended. Turkish Cypriots migrated as a direct result of political instability in Cyprus and, in the case of UK, they also migrated through migratory channels opened up by their Greek Cypriot neighbours.

The Netherlands can be classified as a hybrid model (Kofman et al., 2000): a mixture of a colonial regime and guest worker regime. Because it attracted many guest workers, the Netherlands has a big Turkish community that mostly originates from mainland Turkey. Turks comprise the largest migrant group in the Netherlands. They migrated in the 1960s and 1970s to work in the Netherlands. These 'guest workers' were supposed

to be temporary (Lutz, 1996). However, their stay was prolonged, and the Dutch government ended up supporting family reunification (Lutz, 1996; Odé, 1996); these migrants contributed to the contested, so-called 'multicultural society.'

In both countries nationalism has been increasingly framed against the dangers of Muslim fundamentalism and the incompatibility of Western norms and values, and those of the migrant (often Muslim) other. Racialized debates about the incommensurability of Muslim and non-Muslim values have had an enormous impact on public opinion, adding to the disquiet following 9/11. An 'us versus them' dichotomy has resulted in negative images of people of Turkish descent, mostly Muslim. Muslimas' (female Muslims) femininity is used symbolically to represent the other. An important symbolic marker of Muslimas' otherness is the head-scarf. The dichotomy of Muslims versus non-Muslims in Holland is not as present in the UK, possibly due to the fact that the UK has historically been constructed as a nation-state that works to 'meld together a cultur-ally and linguistically diverse population' (Panayiotopoulos, 2008: 398).

METHODOLOGY

Life-story interviews were conducted as means to gather rich qualitative data, explore these phenomena and provide some first impressions. Besides using the biographical method focusing on 'life-chapters' (MacAdams, 1993), an interview guide was produced to study participant experiences within the four identified themes (financing, networking, coaching and ethnicizing). These included open-ended questions and allowed new themes to be introduced by participants. Stories referring to various sub-themes were discursively analysed in order to interpret why and how they emerged in a particular context. In this way, the ambiguities within and among the narratives were sought (Lieblich et al., 1998).

Interviews were conducted in London in the UK, and in the six largest cities (including Amsterdam) within the Netherlands. The sample is thus heavily biased towards mid-sized to large urban areas. Participants were identified using professional networks, personal contacts and community agents. Although the total number of interviews for the overall project was 24, and all interviews were used in the framework of analysis, this chapter focuses on the six most illustrative ones. For this chapter, the three most illustrative life-stories of both countries were chosen to represent how the women interviewed experience and react to their national context. We chose to present in total six stories here, as we want to provide more holis-tic insights into these women's lived practices and the way they experience

their entrepreneurship (Alvesson and Sköldberg, 2000). These were not only the most illustrative and contrasting cases, but they also allowed us to show the variety of ways that Turkish businesswomen experience their national context. The selected life-stories concern those women who informatively articulated their reflections on their agency and the structures around them. To provide a contextual background to the women portrayed in this chapter, the main characteristics of the participants are outlined in Table 1.2.

Interviews typically lasted between one and two hours, and were recorded and fully transcribed. Transcripts have furthermore been transferred onto a software program that facilitates complex management and analysis of qualitative data (NVivo). The researchers read and coded all the transcripts independently (translated into English where appropriate) and communicated regularly to examine, discuss and seek consensus on the direction and interpretation of the data. They then interrogated the data to identify and code detectable differences and themes across the interviews. Additionally, some background information on the national contexts was acquired through desk-research, and some thematic interviews were conducted with officials in order to better contextualize the interviews.

FINDINGS

Financing

None of the women in the UK relied on formal sources of finance, with all trading in areas where a low level of start-up capital was required. Generally, the UK participants were reluctant to approach banks for capital and linked it to not wanting to be in a position where they could not make their repayments. This reluctance seems to be related to an aspect of Turkish culture, where official borrowing is seen as too risky and therefore not desirable. This is also in accordance with migrant entrepreneurship literature (Kloosterman and Rath, 2001; Portes, 1995). However, Dünya (UK) states she would rather not borrow money from family and instead raise money to start up her company by relying on bootstrapping, which contrasts the migrant entrepreneurship literature:

> Borrowing money from the bank, loans, I think that it is going to put me under pressure, you know, paying them back for 5, 10 years, so I'm not that person . . . All the money I got with the business I put it in the business again to make it bigger and in this case I never had loans or anything involving my family.

Table 1.2 Key participant characteristics

	Name	Age	Marital status	Children	First generation?	Business partner?	Business venture
NL	Mechan	33	Single	None	No	Yes, sister	Nail studio
	Selene	32	Married	1	Yes, arrived in NL at 6 months	No	Lawyer
	Ceylan	45	Married	2	Yes, arrived at 15	No	Consultancy agency for societal issues
UK	Arzu	39	Single	None	No	No	PR consultant
	Dünya	32	Single	None	Yes, arrived at 25	Yes, originally with her partner, now on her own	Souvenir shop
	Neslihan	49	Married	2	Yes, arrived at 23	Yes, originally with her husband, now on her own	Network marketing cosmetics

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Neslihan (UK) also speaks of how issues such as finance are closely linked to the Turkish culture by describing how she and her husband had financed their first business: 'Well, if you know the Turkish community, we have money at our weddings; they don't give you presents, they give you money.' If needed, the Turkish community itself may function as an important source of finance. The extent to which individuals can rely on this mechanism, however, depends on their circle of family and friends. This practice is also highly related to the concept of trust.

Mechan (NL) and Dünya (UK) both stress the 'pressure' and 'pigeon-holing' of loans. Yet, the Turkish businesswomen in the Netherlands seemed to be less reluctant to apply for an official loan, but did stress the importance of having good contacts and networking to succeed in this task. Ceylan (NL) states: 'So I needed additional capital. That's what the ABN Amro did. But networking, that's so important isn't it; I had good contacts at the ABN Amro.'

Selene (NL) is particularly positive about the Rabobank: 'This is really a bank for Turkish entrepreneurs, they just love Turks! That was the entrance, through my husband. He had contacts with the Rabo.' An official from Rabobank reinforced Selene's statement and claimed that Rabobank targets Turkish entrepreneurs since it has always focused on the local community. Although in the Netherlands not many participants experienced overt discrimination, one female Turkish real-estate agent felt discriminated against by, interestingly, the very same Rabobank. She experienced discrimination when she applied for an extra buffer to finance a new project, despite being a member of the board at that bank. The official reason the bank gave her was that they found it strange that she was young, had a nice car and a big house. However, she felt they suspected her of handling 'black money', as she was Turkish. This is in line with Essers and Benschop's earlier findings on 'subtle discrimination' among such businesswomen (2007) and supported by Marlow and Patton (2005). Selene (NL) identified different treatment for Turkish entrepreneurs: 'They are of course a lot more critical with a "Mohammed" than with a "Van Vliet"'.

Selene's statement demonstrates these women's awareness of their otherness when seeking a loan. Expectations of failure, based on perceived discrimination on the basis of a combination of sex and ethnic identity, may be a reason why Mechan (NL) and Dünya (UK) were reluctant to apply for a loan in the first place, although this might be a self-fulfilling prophecy. Arzu (UK) confirms this problem and discusses how the likelihood of obtaining funding does not solely rest on competence: 'I think sometimes women can be their own most enemy; just go out and be yourself and be confident . . . especially if you're preaching to a guy.'

Similarly, women entrepreneurship literature discusses the 'problematics' of female entrepreneurs presenting themselves less confidentially to bank and other officials (Buttner and Rosen, 1988; Bruni et al., 2004), although Brush et al. (2009) recently gave statistical evidence that this is often a myth.

Finally, hardly anyone was aware of the possibility of micro-financing, which some regretted as they could have borrowed money without building a high debt. This is remarkable, as many local and national organizations advertise this possibility. Yet, a policy-maker explained this might be because such organizations do not use the right channels to target these migrant communities.

Networking

The social environment appeared to be a very important stimulating or constraining factor. Some businesswomen recognize how families can provide stimulation despite community resistance. Selene (NL) says:

> 13 years ago it was, being a girl: 'gosh, does she really have to study?' There was some resistance. Honor and shame still play a big role. Women cannot be better than men. But my parents stimulated me and my sister tremendously to do this. My parents wanted me to finish school and to be independent. Yes, and then they see lawyer practice [name], that is real nice. That is my maiden name.

Obviously, Selene's (NL) parents really supported her to be independent; they seem to be proud about her having her own practice, which carries their own name. However, the family can also be restricting, as Arzu (UK) suggests, particularly in some sub-communities:

> Cypriot Turkish women generally get pushed now to spend more time educating themselves . . . But if you're from the Turkish community or Kurdish community, particularly the Turkish-Kurdish community, they're probably not as empowered, have to live in a much more confined way . . . One of the things that are limiting women from becoming more successful, it is because their family want them to have kids and there's this kind of pressure, you have to be at home for your kids.

Hence, although family environments can be supportive, because these entrepreneurs are both women and of Turkish origin, it may be difficult to get community support for their entrepreneurial behavior as this might imply shame or go against family and gender role expectations. Yet, being known in the Turkish community can be a real unique selling point, as Selene (NL) says:

> You need to have a name to get your clients; they need to find you. In that sense I take advantage of my Turkish background. Certainly with Turkish clients, no interpreter necessary . . . They think you understand, so that's an advantage. On the other hand, that's a disadvantage, they look at a woman. And at the beginning, this was difficult. If you have a man in front of you around his 50s . . . and then here I am, 24, 25, very young and Turkish. Three things together: Turkish, young and woman, and then you have to tell someone like that we are going to do it like this.

Having the same ethnic background might be advantageous, although the intersectionality of gender, ethnicity and entrepreneurship (as also illustrated by Essers et al., 2010) may become a problem when talking with someone positioned at the intersection of opposite identities. Women in the UK also spoke about a degree of interaction within the Turkish community, possibly for pragmatic reasons such as a common language. This was particularly true for recent migrant clients who do not have a very good level of spoken English.

Not only was being known in the Turkish community an asset for migrants, it was also a source of support to draw upon, particularly at the start up phase of the business. Dünya (UK) felt that there was a great amount of support from the community:

> There is a positive effect because there is a community, a Turkish community and if you need anything so you can ask. Being Turkish in this country makes you in that case different and you know, they're more helpful . . . I don't describe them as family, I mean they're relationships, kind of friendly relationships . . . They have this sort of moral; they're still living in this.

These arrangements were not without drawbacks. The informality of some arrangements proved to be problematic for Arzu (UK):

> So people who have an alternative outlook, people who get concerned when you put a contract in front of them, like you are trying to do something wrong . . . So I think perhaps, there's an evolution that needs to happen within my community, and it is happening, but [with] the older generation . . . When you're younger, saying you want to do business differently, they take you as disrespectful for challenging [the way it has always been done].

Many of the businesswomen in the UK belonged to networks, including Turkish specific networks. The experience was usually seen as beneficial, which is also confirmed by insights on businesswomen in general (see for instance Brush et al., 2009). Neslihan (UK) and Arzu (UK) explain how these networks are useful by drawing on social contacts and the community. Moreover, Arzu (UK) is a member of a professional organization linked to her area of trading and sees it as very valuable to her (although

it is not tied to her community): 'The organization gives me lots of professional support . . . I don't want to be purely stocked in the Turkish world, it's too narrow and not always very fulfilling.'

In the Netherlands, however, Turkish businesswomen narrated some tensions with networking in general. Selene (NL), for example, sees the intersection of her gender and ethnicity negatively in some networks: 'It would be good though to start a network for Turkish businesswomen only, because Dutch businesswomen don't have to network that much; they don't need to prove a lot. And, [she laughs], the Turkish entrepreneurial association Hogiaf, that's a real men's world.'

On the contrary, Ceylan (NL) show how together gender and ethnicity can be played to her advantage:

> I was member of the board of a women's entrepreneurial association . . . That was to give them a signal like, 'Hey boys, we are there as well!' . . . In Holland a lot of things happen behind the scenes. When I notice this I put this on the agenda . . . When they don't allow me, I just make sure I come in. I am a woman and an ethnic minority, but I am an entrepreneur. So I experience to have an advantage as a woman. When I go sell something to a male bureaucrat, I am less threatening, I can make more jokes, and so I am in.

These quotes demonstrate how Turkish businesswomen often feel networks are too masculine or white to enter, leading them to build networks of their own. Yet, being 'three things together: Turkish, young and woman' can also be experienced as an advantage in trying to attract clients from the same ethnic community. However, active networking often seems superfluous, and is not undertaken because of a lack of time and feelings of exclusion linked to either ethnicity or gender (or perhaps even age). It is important to note here that the issue of being excluded in male-dominated networks has frequently been reported before (Ibarra, 1993; Timberlake, 2005).

Coaching

Like many other Turkish businesswomen, Mechan (NL) is not that enthusiastic about governmental support:

> We need to pay a lot of taxes in the Netherlands, and we hardly see anything back from this . . . And the local government invents all these multi-culti projects; you get a project like drinking coffee together. Then I really feel like, what is this, get real! If I want to drink coffee with my neighbour, I will do this myself.

Alternatively, Ceylan (NL) feels she can 'fight' for minority people and contribute socially through her entrepreneurial practice. Her entrepreneurial

identity collides with her Kurdish background, as well as with her Turkish identity:

> I was a teenager of 15, and I was against injustice, then I already fought for minorities [in Kurdistan]. I learned the language, started doing voluntary work, after a year I started teaching minority women. We moved to a real 'African' neighbourhood, nice and dynamic . . . Perhaps unconsciously I therefore started my company in this social area. I started it as an ideal, to really contribute . . . I like enterprising, taking risks, could be part of my Turkish root.

Hence, Ceylan's experience with diverse ethnic communities seems to have added to her entrepreneurship and entrepreneurial identity.

In the UK, few women relied on official forms of coaching but many stressed the importance of having more female role models in the Turkish community, particularly given the perceived success of Turkish men. Arzu (UK) says: 'Many [Cypriots] are throwing themselves into various businesses, supermarkets or kebab-shops or whatever it is, and there's a lot of male success stories. But I think there isn't a similar story with women.'

Generally, the women found coaching to be a positive initiative, although most of them did not benefit from it. They often found their own help informally and identified that seeing more female role models could stimulate entrepreneurship among Turkish women. Essers (2009) and Mirchandani (1999) also discuss the importance of having more female migrant models in entrepreneurship. Additionally, some women seem to feel they owe something to the society in which they found possibilities. Therefore, these businesswomen appear to be 'idealistically' attracted to actively coach others with their participation in Western society; at the same time, these women favour a more proactive stance by the Chambers of Commerce and schools in promoting entrepreneurship.

Ethnicizing

On the question of how they experienced the debate about Muslims and Islam in politics Mechan (NL) answered:

> They abuse religion, by getting attention like this and then link it to Turkish people. Because of that, discrimination grows. While all these years, it was less, less, less. But because they keep bringing up the Muslim in the media in a negative way . . . I think both, men and women, are troubled with this negative perception.

Mechan (NL) feels that Islam is being abused to discriminate against Turkish people. The increasing media attention that shows a negative

perception of Muslims, primarily Turks in both countries, is one of the reasons that discrimination in these countries grows. The political climate regarding Muslims makes them more aware that they are different, and further polarizes them. This negative experience might be the reason why Mechan does not want to be attached to any Dutch institution (see also Essers and Benschop, 2007). Selene (NL) also had a negative experience when she registered at the Chamber of Commerce:

> The male officer asked if I knew what an advokaat [advocaat is the Dutch word for lawyer] with a 'k' was [k = an alcoholic drink]. A real offence, as he probably hinted at the expectation that being a Muslima I wouldn't drink, which I do. I could also only hire a car when I finally showed my business card.

Selene's (NL) words show the prejudices she encountered. Individuals that these women entrepreneurs have to professionally interact with may suspect that being Muslim, a woman and an entrepreneur cannot go well together. Therefore women like Selene explicitly have to prove that this is actually a misunderstanding. Essers et al. (2010) frame this simultaneity of identities (religion, gender and entrepreneurship), or intersectionality, in terms 'female ethnicity': the way others make sense of their gender because of their ethnicity often inhibits their entrepreneurial legitimacy. However, the political context within the UK is experienced differently and the existing tension between natives and non-natives is regarded as less visible than in the Netherlands. This affects perceptions greatly, as seen in the interviews conducted for this project, and these perceptions vary depending on the background of the women. The visibility of otherness for Turkish Cypriot women in the UK is, for example, usually quite low. As Neslihan (UK) explains: 'We are from Cyprus . . . we have the English cultural events . . . we are really like English women, we can be anything we want to be.' Dünya (UK) echoes this feeling of not being very different from native women: 'No, I don't think being a Turkish woman has an impact on my business. I mean being a woman is a question that we need to answer, but being a Turkish woman, I don't see any problem. I don't think being Turkish or English . . . There's no difference, in this country.'

Participants described the experience of being a Turkish woman entrepreneur in the UK in rather positive terms. Although being a woman might affect their position as an entrepreneur, being Turkish does not, in their opinion, negatively affect their enterprising. On the contrary, Dünya (UK) seems to imply that being a Turkish business-woman gives her a better position in the UK society. Arzu (UK) agrees with this:

> The nice thing is when you're with a certain type of person, it doesn't matter about my ethnic background, my gender, none of these things matters because part of being a Londoner is you're a human being first . . . I think the media certainly try to reinforce the stereotypes, but I find London great for that because there's a creative entrepreneurial spirit that makes all that irrelevant. So as a Londoner, I don't have . . . within my community I think you're definitely more conscious of being a woman; I don't try to live up to any expectations. So if you can find a happy balance where you can define yourself in your own way, and I think running your own business can help you do that, you are setting the rules, the boundaries.

Accordingly, businesswomen in the UK may find it a little bit easier to describe themselves using multiple layers of identities and drawing on the ones they see as positive. In Arzu's (UK) case, this entails drawing on her identity as a Londoner and an autonomous, agentic entrepreneur, while reflecting on her sex and age status within her community and the gender and ethnic stereotypes as enforced by the media. Overall, Arzu (UK) sees entrepreneurship as a positive outcome for women in the Turkish community and a strategic way to find one's place within the Turkish and UK community. Entrepreneurship may give these women an opportunity to create their own identity.

The statements from the Dutch-Turkish businesswomen demonstrate that they feel offended to be connected with, and othered through, their (assumed) Muslim faith, instead of their professional identity as entrepreneurs. Selene (NL) appears to be very upset about such prejudices, but uses her accomplished position as a lawyer to acquire the respect she deserves. In her interview she moreover seems to 'warn' Dutch society that if the Dutch keep applying this attitude of treating Turkish people unequally (legally and such), they will lose much young Turkish potential. On the contrary, Ceylan (NL) rejects the victim role and refuses to be 'sent away'. She even uses her otherness in her business to show the positive side of minorities.

SUMMARY

Networking is seen as difficult, time-consuming and exclusionary on the grounds of gender and ethnicity. In the UK, we note a greater usage of business Turkish networks and sense of inclusion within mainstream networks. Participants mostly do not feel the need to be coached formally. Moreover, although entrepreneurialism is picked up 'naturally', paying more attention to this profession at school and actively approaching potential entrepreneurs is regarded positively.

Overall, Turkish businesswomen in our study relied more on informal sources of finance, such as friends, family or the community, particularly in the UK. For those that approached the bank, having the right contacts to obtain a loan, as well as the right name or appearance, seemed essential. There were no perceptions of discrimination at the structural level, although the question was posed at the agentic level.

We observe that the Dutch context is experienced with more ethnic tension than in the UK. The businesswomen feel their position as women, of Turkish origin (that is, their female ethnicity) and entrepreneurs is problematic. This combination of identities is perceived as incompatible or shameful. Familial support may compensate and strengthen entrepreneurial attitudes and identities, and women entrepreneurs' position as Turks may be advantageous.

Finally, the societal context appears to be experienced more negatively in the Netherlands, as opposed to experiences of the Turkish businesswomen in the UK. It is clear that the political climate in the Netherlands has changed in a rather hostile manner against ethnic minorities, particularly those of Muslim faith. Islam is being used in societal discourses to exclude this group and the need for these allegedly non-adjusted citizens to integrate is constantly being stressed. This atmosphere makes it difficult for these businesswomen to deal with their identity as entrepreneurs, women and Turkish. In the UK, our participants do not feel as different, and seem to be able to distance themselves from negative pigeonholing in the media.

DISCUSSION

The differences in these experiences might be explained by the fact that the political climate towards Turks/Muslims in the UK is less polarized than in the Netherlands, or because of different migration histories. The interviewed Turks in the UK might feel less cultural difference between their community and the English. Moreover, their experiences can also be contextualized within different economies, the UK being a liberal market economy and the Netherlands being a coordinated market economy. Although one might expect that the Dutch coordinated market economy would provide much more institutionalized support leading to (proportionally) much more entrepreneurship among this group than the UK's liberal market economy, this coordinated market economy might entail too many obstructing rules. Finally, the differences might also be explained from the fact that the interviewed English-Turkish businesswomen were all situated in London, a highly cosmopolitan world-city

where the (native) population may be more adjusted to the presence of Turkish people than in smaller towns. Further, in London, Turkish women may have more agency to distance themselves from 'traditional' communities. Indeed, the experiences of Turkish businesswomen outside of very cosmopolitan areas such as London may be very different.

It is important to note that these are only indications, and we cannot or do not aim to generalize to the whole population of Turkish migrant businesswomen in either of the two countries. However, we may also detect different forms of agency among these women when connecting them with opportunity structures. They adjust to, deploy and alter various opportunity structures in order to enhance their entrepreneurial possibilities in various ways. Mechan's (NL) reaction is to figuratively or literally distance herself from the negative opinions regarding (Muslim) Turks within Western society, since this atmosphere along with institutional interference from the institutional opportunity structure impedes her entrepreneurial activity. In doing so, she sustains the hegemonic discourse on the 'different, other Muslim'. However, although seemingly adjusting to various opportunity structures, Mechan's reaction eventually offers her more room to do entrepreneurship in her desired way. In a way Dünya in the UK also appears to be taking some distance from various opportunity structures, as she refuses to engage with any formal institutions. This may of course be detrimental to her business due to her reliance on bootstrapping. Dünya exploits opportunity structures by conforming to a 'Western' way of doing business, and renders her own otherness invisible.

Selene's (NL) reaction to these opportunity structures is to find strength from within and alter her approach. While building on her growing experience, knowledge and professionalism, she subtly tries to change the system from within. Casually showing her business card to enforce respect as a Turkish female entrepreneur and talking about her profession with disadvantaged youth are a few examples of this kind of reaction. We see some similarity with Neslihan's (UK) reactions, as she is also quite pragmatic in not letting her ethnic identity affect her business practices, while at the same time capitalizing on the Turkish community where possible.

Ceylan (NL) reacts more aggressively to alter these opportunity structures. She was a member of the board of a women's entrepreneurial association and set up a network for Turkish businesswomen. Moreover, she explicitly makes use of her gender and ethnic identity as a unique selling point, helping society through her business and by initiating projects on entrepreneurship at schools. Ceylan actively fights to change the various opportunity structures that surround her. Arzu (UK) seems to be doing this, as she is energetically involved in several networking and professional

organizations and uses them to actively change the way things are done in business inside and outside of the Turkish community.

CONCLUSION

In conclusion, we feel that the political opportunity structure was experienced with more tension in the Netherlands, and less polarizing in the UK. The institutional opportunity structure was experienced neutrally in both countries, however the societal opportunity structure was experienced more negatively in the Netherlands. In response to the intersection of being Turkish, female, possibly Muslim and an entrepreneur, we found that our participants employed one or more strategies in turn, as outlined in Table 1.3. It seems that a fundamental question arising from this research project is to reflect on which of these employed strategies led to either agentic or structural (or both) change.

The contributions of our research entail that we have demonstrated these Turkish businesswomen are no 'structural dopes'; to some extent they are determined by their contexts yet they have a say in how this affects their entrepreneurship and entrepreneurial identity. They discursively claim their entrepreneurial identity and thus legitimacy, by actually deploying their sometimes-detrimental contexts. This is in line with Alvesson and Billing's (2009: 98) conceptualization of identity work which refers to 'aiming at achieving a feeling of a reasonably coherent and positive sense of self, necessary for coping with the ambiguities of existence, work tasks and social relations'. Our study has provided new insights into such forms of identity work by female entrepreneurs. As authors such as Watson (2009) have stated, little has been done to link conceptually the structural

Table 1.3 Summary of strategies adopted

	Agency	Structure
Compliance	Not reflecting on identity	Not engaging with institutional structures
Blending in	Make 'otherness' invisible	Engaging with structures on an 'equal' basis
Reclaiming and adapting	Reclaim identity	Capitalize on community
		Engage with structures as an 'ethnic' member
		Create and alter structures to represent standpoint
	−> Agentic change?	−> Structural change?

level of entrepreneurship with the individual level (entrepreneurial identities). Through our interviews we have shown how different national contexts may have a different impact on such entrepreneurial identity work. Future research involves focusing on the conceptual relationship between gender, ethnicity, religion and entrepreneurial identity work of Turkish businesswomen, while including more Turkish businesswomen from other, smaller cities in the UK in order to grasp a better insight into how diversity in context may affect entrepreneurial identity work.

NOTES

1. Entrepreneurship is seen as covering a wide range of activities, including undeclared or unregulated economic activity related to self-employment and enterprise. Enterprises associated with goods and services which themselves are illegal are excluded from this definition.
2. By Turkish, we mean women whose parents were born in Turkey or Turkish Cyprus, or who were born in these original home countries themselves. This includes women from the mainland, Turkish Cypriots and Kurdish refugees from Turkey (Turkish passport holders but ethnically Kurdish). Turkish therefore also includes women of Cypriot or Kurdish origins and includes those with or without Dutch/UK nationality. Distinctions between these groups will be taken into account within the analysis.
3. In theory, the guest worker system relies on the rotation of largely male workers with no family responsibilities in the host country working for a set period of time before returning to their homeland.

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