



Women entrepreneurs with diverse roots in Belgium

Narratives about the impact of social expectations of formal and informal networks on running their businesses

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1. Introduction

This report is the result of the research project conducted by Artevelde University of Applied Sciences originally called: *“Female Entrepreneurship: How can social relationships and networks facilitate female entrepreneurship?” (2021-2023)*. The expertise network ‘Business and Management’ of Artevelde is oriented towards providing optimal solutions for employees, employers, Small and Medium Enterprises and entrepreneurs who are financially viable, ecologically responsible and socially valuable. A special focus of this expertise network’s research is oriented towards entrepreneurship of people that do not match the often-used image of the “Silicon Valley” entrepreneur, meaning a white man, with an excessive focus on growth, innovation and technology (Welter et al, 2016). A large part of the entrepreneurial ecosystem in Belgium and Europe prove to tailor their support towards this archetypical image of an entrepreneur, implying that other entrepreneurs, such as women or people with diverse roots, need to try to ‘fit in’ into the current system (Verduijn & Essers, 2013). While there is already quite some knowledge of women’s entrepreneurship and increasingly of immigrant’s entrepreneurship, the implications of the intersection of both are less well understood. Therefore, Artevelde conducted research of the experiences of women with diverse roots in order to provide evocative insights and guidelines for policy makers and supporting organizations in addressing their needs and allowing their business to thrive in ways that are meaningful for women entrepreneurs.

More specifically, our research aimed first to understand how women immigrant entrepreneurs position themselves along the lines of gender, ethnicity and entrepreneurship and the social expectations they need to deal with in this regard. Secondly, we wanted to discover how their positioning translates into their business, products and services. Thirdly, we wanted to put forward ways to improve the support for women entrepreneurs with diverse roots. Our focus is geared towards first- and second-generation women who originate from Africa. We chose Africa because Belgium, and broader Europe, has a history of taking part in the colonization of Africa and in sending over immigrant workers to work in our industries. Hence, there is an inextricable link between our context and various countries in Africa where immigrants needed to adjust to the Belgian setting, values and norms, that were in many regards very different from their own. For a very long time though, their experiences have been ignored and suppressed, due to hegemonic Western discourses and practices exerting power over African countries and their populations. With this research we hope to give voice to women entrepreneurs with African roots so that we can learn from how they view entrepreneurship and how they deal with various expectations in a Belgian context related to their migration background and gender.

In order to get a complete picture, we collected data from two perspectives. First, we interviewed organizations supporting entrepreneurs in Belgium, with a special interest in women entrepreneurs with diverse roots. The objective of the first phase was twofold: to become familiar with the context of women entrepreneurs with diverse roots in Belgium and find respondents through the organizations for the subsequent phase. Then, we interviewed women entrepreneurs with diverse roots through in-depth interviews. We used both perspectives to unravel possible congruencies or incongruencies which allow us to better understand the degree of ‘fit’ between the support offered by supporting organizations and the actual needs of women entrepreneurs.

Overall, the research project consisted of following phases:

- ▶ Desk research (September – December 2021)
- ▶ Field research: supporting organizations (January – March 2022)
- ▶ Field research: women entrepreneurs (March – October 2022)
- ▶ Analysis interviews supporting organizations and women entrepreneurs (November 2022 – April 2023)
- ▶ Write-up analysis and storytelling (May – August 2023)
- ▶ Final event: presentation of the results and networking (September 2023)

This research project generated three outcomes:

- **A brochure** illustrating 4 types of entrepreneurship we could distinguish based on the meaning of entrepreneurship for women entrepreneurs with diverse roots. We illustrate these types of entrepreneurship that emerged from our research through telling the story of women themselves.
- **A research report**, the document in hand where we focus on the analysis of themes that proved to be important throughout the interviews. This research report will describe the methodology of our research, the results, with implications and advice for practice and policy.
- **A final networking event**, held on September 8, 2023 where the most important results were presented and discussed, and themes such as financing, diversity and networking were further explored with experts in the field and women entrepreneurs.

2. Methodology

We started with a desk research, which served to orient our approach, methods, topics to explore and questions to be answered during the field research. In the field research we opted for a qualitative research design with semi-structured interviews for both supporting organizations and women entrepreneurs. As we wanted to gain in-depth insights into the experiences of both supporting organizations and women entrepreneurs, a qualitative approach was the most appropriate one. This implies that our sample is not representative for the whole population and neither are the results. We do hope that our insights can spur further research that will be able to get a better nuance and understanding of our findings.


The interviews were conducted by three researchers. Participants were given the option to do the interview either online or offline. However, during the COVID19 period, most of the interviews were done online through MS Teams. Participants were given more explanation about the research before the interview started and were asked to sign an informed consent. All the interviews were recorded and transcribed using Trint. The interviews were coded in NVIVO using mixed coding based on the interview questionnaire and topics emerging from the interviews. New codes were added by all the researchers and thus adapting the code book along the way. Regular meetings among the researchers ensured the consistency of the coding and the interpretation of the findings.

Moreover, this research project was accompanied by an Advisory Board with whom twice a year we gathered to discuss the set-up of the research and later on the findings. Through the members of the Advisory Board, composed of people from supporting organisations, experts and women entrepreneurs, we gained additional experiences and could better interpret our findings.

2.1 Field research supporting organizations

Our objective was to better understand the context and lived experiences of women entrepreneurs according to supporting organizations, as well as to learn more about the core mission and activities of the respective organizations. Topics discussed during the interviews were the organization's objectives and operations, the profiles of women entrepreneurs with diverse roots within their target group, the context of entrepreneurship in Belgium and the perceived challenges and needs of women entrepreneurs with diverse roots. The interview guides are attached in the appendix (Dutch or French). The interviews took place in 2021 and early 2022 and had a duration of 45 minutes up to 1 hour and 30 minutes.

We focused on organizations in Belgium, that assist (start-up) entrepreneurs in various ways. For most organizations, except two, women entrepreneurs with diverse roots were not the main target group, but represented a small proportion of their audience. Eight interviews were conducted with 5 different organizations. Most respondents were interviewed in their capacity of employee of the organization and few could also reflect on the questions from their experiences as a (former) entrepreneur.

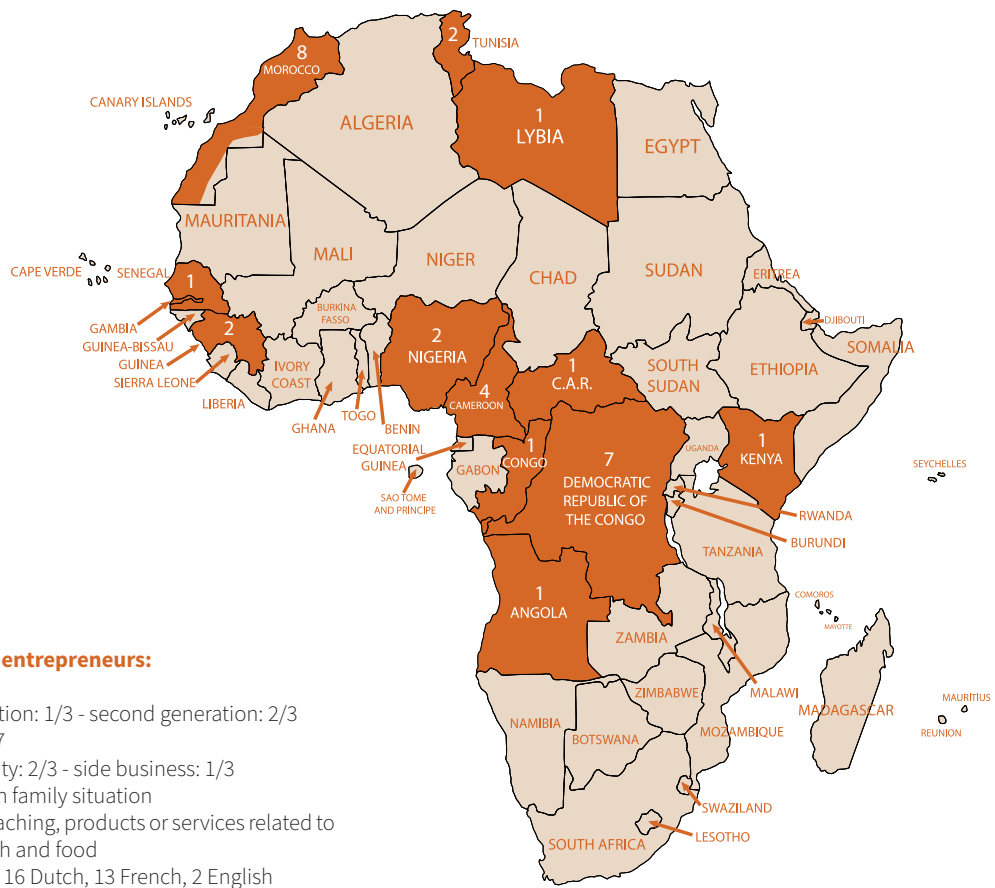
- 
- ▶ **#SheDIDIT:** 1 respondent
 - ▶ **MicroStart:** 2 respondents
 - ▶ **Starterslabo/ Jumpstarters:** 3 respondents
 - ▶ **Belgian Entrepreneures:** 1 respondent
 - ▶ **Femmes Fières:** 1 respondent

Furthermore, it is important to note that these organizations mostly work with women entrepreneurs who face difficulties in starting their business. There are also women (among our sample), often with a strong socio-economic profile, who are more likely to turn to mainstream incubators and accelerators. However, the women who receive support from the interviewed organizations often experience more barriers towards entrepreneurship.

2.2 Field research women entrepreneurs

We were able to select women entrepreneurs partly through the supporting organizations we interviewed earlier, and partly through the personal and professional network of the researchers. Using a snowball technique, we could increase the number of interviewees through referrals from the participating women entrepreneurs themselves. In the end, we had a sample of **31 women entrepreneurs with African migration background living in Belgium (Flanders and Brussels)**. Through semi-structured interviews, we addressed a wide range of perspectives on their experiences (Gehman et al., 2018), in relation to their gender and ethnic identities and their entrepreneurial experiences. Interviews were held in the preferred language of the interviewee which was mostly Dutch or French and to a very small extent English. The interviews took place in 2022 and had a duration of 45 minutes up to 1 hour and 45 minutes.

What makes our sample unique is the broad variety of the profiles in terms of generation and age, background, family situation and business types. It contains women entrepreneurs from the first generation immigrants, having arrived in Belgium recently or residing in Belgium since early childhood, and women from the second generation with close or loose ties with their country of origin. The majority of the women had a Sub-Saharan African background, while the remaining predominantly had Moroccan roots. Their business was mainly related to coaching (on diversity), products and services related to care, health and food, often having a link with their country of origin. The following picture displays the characteristics of the sample in terms of generation, age, activity and sector, and language.



31 women entrepreneurs:

- 1st generation: 1/3 - second generation: 2/3
- Aged 19-57
- Main activity: 2/3 - side business: 1/3
- Variation in family situation
- Sector: coaching, products or services related to care, health and food
- Language: 16 Dutch, 13 French, 2 English

Main topics discussed during the interviews were: characteristics of the business, the meaning of entrepreneurship in the Belgian context, their motivation to start, difficulties encountered (personal and business), role of the informal network, impact of migration background, impact of women identity, reflections on the past and advice for peers. The full interview guides can be found in the annexes (Dutch, French and English).

Hereafter, we will discuss the results related to the experiences of women entrepreneurs through both the eyes of the supporting organizations, and through their own eyes. In the results section of the women entrepreneurs we will make links, where appropriate, to insights from the supporting organizations.

3. Results:

Supporting organizations

In this section we describe the results of our interviews with the supporting organisations: their profile, objectives and activities, the average profile of the women entrepreneurs they support, the sectors in which women entrepreneurs are active, motivations and challenges, and finally, the impact of their network.

3.1 Profile of the organizations

3.1.1 Range of activities

The organizations we interviewed mostly deploy **coaching and mentoring** for entrepreneurs, over a long period of time, either in the run-up to start-up or during start-up. They offer workshops (e.g. preparing a business plan), coaching (one-on-one or in group, short term or long term). Some of them also **offer access to credits or help finding credits**. Some also organize events such as **trade fairs** where women entrepreneurs can market their products or **meetings/webinars** with experts around a certain topic. Creating **networks** among women entrepreneurs with diverse roots, is also part of their activities, especially since there is a low representation of diversity in mainstream entrepreneurial networks. Some coaches engage in practical support (e.g. visiting a property that a participant wants to rent), yet, it is not really part of the support the organization offers. Still, it is a need of various entrepreneurs who are not familiar with the Belgian context, language and legislation.

One organization offers a long-term pathway for jobseekers where the latter can explore whether entrepreneurship is a viable option. During that track, participants can do business using the organizations' entrepreneurial number and hence reduce the costs and risks related to starting up a business in Belgium (like start-up charges or social security payments). Throughout this trajectory participants are coached and attend various workshops. The objective of this trajectory is to investigate whether the business is feasible. This organization has a general track, but also a track specifically for entrepreneurs with diverse roots. We mention this organization because from the interviews with the women entrepreneurs it transpired that some felt that this was an ideal way to start up a business, especially when being in an uncertain socio-economic position.

3.1.2 Objectives

The objectives of the organizations varied but they all pursued at least one of the following four objectives:

(1) giving **visibility** to women entrepreneurs with diverse roots, and inspiring others:

“I want to find women who are actually inspiring, at their level. I don’t need to see Beyonces, Michelle Obamas. I want to see people who are like me and who will inspire me too, who will continue to do other things and who will inspire other younger people who, at the time, said to themselves: entrepreneurship is not for me, in fact. I can’t create, it’s for others.” [...] The goal is not to stay between us, between blacks (...) That’s not the idea at all, it’s to say: you never see them. We put them in the spotlight and now you see them and consider them” (Belgian Entrepreneures).

- (2) **guide and support people who have the aspiration to become an entrepreneur** towards a materialization of their entrepreneurial dream
- (3) **provide access to (micro-)credit** to people who have no access to the regular banking system
- (4) **policy and advocacy**: influencing policy makers and lobby to improve the entrepreneurial experiences and support of entrepreneurs who don’t fit the mainstream narrative

To achieve these goals, most organizations work together with each other, complementary organizations such as Hefboom (agency offering finance, consultancy and support), VDAB (public employment service of Flanders) and OCMW (public center for social welfare).

3.1.3 Target group

In order to reach their objectives, most organizations target at least one of the following categories of (potential) entrepreneurs:

- (1) **entrepreneurs who do not find their way to mainstream support**, for instance, people who cannot obtain access to regular financial institutions, and/or
- (2) **entrepreneurs with a migration background** and/or
- (3) **women entrepreneurs**

In sum, these organizations aim to support entrepreneurs who face difficulties because they don’t fit the mainstream image of the white mail entrepreneur. It appeared that people who don’t fit the mainstream narrative, are often people with a migration background. This can be because of their precarious situation originating from their socio-economic conditions which make them less eligible for mainstream services. It can also be related to the fact that women entrepreneurs with diverse roots don’t feel welcome or don’t recognize their needs and ambitions in the services offered by mainstream supporting organizations, illustrated by the following quote:

“We rather target those who have more obstacles because, at the end of the day, if you have access to incubators and accelerators, you don’t need me, but there are other women who don’t have access because their identities will create obstacles on their way. These women who do not feel legitimate in other structures, who have not been accepted in other structures or who perhaps do not want to because the offer does not speak to them. They find themselves in what we do because we have an approach which is much more human and much more relaxed” (Femmes Fières).

3.2. Women entrepreneurs with diverse roots

3.2.1 Profile of women entrepreneurs

► Age

The age of women entrepreneurs with diverse roots supported by the organizations varies greatly, ranging approximately from 24 years to 60 years old. When it comes to women receiving start-up support, they are mostly between 20 and 40 years old. Women applying for credit to build their business further tend to be slightly older (30 years to 45 years).

► Family situation

While some women don’t have children, the majority of the women supported have children. Some organizations try to take this into account, e.g. by letting women bring along their children to activities.

One organization pointed to the fact that higher-educated women, from families with sufficient financial resources, seem to receive more support from their family for their business. This might be explained by the fact that women with a working partner who can provide financially for the household, experience less financial stress in case their business is less performing. This allows them to take the risk of entrepreneurship and embrace it fully, since the partner provides financial stability. On the other hand, having children that have to be provided for, can also make it more difficult for women to be a (full-time) entrepreneur since a certain level of financial stability is needed.

► Migration background

The migration background of women entrepreneurs is very diverse and varies along the supporting organizations. Women entrepreneurs originate from Africa, Asia, South America,, Middle East. Two organizations notice an influx mainly from Eastern Europe the past years.

Strikingly, there seems to be a match between the cultural background and/or language of the coach, and the influx of clients of the organization. For instance, interviewees mentioned instances of a Spanish-speaking coach with many coachees from South America and an Arabic-speaking coach attracting people with an Arabic background. It was unclear from our interviews whether it is only a matter of language, or also of culture, at the same time language and culture are intrinsically intertwined. **Yet, this seems to imply that people coming to the supporting organizations feel more at ease with a coach who shares the same cultural background and/or language.** This might be an important takeaway for organizations who want

to improve their outreach and support. It can even mean that a coach can act as a figurehead for a particular migration background, inviting more people with a similar migration background.

3.2.2 Typology of businesses of the women entrepreneurs

► Phase

In terms of business phase, most often the women entrepreneurs who receive support from the organizations are in the start-up phase. This is no surprise though, since the organizations we interviewed mostly provide training or credit to nascent businesses. Some women have a concrete business plan, whilst others only have an idea and still have to start from scratch.

► Sector

The major sectors women entrepreneurs were active in, are - apart from the import/export sector:

- (1) **Food/hospitality/catering**
- (2) **Beauty sector** (hairdressers, nail salon, beauticians, etc.)
- (3) **Fashion** (boutique, textile, stylist,...)

In addition, the following sectors were mentioned, yet less pronounced: interior design, consulting, coaching, technology, (medical) care, education (tutoring), event sector and non-profit organizations.

3.3 Motivation to start a business

Rarely there is one single reason why women start a business. Often a mix of multiple motivations play a role. While we will present the different motivational factors separately, they often do not stand alone. Moreover, these factors can be classified along pull factors – factors that represent a positive motivational force and express a certain goal, and push factors – factors that mirror the necessity for women to engage in entrepreneurship as there are no or few alternative options. We should note here that these motivations are to a large extent similar to other groups of entrepreneurs, like men or people without a migration background.

Overall, it is evident that for most entrepreneurs, generating revenue is equally a motivation, regardless of other factors underlying their decision. The importance however of generating revenue differs among entrepreneurs. There are women who don't receive unemployment benefits for instance and who have no choice to look for ways to earn money. But there are also women who want to stand on their own feet, not needing to rely on unemployment benefits or on their husband for instance.

3.3.1 Pull factors: positive reasons for entrepreneurship

▶ *Increase autonomy*

According to the supporting organizations, women want to increase their autonomy through entrepreneurship. This can relate to:

- **Financial autonomy:** being self-sufficient and be less dependent on their husbands
- **Flexibility:** be able to manage their own agenda
- **Take independent decisions:** be their own boss and 'in control' of their lives

▶ *Tap into a business opportunity and/or valorize experience*

Women engage in entrepreneurship to explore a business opportunity, a specific need not being met by the current market. Sometimes women also decide to launch a business for a product/service they themselves want but cannot find. This often concerns products or services specifically for people with a migration background, such as creams for people with dark skin, nude lingerie or hairdressing for frizzy hair.

For some entrepreneurs, experience is a motivation: this could be experience of doing business in another country, experience of a particular salaried job, own life experiences or having a lot of expertise around a particular topic. They become consultants or coaches.

▶ *Contribute to social impact*

The desire to create meaningful impact and help others is also a strong motivational force. This is sometimes due to their own experiences of not finding help when they needed it, as the following quote reveals: *“Because they do want to make a change in the environment or make something easier for women like themselves, that’s what you do see often”* (#SheDIDIT).

▶ *Share culture or roots*

For some entrepreneurs, their business is a way to continue ‘their heritage’. They want to integrate elements of their home country in Belgium because they experience a lack of products/services they had in their home culture, or feel a sense of proudness which they want to share with people in Belgium. They often choose to market ideas, concepts or specialties that are unique.

▶ *Do what they like, follow their passion*

Entrepreneurs can start a business because they enjoy doing it. For some entrepreneurs, it involves a true passion. They have a passion for a particular product, or for a particular activity, and they want to be able to do something with it.

3.3.2 Push factors: negative reasons for entrepreneurship

► *Lack of access to the labor market accessibility:*

Several women turn to entrepreneurship because it proves to be difficult or impossible to find salaried employment or because their job doesn't match their qualifications. Unfortunately structural discrimination based on migration background is still present in our society. In addition, not finding a paid job in the labor market can have other reasons such as: language barrier, having difficulties working for a boss, mismatch between talents and the labor market or lacking certain knowledge or experience. Hence, women are being pushed towards entrepreneurship, which is according to one of the interviewed organizations, a motivation for many women. Having their own business is then seen as an alternative compared to finding a job or doing a job they are unhappy in.

3.4 Challenges

Various challenges came up of which we will present the most important ones concisely:

- Language, knowledge and skill barriers
- Network, support and time
- Self-esteem
- Financial resources
- Trust and mutual understanding with supporting organizations
- Representation and role models

3.4.1 Barriers related to language, knowledge and skills

Women who are active in Flanders, can struggle with the Dutch language. The language barrier often results in less understanding of government communication, less networking, less integration and feeling less connected to society. This represents a vicious circle: women engage less with their environment because their Dutch is insufficient, at the same time, they lose opportunities to improve their level of Dutch because they interact little with Dutch speakers. The implications of women's low level of Dutch is exemplified in the next quote: *"People here are often asked to be able to express themselves in Dutch. Yes, that is a requirement for a lot of people, while they can express themselves perfectly in another language, in English for example, which is not accepted either, so that actually makes it difficult. Giving a presentation in your own familiar language is often easier and completely different from forcing you to speak in a language you do not yet speak"* (Starterslabo).

Furthermore, the supporting organizations indicate that women entrepreneurs lack certain knowledge and skills which hinder them in their entrepreneurial path. This can relate to:

- Knowledge specifically about doing business in Belgium, such as about legislation related to VAT and social security. It happens for instance that entrepreneurs start up without any information at all, then bump into administrative or legal issues, which causes them to get in trouble. The quote below illustrates this challenge:

“Out of ignorance too, you know. Of yes: I can’t find a job, so I’ll just start my own business. That’s just as easy. Even from a home country have they ever started a shop or something? Or a food, something with food. And yes, no applying for permits, no stock, no this, no that. There’s so much involved in that and they have absolutely no insight into that because it used to be so, yes, they just did whatever. Well, they didn’t just do anything, but it was much easier. And it’s not like that in Belgium. There is so much involved” (Starterslabo).

- Knowledge of the Belgian market and lack of market fit: for instance, women who used to run a business in their country of origin want to implement the same business model here but find out that this is impossible due to the different context.
- Skills, needed for entrepreneurship, for example digital skills as shown by the next quote:

“They are also women who are afraid of technology, who again don’t feel comfortable, (...) They (other supporting organizations) do workshops very quickly and ask you to be active on your computer or to be comfortable in our world. They generally ask you to be comfortable, to have a prerequisite, to have a basic knowledge. (...) It’s really the basics because if you start by saying to yourself that you have to know this, this and this, again, it’s not accessible. It is already a brake and you lose a whole part in fact, of these incredible women who will tell themselves that it is not for them, that it will be too difficult, they are afraid. They really see it as a mountain in front of them” (Femmes Fières).

3.4.2 Barriers related to network, support and time

Women often lack network, especially compared to men entrepreneurs, according to the supporting organizations. This network can be interpreted in terms of networks of other entrepreneurs, potential partners or customers, or as personal network (family and friends). Being an entrepreneur is overall described as a lonely affair.

In addition, not only the network in itself matters but also the quality of the network. Sometimes a network is present and/or extensive but unable to offer support to the entrepreneur. A network can be not strong enough, too oppressive, too unstable, or has too little knowledge (for example language). Furthermore, there is a difference observed in the nature and potential of the network depending on the generation of the women entrepreneurs. Women who are relatively new here often have no or little network. This is different for

women who are second or third generation migrants (so-called 'oldcomers'). A coach, herself a newcomer, narrates: *"We are new here. Six years or five years is not enough to build a network. Especially if there is no family around (...) That's very difficult. That's really maybe ten people I know. That was not enough to start a business or the basis of network"* (Starterslabo). Furthermore, women who are born in Belgium, speak the language, have a network. **Hence, being from the first respectively second generation of people migrating to Belgium has a differential impact on the challenges women experience.**

When it comes to personal networks, the support of husband and close family varies. Whether their partners are supportive or not, the main issue remains the traditional roles being attributed to women such as taking care of the children. This causes them to have less space in terms of time and flexibility and mental space to run a business. The paradox is that women might start a business in order to increase their flexibility to take care of both of work and home but that they need to pay a price for this flexibility. This price can be that they are forced to invest less in their business than they would want to or that they have to work late hours when the children are in bed. Children are always in the picture when it comes to their business, one cannot be considered without the other. In addition, some women combine their business with a job in employment, to secure a stable income, which complicates further their availability of time.

3.4.3 Barriers related to financial resources

Lack of financial resources is mentioned by most of the organizations as a challenge. This has to do with having few own financial resources, few financial resources available in their networks and limited access to financial resources from established credit providers. This is exactly the reason why women turn to the organizations we interviewed as some of the supporting organizations try to fill in the gap in the mainstream entrepreneurial ecosystem which is characterized by unattainable requirements to access funding.

In addition, women often start with a small project or business (thus requiring less financial resources). One possible explanation is that women entrepreneurs might be more risk-averse and want to avoid a loan and the risk associated with the loan. Another possible explanation can be that they expect problems when applying for a loan or they are afraid of the administrative hassle. Hence, starting a smaller business is their way to avoid this. This implies however that women often operate in low-scale and low-profit activities and do not obtain the financial resources needed to boost their business.

3.4.5 Barriers related to trust and mutual understanding with supporting organizations

In relation to trust there seems to be a multilevel phenomenon where on one hand organizations acknowledge that women entrepreneurs with diverse roots are not trusted by (mainstream) organizations (e.g., financial institutions) because they are women and because they have a migration background. This invokes a sense of less credibility and leads to discriminatory practices. On the other hand, several organizations indicate that women distrust the organizations themselves. This may be because they do not know the organization, or because they assume that the organization does not have their best interests at heart. Organizations in our research equally narrated that the mainstream entrepreneurial ecosystem actors can be tone deaf to the challenges that women, specifically those with diverse backgrounds, struggle with. The advice given to women does not always match the realities these women experience in their daily lives. Receiving

advice that is not applicable, further widens the gap between the organization and the woman entrepreneur. The following quote is a striking example:

“You also see distrust of the other authorities because they don’t know them either. And sometimes you see that they also assume that these organizations do not have their best interests at heart. And I also think that sometimes the other organizations can be a little deaf to the things that women from migrant backgrounds can struggle with, for example, they’re more likely to say, “Oh well, you have to work full-time on your idea. OK, that’s all well and good, but if someone has no, if you your idea is still idea, you don’t have money for it at that time. That is then very easy to say ah yes go full time for it. But if someone has no food or drink or can’t put in the money, then your advice is really useless. (...) Those other agencies can be tone deaf because they don’t understand those sensitivities so hard (#SheDIDIT).

3.4.3 Barriers related to self-esteem

Overall, organizations agree that self-confidence of the women entrepreneurs with diverse roots is often low. Some talk of the imposter syndrome which impacts the self-esteem of women and this is noticeable in the process of seeking funding for instance (with investors, banks). The fact that many networks are predominantly male and white does not help as women don’t recognize themselves and they feel like they don’t belong there. That recognizability is what certain organizations are working on and which is connected to the following challenge.

3.4.6 Barriers related to lack representation and role models

Some organizations report that women entrepreneurs struggle with the lack of representation and role models. On one hand, they find that within supporting organizations, diversity lacks (at the level of employees of the organization and/or at the level of the participants). On the other, there are few role models of (women) entrepreneurs with diverse roots put forward in society:

“It’s going to be at the level of representation that it’s an obstacle. (...) For example, you are the first veiled woman to arrive at a networking event, that is an obstacle. That they come to you every time, ask you the same questions or that you feel that you are not part of the same world, so that is an obstacle” (Femmes Fières).

3.5 Systemic issues - racism

One organization who works exclusively with and for black women entrepreneurs, highlighted the impact of structural racism in society. This was not so much observed with the other supporting organizations, but given the structural inequalities pertaining in society, we want to highlight this stance as it might provide deeper insights of the challenges faced by women with diverse roots. The system of capitalism and colonization were linked in the narrative of this supporting organization: *“But capitalism is really a system that I find mortifying. It’s the very basis of the exploitation of black people, etc. And so, there are several of us*

who have this reflection on capitalism and on overproduction, overconsumption and all that?” (Belgian Entrepreneures). The system which is built on the exploitation of black people, deprives them of their needs as exemplified as follows:

- Women entrepreneurs with diverse roots collide with external barriers (in various parts of society such as the labor market) that they presumably would not have collided with if they were white males.
- People from migrant backgrounds also have parents who have struggled (*‘where some people are at cruising speed, we are still building a generation of wealth’*) which often puts them at a disadvantage compared to entrepreneurs here.
- Black people of immigrant origin have always been taught to adapt. By adapting they needed to give up their own heritage, cultural roots and meaning of certain things in life such as entrepreneurship.

3.6 Impact informal network – support system

The supporting organizations were also asked if and to what extent the network of women entrepreneurs is involved in their businesses. Most organizations indicated that this question is difficult for them to answer as they do not always grasp the dynamics of women entrepreneurs in relation to their close networks. Yet, the network of women is often important as it can provide them with multiple resources such as financial and emotional support.

3.6.1 Close family

The support of partners/husbands varies according to the different organizations. Some of the entrepreneurs get a lot of support from the husband. That support can be by giving the women **space** (by partly taking care of children or household), but also by **providing financial stability** (for the family). In addition, some men also support by helping to strategize **the business**, or by engaging in practical support such as **translating**. However, this support can also be contingent upon the business success or the woman’s investment, as illustrated by the next quote:

“I also had an African woman who had started a workshop in Antwerp and she was first yes, she was supported. But then suddenly the business took up way too much time and way too much space in that family. And she no longer had time to take care of the children and the husband suddenly had to do much more. And yes, then that support was gone. That case is also yes... I think that marriage also didn’t survive it so really a very intense story I thought. Also especially because that woman said: but my husband has to support me anyway. Why doesn’t he? And why do I have to take care of the food for my children and the supermarket and all the rest?” (microStart).

3.6.2 Broader family

Here, we can distinguish between roughly two profiles of entrepreneurs. One profile is **very independent**, wants to do everything on her own and does not involve family: *“I notice, the women who come to me are very hard focused on themselves. Not selfishly, but really like, “and I did that,” and I have to ask a little more about the person’s environment. Then I do notice that they centralize themselves and or their business story enormously and that they involve the environment less. That I do notice. Which that’s not to say they don’t have support, but they’re going to express it less” (#SheDIDIT).*

The other profile relies much more on family. They either do business together with their sister, mother or brother. Or they involve their network actively in various ways: for example, the mother who takes care of the children, or the sister’s car that can be used. Often someone from the family also stands as guarantor (sister or mother), this because legally the husband is not allowed to stand as guarantor.

3.6.3 Business network and non-family support

Three main conclusions emerge in this regard. First the (professional) network is a **critical success factor**. Second, when it comes to the professional network, organizations mention that **women are less likely to engage their contacts**. They refrain from reaching out, probably because they are already very busy. Third, women entrepreneurs with a migration background **often have a very limited business network**. They do not often know other entrepreneurs, or institutions.

According to the organizations, a number of women can count on support from groups on social media. These are mainly groups that, for example, connect women from the same migration background.

While this section discussed the motivations, challenges, informal network and support that women entrepreneurs experience from the perspective of the supporting organizations, the following section will focus on the experiences of women entrepreneurs themselves.

4. Results: Women entrepreneurs

We were privileged to have in-depth conversations with 31 women entrepreneurs addressing following topics: the Belgian context in which they operate, their motivation to start a business, difficulties they encounter, the role of their social network, the impact of their gender and migration background and to conclude, reflections on their own trajectory and advice for peers.

We will give an account of the overall tendencies and patterns we could distinguish throughout the interviews. We will also provide a comparison to the results of the supporting organisations, **by using a separate box**, to highlight differences or similarities where relevant for practice and policy actors.

4.1 Belgian context

4.1.1 In general

The Belgian context is not only different for most entrepreneurs with a migration background, since they often have roots in a different cultural setting, but it also proves to be very complex. Most interviewees agree that in Belgium, the administrative (rules) and financial (taxes, social security, insurance, etc.) burden are very heavy and cause a lot of stress. As an entrepreneur, you must earn enough to pay for all the expenses that go with a (fulltime) business. This implies there is less room for mistakes or uncertainty which increases the threshold for women to invest fully in their business. On the other hand, it also says something about the seriousness of running a business in Belgium which is appreciated by some interviewees. On top of that, due to the high charges and thus income they have to earn, they feel like they have to act as professionals, from which they can derive self-esteem as well, as Dalila illustrates: *“I used to act like a coach, until my book came out. And now, I act like an entrepreneur. And that makes all the difference. In other words, acting like a coach, a coach is there to do what? A coach is there to help, a coach is there to support, to provide. Acting like an entrepreneur means you have to build a business. It means you have to commit to doing something that will help you live. And then it’s a complete switch”*.

The complicated set of rules and criteria means future entrepreneurs need to be sufficiently informed at the outset. While according to the interviewees there is a lot of information available, it is still difficult to find tailored information in the light of their specific situation. Esther narrates about her experiences: *“In the beginning it was difficult because I didn’t even know how to do the books or what books to do, what to fill in and what not to fill in for the government at the end of the year and all those little things. They’re little things, but in the beginning it was overwhelming for me, until I was able to understand what to do and how to do it, I would say. It’s not impossible like I said, it’s just that maybe because I came from Africa and I’m not used to all those grounded rules and obstacles”*. Since the consequences of making a mistake can be hard, such as financial penalties, this creates extra anxiety. Especially since most women have no buffer for financial mistakes.

Furthermore, there seems to be multiple views on accessing information: some respondents mention there is a barrier to access information for entrepreneurs with a migration background, that originates from discriminatory practices, as illustrated by the following quote:

“I have blind spots and I don’t always see them. By that I mean that I don’t always find my way, so that takes a huge amount of energy. Partly this is unconscious, but partly it is also done consciously. Those are certain access points that are denied to you” (Hafida).

Other interviewees however explicitly say that they have experienced absolutely no discrimination when working with official institutions and are pleasantly surprised about this, as shared by Elisabeth:

“Up until now, I’ve sometimes thought, am I dreaming or not? I mean, I still can’t get my head around the fact that it’s possible for an immigrant like me to be like this, to be accepted without judging, without setting too many conditions and all that. That’s really something to congratulate. My hat’s off to Belgium (...), I really must say. I’ve been made to feel so welcome and supported”.

Additional to available information, interviewees mentioned that there’s plenty of help or coaching: *“I think, if you know, if you really want to do it, you have enough partners, you have enough platforms, you have enough people and institutions out there. You can take out loans. You have formulas and institutions like start-up lab, #SheDIDIT” (Judith).* Yet, the hard part for most women remains to find their way to all these supporting organisations and government offices. The offer of support is often for free. While this might look appealing, it also means that a lot of offerings are generic and don’t take into account the different needs that different groups of entrepreneurs might have. One respondent for instance referred to the United Kingdom where statistics are kept along the migration background of the entrepreneur, which serves as a basis to adapt the offer to the specific needs of this group. However, this is unthinkable or impossible (legally) in the Belgian context.

4.1.2 Barriers

While the support to entrepreneurs is extensive, many barriers are still perceived by women entrepreneurs with diverse roots. These relate to language skills but can also illuminate a more profound feeling of not being able to connect or fit in into a predominantly white and male system, which is exemplified by the following quotes:

“The current start-up ecosystem is completely dominated by people who are already quite privileged and are predominantly white males” (Oumaima).

“When you go to pitch your project in front of a panel of investors and you’ve got six men staring at you like that, and I turn up with my little blonde streak. Mostly well-educated men in suits, all from the same B19 network. They’re all in the same circle of entrepreneurs, and they know each other in their own little world” (Badra).

This implies that women don't always feel at home, at ease or recognized when they try to enter the mainstream entrepreneurial scene: *“There are paying networks but you do not always feel at home there either, you do not feel like always having to prove yourself to 300 or 400% and not being able to be yourself” (Hafida).*

4.3.2 Needs

► Tailored approach

A tailored approach often requires a change at systemic level, the entrepreneurial ecosystem, and at operational level, f.i. in terms of the services offered to support women entrepreneurs. Many interviewees feel the need for an adapted offer, an offer that allows them to be who they are and not what they are expected to be. This can be in the form of **an eco-system tailored to women entrepreneurs** (with or without migration background), for instance through female mentors and coaches, female investors, female incubators, a female platform, or female network organisations. This would increase as sense of identification and belonging. It would equally boost the visibility of women entrepreneurs and therefore other women would also feel addressed and heard: *“I find that anyway. Then they can recognise themselves in someone. Then they have the motivation or narrative: if she can do that, so can I. I really do believe in that” (Kenza).* Lastly, a network of like-minded entrepreneurs would offer possibilities that other networks don't offer but are important to women: *“I think, a group where you can get together with other women entrepreneurs to cry about things” (Naomi).*

Another way to tailor the offer of support is **through coaches who have a match in migration background with the woman entrepreneur**. A coach with diverse roots would allow women to connect better, feel understood and motivated as Esther explains: *“There's someone that looks like you basically, telling you to go ahead and advising you what you can do and that, for me, that was positive. I think if you have more people of color, I guess, in this position and in those kind of jobs, not necessarily to sound like every other person, but I think it's really important honestly, because I feel like it was really calming for me”.* One respondent explicitly mentions that her accountant also has a migration background and therefore understands her better, has a more adequate perspective on her challenges and can suggest more viable alternatives.

Finally, a distinction should also be made between first and second generation immigrant women, and along educational level. There is no such thing as a one size fits all approach, yet in the Belgian context this approach is often applied.

► Financing and funding

Not everyone has start-up capital to launch their business. Especially in the African community saving is less common as there is the social obligation to support parents and/or the community financially. Moreover, there is a lack of what women called ‘intergenerational capital’: as their parents arrived in Belgium one, two or three generations ago, they often needed to start from scratch, coming from a very precarious position. This is still felt today in the family's assets, not only in terms of financial capital but also in terms of property that can serve as a guarantee for a loan for instance. These assets are rather meagre, especially compared to Belgian

counterparts. However, banks and other financial institutions ask for guarantees and it seems that in Belgium you need to be well established first before being able to access financial support, which is paradoxical as starting businesses are most in need of start-up capital. Or you might get funding if you do something innovative of technological, but many have small business. Therefore many women are doing their business with their own funds which requires them to keep a paid job. Hence they have less time for their business, which often results in a self-perpetuating cycle of needing to keep the business small since there is no possibility to get funding, and thus not able to invest more time in the business. For instance, Sophie, tried to overcome this cycle by quitting her job and invest fully in her business. However, after 7 months, it became clear that it was financially not viable and she looked for another job because of her family situation: *“Well, uh, first of all, the fact that, the fact that I’m in a relationship. And that I have, I have children. So I didn’t want to sacrifice a little, how should I say, a little, that’s all. Now, if I were on my own, no partner, no children, living with Mum and Dad, not paying the rent etc., I think I’d really go on, but I didn’t want to put them in a situation where I’d have to say to myself: all the savings go into that. I told myself I didn’t want to be selfish”.*

Therefore, some of our interviewees are convinced that women investors would be a better fit, for two reasons. First, because women investors can better empathise with the business solutions offered by women entrepreneurs. Second, because women entrepreneurs (with a migration background) may bear more risk because of a vulnerable family situation and women investors would be more inclined to take this situation into account.

While the interviews with the supporting organizations pointed explicitly to a mutual distrust between women entrepreneurs and some organizations or institutions, this was less outspoken by the women entrepreneurs themselves. Yet, by illuminating their needs, it is clear that there is a mismatch between the offer and what women actually demand. This is not necessarily at practical level, but rather at systemic level where it transpires that the system is not built for them. Women entrepreneurs have stated their arguments above, which are mainly about a lack of recognition and therefore the feeling that they do not belong, that the offer is not for them. Furthermore, what the supporting organisations noticed regarding how a shared cultural background/language facilitates the coaching of women entrepreneurs, is confirmed by the women themselves. They testify how it creates a safe space being listened to someone who can understand their challenges from own experience. Therefore, this is an important takeaway of this research. This could also be an indirect way for women to grow their confidence as they would not have to struggle with trying to fit into a system where they feel their needs are not taken into account.

► *Soft skills*

Our interviewees said they lacked services to improve their soft skills. They refer more specifically to coaching that would increase their self-esteem as this is often very low as illustrated by Oumaima: *“Now suppose someone like my sister - you can perfectly teach her all those skills, but the moment you would start introducing her to an investor for instance, she might really go into a kind of trauma response from the stress and never go to that meeting. I think, taking into account people’s mental state and the soft skills they already have”*. Having a life or career coach, psychologist and business coach and the use of role models were also mentioned several times as a way to increase women’s self-esteem.

4.2 Motivation to start a business

When inquired about the reasons behind their entrepreneurial pursuits, respondents often cite a combination of multiple motives. Just as with the supporting organizations, these motivations can be broadly categorized into positive reasons (referred to as “pull” factors) and negative reasons (referred to as “push” factors). We consider generating revenue as a pull and push factor at the same time. While none of the interviewees mentioned this as a driving motivation, we can safely assume this is part of their motivation as it is a way to secure an income.

4.2.1 Pull factors: positive reasons

► *Preserve African heritage and bring diversity into the Belgian market*

Insufficient or inadequate market supply was identified as a key driver for entrepreneurship, as entrepreneurs expressed their inability to find suitable offerings within the Belgian market. In some cases, the desired products or services could be sourced from abroad and imported to Belgium, while in other instances, entrepreneurs sought to create their own offerings using raw materials available internationally. This can be seen as a business opportunity women tapped into, yet, they did not frame it as such.

Women entrepreneurs emphasized a motivation rooted in their cultural heritage, a strong desire to reconnect with their roots and transmit traditional practices and knowledge from Africa to the Belgian market. Their objective is to bring a piece of Africa to Belgium and raise awareness about African culture, while also educating people about African products and their significance as narrated by Marie for instance: *“In Africa, we have ancestral practices that have been forgotten. So my fight was really to bring back everything our grandmothers used to do”*.

Another important motivation is to promote representativeness and diversity in the market. Women observed that the current market offerings inadequately accounted for diversity, and therefore sought to combine African and European elements in their offerings. By doing so, they aim to bridge cultural gaps and provide a more inclusive range of products and services, illustrated by the next quote: *“I also notice that when I put that online or someone comes to try on jewellery, I tell the story and they’re in love right away. They then want to buy that piece anyway and at least they know what they are wearing and where that came from” (Kenza)*.

► **Follow their passion & realize their potential**

Passion and aspiration play a significant role in entrepreneurial endeavors, as individuals derive satisfaction from enjoying their chosen path. Furthermore, several entrepreneurs expressed that their desire to establish their own business or become an entrepreneur stemmed from childhood dreams as for Elisabeth narrates: ***“Already when I was younger-- when I was little, it was something I already had in me. My dream, when I was 10 years old, was to become a hairdresser-- really a hairdresser with my own salon. It was something that was already inside me”***.

Furthermore, by pursuing entrepreneurship, individuals seek personal fulfillment and strive to reach their full potential. Entrepreneurship opens doors to new opportunities, attracting individuals who have a keen desire to learn and explore. Entrepreneurship hence serves as a source of energy: ***“Entrepreneurship gave me energy. Entrepreneurship gave me the strength to actually transcend all the problems” (Dalila)***.

► **Increase autonomy: flexibility & independency**

A motivation for individuals to pursue entrepreneurship is the desire to work for oneself, rather than being employed by a company or an employer. This motivation often arises from a preference for autonomy and independence. Additionally, the aspiration for flexibility serves as a driving force for entrepreneurship. Individuals recognize that being an entrepreneur allows them to tailor their work schedules and commitments to accommodate the needs of their families and children. This flexibility enables them to strike a better balance between their personal and professional lives.

► **Contribute to social impact & represent a role model**

A motivation for individuals to pursue entrepreneurship is the desire to contribute to something meaningful, often with a social dimension. This motivation manifests in their inclination to help others who face similar challenges that they once encountered themselves. Entrepreneurs are driven by the opportunity to make a positive impact and bring something valuable to others. They have for instance a specific social objective in mind, such as promoting inclusiveness in the workplace: ***“We work around diversity and inclusion in the workplace. And we do this by being able to empower people on the one hand, but also by having organizations open up to the effective diversity that exists internally” (Farah)***. Another influential factor in their entrepreneurial journey is the personal pain or experiences they have encountered, often rooted in their diverse backgrounds. These experiences serve as a catalyst for entrepreneurship, fueling their desire to address those issues and create solutions that resonate with their own lived experiences: ***“I also want to help people because I struggled with my own identity myself. And I also mentor mostly young people. That’s about twenty people. And there too, and they are all people from different backgrounds, and I also notice that ... that we have a certain problem or a certain... I wouldn’t call it a problem, but a certain backpack that sometimes causes us to have an inferiority complex or to feel inferior... That we don’t know so much of what is and what is not and what we are worth. And that’s where I actually want to start empowering people and start showing them, the power of choices” (Therese)***.

Finally, some respondents want to create this impact by being a role model for their peers. The drive to be a role model holds importance, as entrepreneurs acknowledge the significance of challenging stereotypes and overcoming societal barriers: ***“Black skin is not a handicap as such. You may have difficulties, but it’s not***

impossible. I really want to have success so that I can show others that it is possible, and above all, African youth need that" (Ruth). Through achieving success, these entrepreneurs aspire to inspire others, especially youth, and instill in them the belief that they too can surmount obstacles and attain their goals. They aim to showcase that if faced with challenges in the job market, they possess the ability to create their own opportunities and establish thriving ventures. By sharing their personal experiences, they inspire others to follow a similar path and take control of their own destinies.

It is noteworthy that their focus is not primarily on maximizing profits, but rather on the purpose behind their entrepreneurial endeavors. They are guided by the "why" rather than purely financial considerations, this also relates to 'reciprocity'. Although reciprocity is not always an initial motivation to start a business, it is for sure a motivation that keeps women going and that gives meaning to women's entrepreneurial endeavors.

► *Reciprocity*

While we did not ask explicitly what kind of impact women wanted to create through their entrepreneurship, this came up spontaneously with about half of the women. They want to create a positive impact on society and environment with their business as the following quote illustrates: *"We say: it's not just entrepreneurship for entrepreneurship's sake, but it's really about bringing something to the world. It's really about making a contribution. It's really about everyone being a winner"* (Dalila).

Mostly, women entrepreneurs wanting to create impact, want to do something for people in their home country, are 1st generation migrants. *"I have to do something, I have to come to the rescue, I have to do something for my country (Congo)"* (Suzane) They want to give back to society and or support the economic development of the home country: *"I have always wanted to contribute to the economy, since pain puberty I said: one day I will go back to Congo and participate in the development of the country"* (Ruth). On top of the economic support, some respondents want to re-connect with their country of origin and bring a positive image to Belgium. *"I have to do something, something of mine, something I can be proud of, it is my creation, my baby. Namely set up a local distribution, create work, create positive image about Kivu and Congo: show that there is more than just war and coltan"* (Grace).

While some pull factors mentioned by the supporting organisations are similar to what women entrepreneurs bring to the fore, there seems to be a difference in importance of certain motivations, such as preserving African heritage and creating impact. Additional to the motivation mentioned by the supporting organizations, our interviewees said that they are also motivated by a desire to serve as role models within their communities. Lastly, reciprocity was not mentioned by the supporting organizations, yet very important to women entrepreneurs, especially from the first generation. This implies that part of their revenue is not destined to reinvest in the business but to invest in their country of origin. It might be important to consider this while supporting women entrepreneurs as it is an important part of their entrepreneurial journey.

4.2.2 Push factorsh: negative reasons

► *Restrained labor market accessibility and/or satisfaction*

In addition to the aforementioned motivations, there are other factors that drive individuals towards entrepreneurship rather out of need than choice. They relate to labor market accessibility and satisfaction. Zara explains this as follows: *“It’s a bit difficult to find the job that, (...), I try to do a CV that I can find a job that I can do manually. (...). If I think about what I went to school for, I have to, I have to put my diplomas on display, it’s not going to work. And on top of that, if I really have to make the most of my diplomas, I’ll have to either go back to school, do three degrees again, or do the skill, I don’t know. Will it be valued or not? So there’s all that to consider. (...) It’s better that I create my own job and then that’s that.”*

Firstly, financial necessity plays a significant role in motivating individuals to pursue entrepreneurship. Some women turn to entrepreneurship out of need to earn extra money. Starting their own business is then a means to supplement their income or fulfill financial obligations. Especially in the case of divorce or the inability to find suitable employment in the labor market, women have no other option than to become entrepreneurs.

Secondly, the motivation to stay busy and avoid unemployment drives individuals towards entrepreneurship. Rather than facing the challenges of being unemployed, individuals choose entrepreneurship as a means to keep themselves engaged in productive activities. By starting their own businesses, they can utilize their skills and knowledge, remain active, and find fulfillment through meaningful work, as illustrated by Siham: *“I do what I do and I like doing it and enjoy it. But sometimes when I see colleagues or have contact with people who studied the same as me and I see that they are now working in big companies, I do sometimes have regrets and think: I might have done that better after all. It would have been a possibility but it was difficult for me anyway. I did my best. I went to the VDAB and took courses. I never sat still and I did everything I could to get a decent job, but it just wasn’t possible for me. So I found something else to keep busy and earn something”.*

Lastly, a motivation for individuals to pursue entrepreneurship is the negative experiences they encountered in their previous jobs. These negative experiences, such as being kept small, receiving negative feedback from colleagues, and facing prejudices, contribute to their decision to leave their job.

► *Personal and family situation*

Two additional motivations for individuals to pursue entrepreneurship are personal triggers and the incompatibility of childcare responsibilities with traditional employment in the labor market.

Personal triggers, such as experiencing burnout, going through a separation, or resignation, can drive individuals towards entrepreneurship. These personal triggers often arise from challenging or unfavorable circumstances in their previous employment and lead individuals to reassess their priorities. Gisele for instance decided to go for it after there was a restructuration at work: *“What enabled me to take the plunge was that, at one point, there was a relocation of work, and I was one of the people who had been put on pause for a while, waiting because there was no more, much, much work. During this break, I said to myself: “Well, now’s the time for me to take the plunge””.*

Secondly, the childcare responsibilities and the incompatibility of traditional jobs in the labor market with fulfilling these responsibilities can serve as a motivation for individuals to become entrepreneurs (also relates to pull - autonomy: freedom & flexibility). In such cases, entrepreneurship offers the flexibility and autonomy to create a work schedule that is compatible with childcare needs. As Elisabeth frames: *“It was getting difficult with the little one. I had to leave her at the nursery, and sometimes the father, who works three shifts, found it difficult. I had to go to Brussels, I had to be back by 3pm to pick up the little one, and it was really becoming a bit too much for me”*.

4.3 Challenges

Although starting a business is always a challenge for everyone, women entrepreneurs with a migration background do not have the same starting position compared to men or to white women. They often lack start-up capital and a (qualitative) network, they experience trouble in accessing the right information or how to start, they don't know experts who can help them move forward. Moreover, having diverse roots and being a woman, makes it much harder and more risky to make the move to entrepreneurship, as illustrated by Oumaima: *“My brother, for example. My brother, actually my half-brother, (...) has blond hair and blue eyes. And you see, for him how quickly and easily everything goes without him having actually had to prove that he is good at something particular. That has been different with me. I really had to prove: I am good at it and I can do this, and then start gaining people's trust.”*

We will focus on the impact of the migration background and the gender identity in a following section but first we will briefly describe broader challenges women are facing. These relate to work-life balance, loneliness and lack of support and lack of self-confidence.

4.3.1 Work-life balance

As for many women entrepreneurs in general, combining their business and the household poses a big challenge: *“I'm a walking excel sheet with 20 tabs open but that's exhausting, that takes a huge amount of energy” (Ines)*. In many households, women, even those with a full time job, are expected to continue to take care of the household chores and the children. As stated earlier, this is a paradox as many women engage in entrepreneurship exactly to be able to combine work and family better. Yet, the flexibility they acquire through entrepreneurship, equally puts a break on their business. Especially in the start-up process, a lot of time is needed but often not available. Although several women do not consider work-life balance as a big challenge, others admitted being overworked because they have to juggle the long working hours with family responsibilities. *“I really overworked myself. And I've- I love doing my job and I've really taken on a lot, a lot. And plus that family. I hadn't seen it coming how hard that was going to be, so at some point I had to stop” (Josephine)*.

Maintaining a good work-life balance is extra challenging for single mothers. In addition, being a single mother often creates a vulnerable family situation with stressful financial implications: *“I, for example, am alone, you have no income, you arrived in Belgium not long ago” (Zara)*. Another respondent narrated that as a

single mother, she cannot fully invest in her business (which requires weekend work) because she needs to take care of her children in half of the weekends.

4.3.2 Loneliness and lack of support

The sense of being alone and having to deal with everything by yourself is an important issue for many women in our sample as following quotes demonstrate:

“Mental. It is a task to do alone. It eats up a huge amount of energy” (Fanta)

“Social contact is really far away now. As an entrepreneur, you are so alone” (Naomi)

“I also had a moment when I didn’t feel supported enough. I didn’t feel supported enough and I felt all alone. I say: ah, but I’m doing all this, I’m all alone. (...) Lately, as I said a month ago, I haven’t done it because after the birth of the baby, I also lost my father at the same time. It was a difficult moment and even if it’s very early, I still try to get out, even if I’m not well inside” (Marie)

As shown by the quotes above, feeling alone can be worsened by difficult events in life like losing a loved one. Moreover, it is compounded by the fact that women, especially from the first generation immigrants, often lack a support network. One of our interviewees arrived in Belgium, alone, not that long ago. So she had to find out and do everything on her own. Others didn’t receive the support by family and friends they had hoped for. Some even have to fight against the family who are worried about the financial risks of being an entrepreneur and want to protect them, *“the intentions are good but not always helpful” (Elisabeth)*. We will focus more on the role of the informal network in section 4.4 on social network.

4.3.3 Lack of self-confidence

What equally stood out in our sample was the lack of self-confidence: *“As I said earlier, I lacked confidence in myself. I didn’t know how to orientate myself at all and I didn’t find my place in all this” (Dalila)*. As also observed with the supporting organisations, confidence and belief in yourself are extremely important to embark on entrepreneurship and develop your business. One interviewee mentioned that you cannot become a successful entrepreneur, if you have not sorted out sense of self-esteem. Often it takes women several years to come to the point that they know they can do it. Furthermore, not being assertive enough and unable to say “no” were also listed by some interviewees as stumbling blocks to develop fully as an entrepreneur.

For one respondent mental injuries from her childhood was holding her back to move forward with her business. *“Maybe that’s the wound. When I was little, the wound of injustice was that you’re not going to succeed, you’re not going to succeed. And in fact, this wound was, it was, wauw, I told myself as a child already, it was a disaster. And then I lost confidence in myself. And then I had to live my life with masks. And then there was the child. And then I was always telling myself that the others had succeeded, but I hadn’t. And this wound of injustice” (Safia)*.

The interviews with the supporting organizations brought to light some of the entrepreneurs' personal problems, yet, it from the interviews with the women entrepreneurs, we infer that these problems are not always well understood. Some already offer coaching to improve self-esteem. Work-life balance was not mentioned by supporting organizations although this is a clear stumbling block for women. The question is whether supporting organization can play a role in this matter as it also depends on the arrangements made at home and in the family. Therefore it is important to take the social network and the expectations of these networks into account when working with women entrepreneurs.

4.4 Role social network

A social or personal network consists of the entrepreneur's partner, children, siblings, parents, wider family and friends. The role of the social network often remains invisible to supporting organisations. Yet, it can be very important as a social network can bring resources such as emotional and practical support, finance, advice etc. It can however also represent an extra barrier for women to deal with, if they face resistance for instance because of their choice to become an entrepreneur. We asked the interviewees to what extent their personal network is important for their venture, and which role it plays.

4.4.1 Types of support

In general, women entrepreneurs expect **mental support** from their social network. It consists of real strong emotional support and motivation. Especially when things get tough, family and friends can play an important role as motivators: *"My informal network is only about moral support" (Badra)*. This is however not the case for everybody and it is more likely that women first have to deal with adverse reactions to their decision to become an entrepreneur. It was mentioned multiple times that women were not taken seriously by their close networks in the beginning and were even perceived as 'crazy', as exemplified by Charlene: *"So first of all, they think I'm crazy because I'm so enterprising, so I don't think they necessarily understand"*. In that case, women look for ways to get their close ones on board: *"People assume that if they train start-ups in hard skills for instance financing, then you should make it. But many do not take into account your home situation, your family support/network, which has a big impact on your chances of success. So I really need advice on how to bring my family and network along and convince them in allies, as much as on how to do my accounting" (Rosemary)*. Once tangible results are achieved, the attitude of the environment can change though. This was the experience of Dalila who published a book after which the attitude of the environment changed: *"As a result, people can no longer say to themselves: if she puts it in a book, it means she's starting to get serious. You can't just... Something that's not serious and you're injecting so much money, committing yourself to show the world, asking people to give you money if you don't believe in it. And as a result, the more I believe in it, 200 percent, the more people outside believe in it."* This quote illustrates how important it is that women entrepreneurs believe in themselves as well.

Financial support is equally mentioned, yet to a lesser extent. While some women can rely on financial support from their husband, others mention that their family (parents for instance) don't want to take the risk of investing because they don't believe in entrepreneurship. Although their inner circle wants the best for them, it seems that entrepreneurship is too much associated with risk which refrains others to invest in the business.

Practical support related to taking care of the children when the woman entrepreneur wants to attend a network event, or help painting the shop for instance. It can also be that family members act as (first) customers, share posts of the entrepreneur on social media, or participate in crowd funding campaigns.

Interestingly, in a way, this support is sometimes implicitly or explicitly negotiated. This means that women need to convince their network, like their husbands, or show they have a back-up plan, strategize to gently push limits (of gradually investing more time in their business for instance) or as explained earlier, show tangible results. Marie experienced some tension with her husband when she realized he did not support her fully: *"I talked about it and I said: listen, I wasn't happy, in fact because I could see that I was being supported by other people who weren't my husband. I said: But why? But he didn't, in fact he didn't even think about it. It wasn't something he did on purpose. It was something he didn't even know the importance of, in fact, sharing my post on his page. He didn't know how important it was."* Secondly, the social network is sometimes a source of disappointment, because of a mismatch in expectations. Women thought they would get more support once they started their business for instance but realized that some people were not as supportive as they hoped as they hoped. At the same time they feel that with the right support they could have been much more advanced in their entrepreneurial journey.

4.4.2 Types of supporters

According to the interviewees, **their partner or husband** is the primary supporter, especially for emotional support: *"my husband (and my children) give me super confidence, I hear he talks about me as an entrepreneur with pride"* (Sophie). For many women, their husband encourages women to continue, provides advice and helps with practical stuff. Women also mention that their husband takes care of the children when needed: *"a man who gives you the space to do your things without having to think about the children or household chores"* (Farah).

Nevertheless, pointing out that husbands take care of the children, reveals the underlying assumption that women should be the primary care taker, with husbands only stepping in when needed. This support should therefore not always be taken for granted. It seems to be a two-way interaction: women can count on support when they are present enough at home as well. Otherwise, this might create friction in the household and women seem to navigate this situation by making sure that their efforts for the business are aligned with the expectations at home. Gisele frames it as follows: *"I think the most important thing for me is what my home thinks. What my husband thinks and my children. My husband knows that he married a woman who is resourceful. He believes in me, he knows where I can go and he's with me. It's true that on a day-to-day basis, sometimes he tells me that I could have come home earlier to look after the kids, it happens, but deep down he knows where we're going"*.

In addition, becoming an entrepreneur often has financial implications for the family. The partner must agree, at least in the beginning, that financial constraints can arise with a new business venture. Support then comes in terms agreeing to be the financial buffer and for example to advance invoices from the business. Some partners take up the role of financial investor.

Children can be the reason to start a business in the first place: to be flexible and able to combine work and family. At a certain age though, children offer mental support to their mother as entrepreneur. They understand the late hours of work and give encouragements. Some of the interviewees' children help them out with administration (orders, payments). One woman mentioned for instance that her children encouraged her to start the business. They had family reunions and made the decision together. According to her, it would be impossible to start a business without their blessing and support.

Regarding support of **parents**, the interviewees were inconsistent with some witnessing support, while others didn't. Often this has to do with the fact that parents prefer their children to have a permanent employment. One respondent told us her mother emigrated to have a better life so she doesn't understand her choice of starting a business. *"I have a degree, can work in business, and choose the insecurity of owning my own business"* (Badra). Yet, others were encouraged by one of their parents. Even if parents don't really understand what the business is about, they can be very supportive and for instance help out practically (even till late at night), encourage mentally, buy the product etc.

The **broader community, often with the same migration background**, was also referred to. Some women connected with other entrepreneurs on Facebook or Instagram and exchanged a lot of information with each other or helped each other out with small things such as sharing posts online. Some women claimed however that they should not 'hang' too much in their own circle and step out of their community as exemplified by Ruth: *"if it's to make Africans do African things, for Africans, what's the point of keeping to ourselves?"*

The interviews with the organizations reveal that there is not always a good understanding of the support provided by the social (informal) network and its potential. As illustrated by some women who are having clear conversations at home in order to generate more support, this potential might remain untapped. The same counts for the support from parents and family where it appears that there is also resistance against women embarking on entrepreneurship. Supporting organizations might not be fully aware of these dynamics, yet, they can have a big impact on the entrepreneurial process and outcome. Additionally, the lack of network among first generation immigrants, deserves extra attention.

4.5 Impact of the women identity

Although not all women felt that being a woman impacted their business, most women stated it did. This could be in several ways, for instance it could be related to their traditional roles at home, to their beliefs about feminine qualities or to the perception of the outside world.

4.5.1 Women's place at home

Many women take up the biggest share of the household chores and the care of children. While for some women this creates a tension in their work/life balance, especially when their business becomes more successful, other women don't question these responsibilities and navigate carefully the combination of home and business. At the same time, having children represents a motivation to become an entrepreneur since it gives flexibility for women combining both care of the children and work. This intertwining between both identities, the mother identity and entrepreneurial identity, equally implies that women need to balance their time for the business and for the family carefully if they want to keep on getting support from their family. If they invest too much time and effort in their business at the expense of their family, women pull themselves back into their household as the account of Dalila reveals: *"And so, this family circle, in fact, the family spirit that we keep so as not to lose, in fact, that's what's important. Because entrepreneurship is good. It's all very well to excel in your business. But real life is what you experience when you're at home"*. In line with these findings, women entrepreneurs sometimes face resistance as in many African cultures, and also other cultures, women are considered more likely to stay at home and take care of the children. Being an entrepreneur for women is not always accepted by the community. Ruth mentions in this regard that she is perceived as being too ambitious: *"It played a part in the sense that, for a lot of African women, I should just work, have my job and look after the kids and not have so many ambitions. Apparently, I have too many ambitions and that's not well perceived by other women"*.

On the other hand, women's traditional roles as wives and mothers are by some perceived as strengthening their identity as an entrepreneur. It indicates that they are able to manage it all and they use this image of a good housewife and mother to boost their business, showing that they are able to fulfil all these responsibilities: *"A woman entrepreneur is a mother, even if she is not, she is married, even if she is not. She has all the qualities to grow her business"* (Marie).

4.5.2 Women's place in the entrepreneurial world

When it comes to the positioning of women as entrepreneurs in the business world, the picture described by most women in our sample is rather gloomy. Overall, women seem to agree that a male type of entrepreneurship dominates the scene. Women notice men are more likely to receive funding, are taken more seriously and are granted more confidence by their network. Due to household responsibilities women have less opportunities to network and there is equally an impression that women are not expected neither accepted to go for big money. This is linked to the fact that women are taken less seriously according to the women entrepreneurs we interviewed.

Although most women underline the structural aspect of discrimination between men and women entrepreneurs in terms of access to funding, opportunities and more, some women also attribute the unequal outcome of entrepreneurship between men and women to themselves. A lack of confidence is mentioned multiple times – this was also mentioned by the supporting organizations who stated they needed to work much more on soft skills of women such as increasing self-esteem. Women having a low self-esteem is perceived as an individual challenge and as a societal one since women have been suppressed for a long time. Some women mentioned that there is a kind of rivalry going on among them resulting in women being less supportive of each other or even oppose each other. Therefore, while the problem is rooted in structural inequalities between men and women, the solution seems to both reside in lifting structural barriers and in individual change by women themselves. *“As a woman, I think, if you walk in somewhere as a woman where that majority are men be bold. It’s really not because you are a woman that you are less. Or if you get weird looks that that should immediately undercut you. Be bold. Put yourself above it” (Ines).*

4.5.3 Feminine qualities

Lastly, some women feel that women have different qualities than men. Farah’s opinion in this regard is the following: *“That did shape me towards my role and that’s where feminine traits come in where you put the person at the center, where you start listening, where it’s not about see me standing here and I look at what I’m normally doing, but from really my purpose and look, this is where I want to go. (...) And that does include the woman piece”*. Other women confirmed they felt these feminine qualities were important and should be promoted more among men.

4.6 Impact migration background

The women in this sample varied greatly with regards to their migration background. About one third arrived in Belgium as adults for various reasons. For instances, some came here to pursue higher education, others as refugee, or in the context of a family reunion. Another third came to Belgium during childhood and the remaining third of our sample was born here with at least one of their parents or grandparents having African roots. In this section we will explore how their migration background impacted women’s own sense of identity, how they were perceived by others and in what way their migration background influenced their business products and practices.

4.6.1 Perceived attitudes of others towards migration background

Some respondents expressed that they did not perceive differences between having a migration background or not in their entrepreneurial experiences, such as Sophie: *“I mean, from my point of view, I don’t think that there is really a difference between being an immigrant or not”*. Others expressed quite the opposite, stating that they must work ten times harder to achieve similar outcomes as others: *“You’re the immigrant, so you get to prove yourself three times! A man only has to prove himself once, a woman of Belgian origin twice, so to speak” (Hafida)*. They feel the pressure to constantly prove themselves and overcome stereotypes and biases associated with their background and that: *“You are not allowed to make mistakes. If a white person makes a mistake, that’s actually not a problem” (Kenza)*.

In this regard, there was a mix of perspectives in relation to discrimination in society towards people with a migration background. Several women for instance believe that barriers for African's were rooted in their own mindset, as expressed by Gisele: *"I meet a lot of young women who have talents and qualities that they can exploit, but the mentality itself blocks them (...) Sometimes you get the impression that it's racism, but it's not. We ourselves, in the community, represent a barrier to entrepreneurship"*. Some other women shared this opinion, for instance Safia: *"It means not saying to yourself: I'm black, it won't work. Because sometimes we create barriers for ourselves"*. If women would speak of discrimination, they claimed it rather happened at individual level instead of at structural level. Safia for instance did not experience discrimination when it came to accessing finance but *"for the rent, they won't give us the rent because we're black. It's a bit like that"*. Yet, other women clearly pointed to the fact that there is structural discrimination still today, like Fanta: *"I have to deal with that every day too, but it's not just here. Even when I worked at the station, there are always people who are negative, there are always people who forget that it's 2022"*.

4.6.2 Own attitude towards migration background

Strikingly we found that among the women who arrived in Belgium as adults, there was little to no internal conflict to be observed around their migration identity. They positioned themselves as Africans and seemed to embrace their diverse roots: *"You have to say no, I am black and I am proud to be black. I'm proud of where I come from"* (Grace). Women who had arrived in Belgium during their childhood showed a somewhat mixed picture regarding their migration background with half of them displaying struggles around it and the other half not experiencing tension at all. Interestingly, in the last group, women experiencing the least tension had a mixed background (meaning one of their parents was European).

Women from the second generation proved to go through more internal conflict related to their migration background. For one of the interviewees this eventually led to a burn out: *"That burnout had come because I wanted to 'reconcile' those two cultures and me. But that's a never ending story, you can't reconcile that. You can say: I'll take a piece from here, I'll take a piece from there and I'll make that into a whole, so I'm not going to ping-pong from one to the other"* (Hadifa). This tension could emerge because of multiple reasons. For instance, some women did not want to be associated with their migration background since they felt it was a disempowering label, distracting attention from their capacities: *"And I don't believe in the label of migration background! Just because you are from a certain background doesn't mean you are limited in a certain part or steps to take in entrepreneurship. It's who you are. What personality you have and that strength you have to use to dare to take certain steps"* (Latifa). Yet, although they do not want to contribute to creating differences based on roots, some need to do this for marketing purposes as Irène testifies: *"It's not an afro salon here. I apparently do fall under curly salon now. It also says that on my website, which is just for marketing purpose. But really the idea is that anyone can come here. One that there is not such a distinction in a world where everything now apparently has to be compartmentalized"*.

Or others wanted to fit in the mainstream image, yet were reminded by others constantly that they were different as the story of Nadia reveals: *"I feel more Belgian than I feel as someone with a migration background. But I do notice in day-to-day reality that my name does still act as a barrier for many"*. This finding shows that being different is not a choice for many women and is sometimes enforced upon them. The box they are put

into, creates extra pressure as Latida explains: “Yes, you get a label and that is... Allee, that’s maybe in the good sense, in a positive sense or yes, good intentions and to help and to see what that can be done about it. But because of your label migration background, that really just already creates a pressure. And that’s seen as a barrier or an obstacle to stepping into entrepreneurship.”

4.6.3 Impact of migration background on the business

Almost all the women used their diverse roots in some way or the other into their business. So most women will to some extent use their multiple origins for their business. They either explicitly want to bring something in from Africa, introducing African products to make sure that more people can benefit from them and that this African heritage is not forgotten: *“I also want to show my peers that we have beautiful things too, that it’s not always just war and famine here. They’re going to buy pepper. They’re going to offer our products as gifts, just to show that we count too. We’re proud of what we have here (Grace).*

Others use their entrepreneurship and products to find their own identity, like Kenza: *“That also has a bit to do with my search for who I am, because I was born and raised in Belgium, but I have Tunisian roots, which means that it has not always been obvious for me to find myself in that mix of two cultures and beliefs. My business has helped me channel that search for who that I am a bit. My enterprise is a business, but it is also a bit of a part of myself and my search for who that I am and where I stand”.* They mix elements from the European culture with their culture or origin as if to give meaning to their own identity, as Marie does: *“And so it’s a mix of the two, of the two cultures for me, African, Italian. For me, it’s a mix, but it’s something beautiful and authentic that I’ve really tried to put across. Even on my social media, you can see that I prepare a lot of African dishes, but I also prepare Italian dishes. So I mix it up.”*

A considerable amount of women entrepreneurs, is involved around coaching in diversity and want to get rid of the label migration background by focusing on the person as a whole and her capabilities, not as a set of labels. Farah sees it as follows: *“We work around diversity and inclusion in the workplace. And we do this by being able to empower people on the one hand, but also by having organizations open up to the effective diversity that exists internally”.*

The supporting organizations barely mentioned this potential of diverse entrepreneurship. By using their diverse roots and experiences women entrepreneurs can play a significant role in creating a diverse offer of products and services in the market, in addition to being able to changing mindsets in society with regards to diversity, putting up a different picture of Africa and increasing curiosity towards different ways of doing business. Lastly, in order to let entrepreneurship fully thrive, we asked women to give advice for their peers based on their reflections on the past.

4.7 Reflections on the past and advice for peers

At the end of the interview, we asked the women entrepreneurs to reflect on their entrepreneurial path on the one hand and what advice they would give other women entrepreneurs on the other. The results are discussed below.

A recurring reflection of many women was that you need to go for it, have the courage to push your entrepreneurship, not hesitate and allow yourself to make mistakes. It transpired from the interviews that women often want a product or service to be perfect before they feel comfortable to launch it, but in hindsight, many women felt they should not have waited so long as they did, as Safia said: ***“To dare. To dare and not fall into fatality”***. This also means that you should not give up when facing a setback and continue to believe in yourself (in a realistic way). ***“Continuing to believe in your own. So many people are going to come off with, you’d better not do that. I also picked up a panel discussion like that at #SheDIDIT and it came down to the fact that all that environment was always in between: you’re not going to be able to do that, it’s not for you, why would you do that. That really is such a demotivation speech. If deep down you want that, just do it. You’ll see. It’s going to be hard but if you don’t do it you’re going to not know, feel frustrated, do things that are going to burn you out. I would just do it. Believe in yourself, really believe in yourself!”*** (Judith).

Given the fact that many entrepreneurs faced resistance or at least lukewarm feedback from their environment when they decided to become an entrepreneur, it is even more important to dare to jump. Even in a demotivating environment, women should themselves make their decision, especially if they have a strong inner desire to become an entrepreneur: ***“don’t let what others think/feel hold you back”*** (Hafida). In this regard, the self-imposed barriers from the (migration) community strengthen the hesitation to engage in entrepreneurship. Dare and don’t settle into fate such as “I’m black and it won’t work”. Look at the opportunities and not the obstacles such as frizzy hair or a headscarf. And finally, dare to dream big: ***“If you don’t try, you’ll never know. Maybe that’s a month’s salary or two month’s salary you put in, but try it. If it works, very good for you. If it doesn’t work, move on, but at least you won’t regret not trying. That’s a feeling I never want to have in my life. I think: I’m just going to do it. I don’t want to think at the end of my life: why didn’t I ever do that when I was young? (...) It doesn’t matter if you fail, you still learn from it. I failed a lot in the last year, but it doesn’t matter because I learnt from it. That is not a waste of time and not a waste of money. That is knowledge and an investment in it”*** (Ruth).

Secondly, many interviewees said they would seek professional help or guidance earlier on, not hesitate to surround themselves with experts and stop doing everything on their own. They would have outsourced expertise they don’t have faster so that they could concentrate on the business itself, often referred to as the creative part. This can be for instance looking for a decent accountant from the start, instead of trying to figure out everything yourself. This is equally linked to the fact that women feel they should have reached out to others, such as a network to ask for help, support, expertise, information, which would made them feel less alone. ***“You have to dare to ask for help. I don’t believe in the idea that you can do everything on your own. Indeed, it is not always easy to take that step, to ask for help, You can always ask”*** (Kenza). Yet, a small proportion of the women interviewed claimed they would have gone a bit slower, for instance by studying the

market first before jumping into it immediately, or have a clear step-by-step plan first as being an entrepreneur can be overwhelming, especially when business takes up.

Thirdly, it is not only about seeking help or support, but also about building a strong network on which they can rely. This can be personal or professional, and it takes time. Many women said for instance how having 'a spontaneous coffee' with someone, even if it lasts not more than an hour, can generate a lot of ideas and boost their business. Or to connect to social media networks. Finally, some interviewees advised not to start up alone with a project, even if it is an intern or a partner, because they are many and long days. *"What I advise is not to be alone. I know it's not easy, but it's important not to be alone in the project. It's very difficult, because there are projects like that, where it's our baby and we do our own thing" (Grace).*

Fourthly, women entrepreneurs regretted not having invested enough in themselves, in their personal and professional development. Often they try to look for low-cost solutions if they want to develop or strengthen a certain skill they need for their business, but these kind solutions often don't pay off. Therefore, they feel you need to: *"Investing in yourself in the best investment. you will get more out of that, more than in money" (Aissatou).*

5. Storytelling

Before we move on to recommendations for practice and policy, we want to present the most important findings of our research by illuminating four types of entrepreneurship we could distinguish by listening to women's stories. We have illustrated these typologies in our brochure using women's narratives. These types of entrepreneurship are fluid, overlap each other and women entrepreneurs can also move from one type to another over time. They represent a lens that highlights the meaning women give to their entrepreneurship. We termed these as follows:

- ▶ Entrepreneurship as a means to value diversity and increase inclusion
- ▶ Entrepreneurship as a means to preserve or strengthen the connection with African roots
- ▶ Entrepreneurship as a means to secure an income
- ▶ Entrepreneurship as a means to create social impact

Entrepreneurship as a means to value diversity and increase inclusion

Several women entrepreneurs want to contribute to a more inclusive world, by setting up a coaching practice around diversity and inclusion. In most of the cases these women are either second generation immigrants, hence they were born in Belgium, or they came to Belgium at a very young age. Common in their story is that they want to get rid of labels such as 'immigrant'. Through their business they want to build a society where people are considered as individuals who are able to make their own choices while not being hindered by barriers related to their migration background or gender.

Entrepreneurship as a means to preserve or strengthen the connection with African roots

Other women entrepreneurs in our research project engage in entrepreneurship with the clear intention to preserve the heritage of and connection to Africa. Not surprisingly, the products they market predominantly originate from their country of origin, which they want to promote in Belgium for qualities they feel are forgotten. The direct link with their country of origin is a uniting factor among these women who use their network in Africa to source raw material. Some of them travel a lot to Africa to explore possible partnerships with local partners. Most women in this category arrived in Europe not so long ago, as first generation immigrants. Their roots function as a basis from which they build their businesses. Women entrepreneurs who grew up in Belgium, sometimes struggle with the fact that they don't know so much about their roots and become entrepreneurs to explore their backgrounds and to search for their identity. This search allows them to bring products into the market with an own specific story, infused with a meaning that originates from Africa. Whether African roots are a source of identity search or not, what binds the women entrepreneurs is that they blend their origin with their experiences in the Belgian context. By bridging both worlds they often reach a specific target audience that is looking for unique and authentic products.

Entrepreneurship as a means to secure an income

Many women primarily choose entrepreneurship as a means to generate an income and achieve financial stability. These entrepreneurs are mostly first-generation migrants who find themselves in less advantageous

positions, facing limitations in terms of resources and networks. Some of them faced difficulties accessing the labor market. Among these entrepreneurs, the beauty and food sectors are popular options due to their low entry barriers, yet, profit margins in these industries are also relatively low. This does not hold them back of investing fully in their business and cherish dreams to expand it. These women equally juggle their businesses with the responsibilities of childcare and appreciate the flexibility that entrepreneurship offers. Some of them have prior experience running businesses in Africa, but being an entrepreneur in Belgium presents additional challenges, primarily due to language, cultural barriers, strict regulations and administrative requirements.

Entrepreneurship as a means to create social impact

Although our focus wasn't explicitly on social entrepreneurship, it was remarkable that several women entrepreneurs strive for social impact in addition to profit. Among our interviewees, impact comes in various forms but always with the common goal to develop their home countries: creating a non-for profit organization in Africa, donating a part of the profit here or to an organization in Africa, sourcing from Africa or relocating the production over there and thus creating jobs.

6. Implications and advice

We can translate our findings into several recommendations. We distinguish between implications for the field and implications for policy.

6.1 Implications for the field

For supporting organizations in general we suggest that they look into:

- ▶ Providing, to the extent possible - an adapted offer or an adaptable offer for every type of starter regardless of size, sector. Many starters drop out when they notice that a programme is designed for 'the average' entrepreneur since they understand their specific needs will not be addressed. Furthermore, involving entrepreneurs actively in shaping their own trajectories and activities is crucial to ensuring alignment between the organization's offerings and the specific needs of these entrepreneurs.
- ▶ Rendering initial contacts physical and creating space to listen to the full story of the entrepreneur, including motivations and personal situation. In addition, their stories should be used as internal feedback loops in order to improve the services offered.
- ▶ Rethinking the current eco-system for women entrepreneurs with diverse roots by for instance
 - Investing in women-only business networks and investors
 - Ensuring a diverse team in terms of gender and migration background so that diverse start-ups recognise themselves and lower the barrier to contact. Embedding coaches or mentors who have diverse roots and/or experience of being an entrepreneur
 - Embedding coaches who are able to accompany women entrepreneurs from A to Z as the familiarity with the whole story of the entrepreneur is a huge motivating and facilitative factor in the entrepreneurial trajectory.
- ▶ Looking into ways to match women investors and other networks with women entrepreneurs
- ▶ Acknowledging differences between privileged and less privileged entrepreneurs, encompassing various aspects such as access to networks and capital. Privileged entrepreneurs often benefit from well-established expert networks and connections, providing them with valuable mentorship and collaboration opportunities. They also tend to have greater access to financial resources, which facilitates the launch and scaling of their businesses. The risk is often higher for less privileged entrepreneurs, as they may have fewer financial buffers and face more severe consequences in case of failure. This can contribute to a greater reluctance to take entrepreneurial risks compared to their privileged counterparts.
- ▶ Focusing on soft skills, more specifically on increasing self-esteem
- ▶ Focusing on including the broader social network of women and providing possible road maps for women to get their informal network on board
- ▶ Being sensitive to how women with diverse roots perceive their own migration background: as something they want to use in their entrepreneurship or rather as something they feel is not important for their business or might be even disempowering

6.2 Implications for policy

For policy makers and government institutions we suggest the following:

- ▶ Building an entrepreneurial ecosystem that is able to respond to the needs of women entrepreneurs with diverse roots. Investing in financial networks of women only investors for instance is a potential avenue to explore.
- ▶ Diversifying the image of the entrepreneur, for instance in communication campaigns. In this regard, bearing in mind that role models can work perfectly, but that on the other hand they can have the paradoxical effect of disempowering people who do not comply with it, even when diversity is underlined. Hence a variety of images of entrepreneurship is recommendable.
- ▶ Allowing time for a decent preliminary trajectory for women to decide whether they want to become an entrepreneur or not. Push factors do not necessarily lead to women making a choice that fits their personal abilities and ambitions. Certain entrepreneurs may find themselves in entrepreneurship out of necessity rather than choice. They might be better served by alternative paths or forms of support that address their specific needs, rather than assistance geared towards turning them into entrepreneurs.
- ▶ Acknowledging that there is a need for a specific approach when it comes to access to finance. This is due to:
 - The lack of (professional) networks that facilitate access to finance
 - The intergenerational capital which is often absent among women entrepreneurs with diverse roots but which can play an important role for many financial institutions
 - The social impact approach of many women entrepreneurs, which means they do not fit the neoliberal discourse of continuous increasing profits that are often used as a measure of success by many financial institutions.
- ▶ Looking into ways to provide support in a more sustainable way to supporting organizations and women entrepreneurs, which mainly happens through project (and not structural) grants at this moment.
- ▶ Doing research to better understand women's realities and potential and how best support them.

7. Conclusion

The overall picture of the entrepreneur is still dominated by the white, male “Silicon Valley” hero, who is driving technology, innovation and exponential growth. Often, efforts to support entrepreneurship have this ideal image or ultimate goal of success in mind. Hence, policies and programs designed to support women entrepreneurs with diverse roots in setting up and growing their business, are mostly geared towards lowering thresholds so that these women can assimilate into such a Silicon Valley hero. Yet, our research reveals a much more diverse story, with women having different motivations, various backgrounds, experiences and strong transnational networks which they integrate beautifully into their business. This opens up opportunities to not only rewrite the definition of what it is to be an entrepreneur and especially a successful entrepreneur, but also to increase diversity in the Belgian context through unique products and services.

In addition, our research zoomed in on dynamics of social networks in women’s entrepreneurship, where certain social expectations might represent a break to women’s business, such as traditional roles women are supposed to fulfill. At the same time, many women indicate that their social network could be a key factor for advancing their business. However, female entrepreneurs with diverse backgrounds often find themselves with a rather limited network or with a network that is not very keen on them being entrepreneurs. This results in less support while at the same time this network represents a great potential in terms of emotional, material and practical support. Hence, there is value in including the social network in support programs and policies, something that has not received enough attention to date. One of the reasons lies in our rather individual approach of entrepreneurship while several women indicate it is a family affair, even if the business is fully in their name.

Another important finding of this research shows the dual nature of women’s migration background. Some women, especially from the first generation immigrants, consider their background as part of their identity and a strength for their business which they like to highlight through their products and services. Other women refute the label of being an immigrant, and want to be considered for their potential and achievements rather than their migration background. This cuts deep into the discussions in society today with regards to diversity and inclusion. We seem not to know very well how to deal with this in Belgium. Does diversity and inclusion mean that we recognize and call out the differences? Or that we rather avoid highlighting the differences in order to put equality first? What does that mean for heterogeneity in our society? We hope that our research has shed insights and handles to tackle these questions and engage in debate about it.

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Annex

Annex 1

Interviews ondersteunende organisaties België

Vooraf:

- ▶ Voorstelling onderzoeker + project
- ▶ Uitleggen doel gesprek (duiding: zie de omkadering die we gebruiken in de mails om contacten te leggen)
 - + wat er met de data zal gebeuren (transcriptie, analyse - anoniem)
- ▶ Informed consent
- ▶ Toestemming vragen om interview op te nemen - start opname

Vragenlijst

Inleiding: Voorstelling organisatie

- ▶ Kan je jouw organisatie even voorstellen?
 - Wat is het doel van de organisatie?
 - Hoe zou je de doelgroep van jouw organisatie omschrijven?
- ▶ Wat is jouw rol binnen deze organisatie? Hoelang werk je al voor de organisatie?

Corpus

Profiel vrouwelijke ondernemers

- ▶ We willen graag even inzoomen op de vrouwelijke ondernemers (met een migratieachtergrond¹) **die jullie begeleiden. Kan je ons iets meer vertellen over hen?**
 - In welke mate zijn zij een onderdeel van jullie doelgroep?
 - Welke migratieachtergronden zien jullie vaak?
- ▶ Kan je ons wat meer vertellen over deze vrouwelijke ondernemers die jullie begeleiden?
 - Gemiddelde leeftijd?
 - Familie/thuissituatie?
 - In welke sectoren?
- ▶ Wat is hun voornaamste motivatie om een eigen zaak op te starten/te runnen?
- ▶ In welke fase van de onderneming bevinden deze vrouwelijke ondernemers zich wanneer ze in contact treden met jullie organisatie?
- ▶ Zie je een verschil met andere groepen ondernemers? Zoja, welke verschillen zijn er? Hoe hebben deze verschillen een invloed op de ondersteuning die vrouwelijke ondernemers met migratieachtergrond nodig hebben?
- ▶ Wat zijn volgens jou de kritische succesfactoren van vrouwelijke ondernemers met een migratieachtergrond?

¹ Minstens één van zijn/haar ouders of minstens twee van zijn/haar grootouders hadden bij geboorte niet de Belgische nationaliteit.

Contextuele en sociale inbedding

- ▶ In welke mate is hun sociale netwerk (dichte familie én verdere contacten?) betrokken bij hun onderneming? Wat vertellen vrouwelijke ondernemers over deze betrokkenheid? Op welke manier biedt hun sociaal netwerk steun? Kan het sociaal netwerk ook extra uitdagingen met zich meebrengen voor de vrouwelijke ondernemer? Onder welke omstandigheden komt steun/uitdaging met het sociale netwerk vooral naar voren?)
- ▶ Beïnvloedt het feit dat ze een vrouw is haar ondernemerschap? Zoja, op welke manier?

Toolbox

- ▶ Het doel van ons onderzoek is om een toolbox te ontwikkelen die vrouwelijke ondernemers en organisaties die met vrouwelijke ondernemers met een migratieachtergrond kunnen gebruiken. Waarschijnlijk zal de toolbox tools omvatten om het sociale netwerk van de ondernemer te betrekken. In welke mate lijkt zo een toolbox jullie een meerwaarde?
- ▶ Wat zijn aandachtspunten voor de ontwikkeling van zo een toolbox denk je?

Contacten en afronding

- ▶ We willen graag ook de vrouwelijke ondernemers met een migratieachtergrond bevragen. Kan u ons in contact brengen met diegene die voldoen aan dit profiel binnen uw organisatie?
- ▶ Zijn er organisaties die je kent die voor ons interessant kunnen zijn om te contacteren, doordat ze bijvoorbeeld vrouwelijke ondernemers met een migratieachtergrond begeleiden?
- ▶ Heb je nog zaken die relevant zijn voor ons en die nog niet ter sprake kwamen in dit gesprek, die je graag wilt vermelden?

Bedanken

Annex 2

Entretiens avec les organisations de soutien en Belgique

Au préalable:

- ▶ Introduction chercheur + projet
- ▶ Expliquer le but de l'entretien (explication : voir le cadre utilisé dans les mails pour établir le contact) + ce qu'il adviendra des données (transcription, analyse - anonyme).
- ▶ Consentement éclairé
- ▶ Demandez la permission d'enregistrer l'entretien - commencez l'enregistrement

Questionnaire

Introduction: Présentation de l'organisation

- ▶ Pouvez-vous présenter brièvement votre organisation ?
 - .Quel est le but de l'organisation ?
 - .Comment décririez-vous le groupe cible de votre organisation ?
- ▶ Quel est votre rôle dans cette organisation ? Depuis combien de temps travaillez-vous pour l'organisation ?

Corpus

Profil des femmes entrepreneurs

- ▶ Nous aimerions nous intéresser de plus près aux femmes entrepreneurs (issues de l'immigration) que vous soutenez. Pouvez-vous nous en dire plus sur eux ?
 - .Dans quelle mesure font-ils partie de votre groupe cible ?
 - .Quels sont les fonds de migration que vous voyez souvent ?
- ▶ Pouvez-vous nous en dire plus sur ces femmes entrepreneurs que vous encadrez ?
 - .L'âge moyen ?
 - .Situation de la famille/du foyer ?
 - .Dans quels secteurs ?
- ▶ Quelle est leur principale motivation pour créer/gérer leur propre entreprise ?
- ▶ Dans quelle phase de l'entreprise se trouvent ces femmes entrepreneurs lorsqu'elles entrent en contact avec votre organisation ?
- ▶ Constatez-vous une différence avec d'autres groupes d'entrepreneurs ? Si oui, quelles sont les différences ? Comment ces différences influencent-elles le soutien dont ont besoin les femmes entrepreneurs issues de l'immigration ?
- ▶ Selon vous, quels sont les facteurs de réussite essentiels des femmes entrepreneurs issues de l'immigration ?

Encastrement contextuel et social

- ▶ Dans quelle mesure leur réseau social (famille proche et autres contacts ?) est-il impliqué dans leur entreprise ? Que disent les femmes entrepreneurs de cette implication ? De quelle manière leur réseau social leur apporte-t-il un soutien ? Le réseau social peut-il aussi apporter des défis supplémentaires pour les femmes entrepreneurs ? Dans quelles circonstances le soutien/la contestation avec le réseau social émergent-ils particulièrement ?
- ▶ Le fait d'être une femme influence-t-il son esprit d'entreprise ? Si oui, de quelle manière ?

Boîte à outils

- ▶ L'objectif de notre recherche est de développer une boîte à outils que les femmes entrepreneurs et les organisations travaillant avec des femmes entrepreneurs issues de l'immigration peuvent utiliser. La boîte à outils comprendra probablement des outils permettant d'impliquer le réseau social de l'entrepreneur. Dans quelle mesure une telle boîte à outils vous semble-t-elle être une valeur ajoutée ?
- ▶ Quels sont les points d'attention pour le développement d'une telle boîte à outils, selon vous ?

Contacts et achèvement

- ▶ Nous aimerions également mener une enquête auprès des femmes entrepreneurs issues de l'immigration. Pouvez-vous nous mettre en contact avec les personnes qui répondent à ce profil au sein de votre organisation ?
- ▶ Connaissez-vous des organisations qui pourraient être intéressantes à contacter, par exemple parce qu'elles soutiennent les femmes entrepreneurs issues de l'immigration ?
- ▶ Avez-vous d'autres questions qui nous concernent et qui n'ont pas encore été abordées dans cette interview, que vous aimeriez mentionner ?

Remerciement

Annex 3

Interview gids vrouwelijke ondernemers met diverse roots (Afrika)

Pre-interview

- ▶ Jezelf voorstellen
- ▶ Project voorstellen
- ▶ Informed consent en toestemming vragen om interview op te nemen
- ▶ Moet niet expliciet gevraagd worden maar een indicatie van hoe goed de ondernemster Nederlands spreekt kan helpen om de gegevens later te analyseren.

Inleiding

- ▶ Vertel even wie je bent:
 - Kan je kort iets vertellen over jezelf?
 - Dit onderzoek focust op vrouwelijke ondernemers met diverse roots, wat is jouw achtergrond?
Waar ben je grotendeels opgegroeid?
 - Hoe oud ben je? Wat is je opleiding?
 - Wat is je gezinssituatie?
 - Zijn je ouders ondernemer? Of andere familieleden?
- ▶ Stel kort even je bedrijf/organisatie voor:
 - Product/ dienst
 - Markt (regionaal? internationaal?)
 - Klanten
 - Welke fase?
 - Wat maakt je onderneming uniek in vergelijking met andere ondernemers?

Opstart & Motivatie

Wanneer en hoe ben je opgestart?

Respondent verhaal laten vertellen, zeker zorgen dat volgende aspecten aan bod komen: wat was je motivatie, hoe kwam je op het idee, wat hield je eventueel tegen, waardoor zette je uiteindelijk de stap?

Sociaal netwerk en ondersteuning

Macro en meso context

- ▶ Hoe ervaar je de context in België om te ondernemen?
- ▶ Welke factoren hebben jouw ondernemerschapproces positief beïnvloed?
- ▶ Welke moeilijkheden ervaar je in je ondernemerstraject? Wat zou kunnen helpen om deze moeilijkheden het hoofd te bieden?

- ▶ Hoe ervaar je de ondersteuning voor vrouwelijke ondernemers met diverse roots die willen opstarten? Wat kan er beter of anders?

Meso en micro context

- ▶ In welke mate is jouw persoonlijk netwerk belangrijk voor je onderneming (denk aan echtgenoot, kinderen; broers/zussen, ruimere familie)? Op welke manier spelen zij een rol?
- ▶ Verkrijg je via dit netwerk toegang tot bepaalde middelen of ondersteuning? Denk aan sociaal (ondersteuning, advies, hulp, toegang tot netwerk) of financieel kapitaal? Over welke middelen of steun gaat het precies?
- ▶ Hoe zou je ondernemerstraject eruitgezien hebben zonder je persoonlijk netwerk?
- ▶ Hoe kijkt je dicht netwerk tegen jouw ondernemerschap aan, wat vindt men van ondernemerschap als carrièrekeuze voor vrouwen?
- ▶ Hoe beschouw je je positie als vrouwelijke ondernemer? Beïnvloedt het feit dat je een vrouw bent jouw ondernemerschap? Zoja, op welke manier?

Evolutie en evaluatie van de onderneming

- ▶ Op welke manier vind je jouw onderneming succesvol? Wat betekent succes voor jou?
- ▶ Wat wil je bereiken met je onderneming? Wat heb je nog nodig om je doelen te bereiken?
- ▶ Mocht je opnieuw opstarten, wat zou je anders doen?

Afronding

- ▶ Welke tips kun je geven voor anderen vrouwelijke ondernemers met diverse roots in België?
- ▶ Wat zijn je toekomstplannen? Waar wil je staan binnen 10 jaar?
- ▶ Ken je nog andere vrouwelijke ondernemers met diverse roots in België die we kunnen interviewen?

Annex 4

Guide d'entretien pour les femmes entrepreneurs issues de l'immigration (Afrique)

Pré-entretien

- ▶ Se présenter
- ▶ Présentation de votre projet
- ▶ Consentement éclairé et demande d'autorisation d'enregistrement de l'entretien

Introduction

- ▶ Dites-nous qui vous êtes :
 - Pouvez-vous nous parler brièvement de vous ?
 - Cette recherche se concentre sur les femmes entrepreneurs issues de l'immigration, quelle est votre origine migratoire ? Où avez-vous grandi pour l'essentiel ?
 - Quel âge avez-vous ? Quelle est votre formation ?
 - Quelle est votre situation familiale ?
 - Vos parents sont-ils des entrepreneurs ? Ou d'autres membres de famille ?
- ▶ Présentez brièvement votre entreprise/organisation :
 - Produit/service
 - Marché (régional ? international ?)
 - Clients
 - Quelle phase ?
 - Qu'est-ce qui rend votre entreprise unique par rapport aux autres entrepreneurs ?

Démarrage & Motivation

Quand et comment avez-vous démarré ?

Laissez la personne interrogée raconter son histoire, assurez-vous que les aspects suivants sont abordés : qu'est-ce qui vous a motivé, comment avez-vous eu l'idée, qu'est-ce qui vous a retenu, pourquoi avez-vous finalement franchi le pas ?

Réseau social et soutien

Contexte macro et méso

- ▶ Comment percevez-vous le contexte dans lequel vous faites des affaires en Belgique ?
- ▶ Quels facteurs ont influencé positivement votre processus entrepreneurial ?
- ▶ Quelles difficultés rencontrez-vous dans votre parcours d'entrepreneur ? Qu'est-ce qui pourrait aider à surmonter ces difficultés ?
- ▶ Comment percevez-vous le soutien apporté aux femmes entrepreneurs issues de l'immigration qui souhaitent créer une entreprise ? Qu'est-ce qui pourrait être mieux ou différent ?

Contexte méso et micro

- ▶ Dans quelle mesure votre réseau personnel est-il important pour votre entreprise (par exemple, conjoint, enfants ; frères/sœurs, famille élargie) ? De quelle manière jouent-ils un rôle ?
- ▶ Ce réseau vous donne-t-il accès à certaines ressources ou à un soutien ? Pensez-vous au capital social (soutien, conseil, aide, accès à un réseau) ou au capital financier ? De quelles ressources ou de quel soutien parlez-vous exactement ?
- ▶ Comment se serait déroulé votre parcours entrepreneurial sans votre réseau personnel ?
- ▶ Comment votre réseau proche perçoit-il votre esprit d'entreprise, quelle est son opinion sur l'esprit d'entreprise en tant que choix de carrière pour les femmes ?
- ▶ Comment voyez-vous votre position en tant que femme entrepreneur ? Le fait que vous soyez une femme influence-t-il votre esprit d'entreprise ? Si oui, de quelle manière ?
- ▶ Que signifie l'esprit d'entreprise pour vous ?

Evolution et évaluation de l'entreprise

- ▶ Dans quelle mesure considérez-vous que votre entreprise a réussi ? Que signifie le succès pour vous ?
- ▶ Que voulez-vous réaliser avec votre entreprise ? De quoi avez-vous encore besoin pour atteindre vos objectifs ?
- ▶ Si vous deviez recommencer, que feriez-vous différemment ?

Achèvement

- ▶ Quels conseils pouvez-vous donner à d'autres femmes entrepreneurs issues de l'immigration en Belgique ?
- ▶ Quels sont vos projets pour l'avenir ? Où voulez-vous être dans 10 ans ?
- ▶ Connaissez-vous d'autres femmes entrepreneurs issues de l'immigration en Belgique que nous pourrions interviewer ?

Annex 5

Interview guide women entrepreneurs with diverse roots (Afrika)

Pré-entretien

- ▶ Introduce yourself
- ▶ Introduce project
- ▶ Informed consent and ask permission to record interview
- ▶ Should not be explicitly asked but an indication of how well the entrepreneur speaks Dutch can help to analyse the data later.

Introduction

- ▶ Briefly tell us who you are:
 - Can you briefly tell something about yourself?
 - This research focuses on women entrepreneurs with diverse roots, what is your background?
Where did you largely grow up?
 - How old are you? What is your education?
 - What is your family situation?
 - Are your parents entrepreneurs? Or other family members?

- ▶ Briefly introduce your company/organisation:
 - Product/service
 - Market (regional? international?)
 - Customers
 - Which stage?
 - What makes your business unique compared to other entrepreneurs?

Start-up & Motivation

When and how did you start up?

Have respondent tell story, making sure to include the following aspects: what was your motivation, how did you get the idea, what held you back if anything, what finally made you take the step?

Social network and support

Macro and meso context

- ▶ How do you experience the entrepreneurial context in Belgium?
- ▶ What factors have positively influenced your entrepreneurship process?
- ▶ What difficulties do you experience in your entrepreneurial process?
What could help to overcome these difficulties?
- ▶ How do you experience the support for women entrepreneurs with diverse roots who want to start up?
What could be better or different?

Meso and micro context

- ▶ To what extent is your personal network important for your venture (think spouse, children; brothers/sisters, wider family)? In what way do they play a role?
- ▶ Do you access certain resources or support through this network? Think social (support, advice, help, access to network) or financial capital? Exactly what resources or support are involved?
- ▶ What would your entrepreneurial journey have looked like without your personal network?
- ▶ How does your close network view your entrepreneurship, what do they think of entrepreneurship as a career choice for women?
- ▶ How do you view your position as a female entrepreneur? Does being a woman influence your entrepreneurship? If so, in what way?

Evolution and evaluation of the enterprise

- ▶ In what ways do you consider your venture successful? What does success mean to you?
- ▶ What do you want to achieve with your enterprise? What do you still need to: achieve your goals?
- ▶ Should you start up again, what would you do differently?

Completion

- ▶ What tips can you give for others female entrepreneurs with diverse roots in Belgium?
- ▶ What are your future plans? Where do you want to be in 10 years?
- ▶ Do you know any other women entrepreneurs with diverse roots in Belgium that we could interview?

Thanks to

We are grateful for the contributions of all women entrepreneurs and supporting organizations who participated in this research, were generous with their time and openly shared their experiences. All interviewees voluntarily participated in the study and were granted anonymity to ensure ethical compliance. Therefore, the names of the participants mentioned are nicknames. We used the name of the supporting organizations when using quotes of these organizations.

