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Volume 27, Number 1, 2024

URI: <https://id.erudit.org/iderudit/1112343ar>

DOI: <https://doi.org/10.55482/jcim.2024.33658>

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Publisher(s)

Management Futures

ISSN

1481-0468 (print)

1718-0864 (digital)

[Explore this journal](#)

Cite this document

Falcão, R. & Barboza C. Cunha, V. (2024). Policy Challenges and Opportunities: Migrant Female Entrepreneurs in Northern Europe. *Journal of Comparative International Management*, 27(1), 89–92.
<https://doi.org/10.55482/jcim.2024.33658>

Article abstract

The article examines the profound influence of public policies on female migrant entrepreneurship, emphasizing their impact at both local and global levels. Highlighting diverse obstacles faced by female entrepreneurs, including financial constraints, limited knowledge, gender bias, and sociocultural factors, it underscores the pivotal role of governmental support. Specifically, in Northern Europe, gender equality, integration, and entrepreneurship policies are identified as crucial facilitators. Thus, migrant women, facing compounded challenges of gender, ethnicity, and immigration status, encounter barriers to accessing local opportunities. Motivations for entrepreneurship span economic survival, flexibility, and escape from domestic challenges. However, low-tech migrant enterprises often remain overlooked. Women's business groups and governmental initiatives emerge as vital sources of support, emphasizing the need for tailored policies benefiting female entrepreneurs, especially migrants. The integration of such policies within broader entrepreneurial ecosystems ensures alignment and mutual reinforcement, thus policymakers are urged to recognize and address the distinct needs of female migrant entrepreneurs.

Policy Challenges and Opportunities: Migrant Female Entrepreneurs in Northern Europe

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ABSTRACT

The article examines the profound influence of public policies on female migrant entrepreneurship, emphasizing their impact at both local and global levels. Highlighting diverse obstacles faced by female entrepreneurs, including financial constraints, limited knowledge, gender bias, and sociocultural factors, it underscores the pivotal role of governmental support. Specifically, in Northern Europe, gender equality, integration, and entrepreneurship policies are identified as crucial facilitators. Thus, migrant women, facing compounded challenges of gender, ethnicity, and immigration status, encounter barriers to accessing local opportunities. Motivations for entrepreneurship span economic survival, flexibility, and escape from domestic challenges. However, low-tech migrant enterprises often remain overlooked. Women's business groups and governmental initiatives emerge as vital sources of support, emphasizing the need for tailored policies benefiting female entrepreneurs, especially migrants. The integration of such policies within broader entrepreneurial ecosystems ensures alignment and mutual reinforcement, thus policymakers are urged to recognize and address the distinct needs of female migrant entrepreneurs.

Key Words: Policy challenges; female entrepreneurs; migrant; Northern Europe; gender entrepreneurship

INTRODUCTION

Public policies have the power to influence entrepreneurial behavior both on a local and global scale (Henry et al., 2023; Welter & Smallbone, 2011). Therefore, they play a pivotal role in fostering economic growth and are integral to entrepreneurial ecosystems. Nevertheless, the existing body of literature on the theme underscores several historical challenges in promoting female entrepreneurship that continue to persist despite public policies currently in force (Henry et al., 2023). These obstacles encompass (i) financial constraints, (ii) limited

knowledge and experience, (iii) the balance between work and personal life, (iv) gender bias, (v) sociocultural factors, and (vi) inadequate government support (Abdulla & Ahmad, 2023). When we delve into the domain of female immigrant entrepreneurship, these challenges are further amplified. Notably, women-owned businesses are among the fastest-growing entrepreneurial ventures worldwide (Kothari & Roldan, 2022).

Thus far, public policies affecting female immigrant entrepreneurs in Northern Europe, i.e., Belgium, Denmark, Finland, Luxemburg, Norway, and Sweden, can be categorized into three primary groups: (i) gender equality policies,

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To cite: Falcão, R. P. Q., & Cunha, V. B. C. (2024). Policy Challenges and Opportunities: Migrant Female Entrepreneurs in Northern Europe. *Journal of Comparative International Management*, 27(1), 89-92. <https://doi.org/10.55482/jcim.2024.33658>

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(ii) integration policies, and (iii) entrepreneurship policies [European Institute for Gender Equality (EIGE), 2017]. Regrettably, the latter are the ones that contribute the least to the advancement of female immigrant entrepreneurs (Ahl et al., 2023). This can be partly attributed to the recent call for the inclusion of Diversity, Equity, Inclusion, and Justice (DEIJ) principles into the public agenda, which has introduced gender mainstreaming as a “one-size-fits-all” solution to address gender disparities in organizations and business equity (EIGE, 2017). However, a comprehensive examination of current policies exposes a substantial commitment to United Nations Sustainable Development Goal (UN SDG) 5, still centered on supporting *native* female entrepreneurs to thrive (Ahl et al., 2023; Özbilgin et al., 2023), even in nations considered highly integrated welfare states (Solano & Huddleston, 2021).

Examples of this broader scenario are reflected in how most entrepreneurship policies are tailored to high-tech entrepreneurs, allocating more funds for start-up ventures and innovation or sustainability ventures in fast-growing industries (OECD-GWEP, 2021). As such, highly skilled businesspeople take precedence on the political agenda. Conversely, the social and economic impact of informal enterprises, small businesses, and low-tech firms led by female migrant entrepreneurs remains largely overlooked. Therefore, this article aims to illuminate the often neglected challenges faced by female migrant entrepreneurs in Northern Europe, offering valuable insights into how policymakers can assess the effectiveness of entrepreneurship policies in supporting social minority groups, including migrants, women, people of color, and others, as proposed by the UN SDGs.

WHAT IS CRUCIAL IN ADVANCING FEMALE MIGRANT ENTREPRENEURSHIP?

An analysis of the literature reveals that women’s entrepreneurship policies have been stagnant in 57 countries over the past 22 years (Abdulla & Ahmad, 2023). This stagnation is even more pronounced when delving into the realm of female migrants, where the intersection of ethnicity-related factors is to interfere with how women from underrepresented nationalities navigate the entrepreneurial ecosystem of their host country. As such, it is erroneous to assume that the substantial body of research focusing on the entrepreneurial efforts of Turkish, Indian, and Eastern Europe women (e.g., Aman et al., 2022; Golgeci et al., 2023; Webster, 2020; Yeröz, 2019) can provide insights into the challenges faced by other groups, such as Latin Americans and Asians (Chreim et al., 2018; Verduijn & Essers, 2013). Nevertheless, there has been a growing importance of businesses, even in emerging economies (Kothari & Roldan, 2022).

For instance, while there are public policies advocating greater access to funding (or microfinance) for immigrant women, a substantial number of them still rely on their close social connections to start their businesses, thus perpetuating the traditional 3Fs funding structure – family, friends, and fools (see Aman et al., 2022). Now, how each ethnic group is to perceive such economic dependency in the context of women’s entrepreneurial journeys heavily depends on the gender roles assigned to them within their expatriate communities. For example, Muslim women may find it acceptable or even expected that their male partners play a supporting role in either enterprise management or resource acquisition (Yeröz, 2019). In contrast, Latin American businesswomen’s inability to launch new ventures independently or work within their original educational backgrounds may be deemed unfair, reflecting imbalanced power dynamics compared to male entrepreneurs and equally qualified female natives, which tends to undermine their integration opportunities (Falcão & Cruz, 2021).

Furthermore, a lack of knowledge and experience poses challenges for migrant female entrepreneurship. This can be attributed to various “unplanned” female migration trajectories (refugee crises, family reunions, expatriate spouse migration), which may inadvertently lead to the creation of effectual businesses (Sarihasan et al., 2024). An understanding of local regulations and the business environment is pivotal for embarking on entrepreneurial endeavors. Migrant women not only contend with the outsider status within their host society but also grapple with the compounding disadvantages of gender, ethnicity, and immigration statuses, which hinder their access to local knowledge and experience (Raijman & Semyonov, 1997). Even highly skilled migrant women who migrate alongside their expatriate husbands and are unable to validate their foreign diplomas may find themselves seeking career training for entry into the job market or entrepreneurial pursuits. Thus, the motivations for entrepreneurship may encompass factors such as flexibility in working hours, the need for economic survival, pursuit of a life purpose, escape from boredom, escape from domestic violence, a desire for financial independence, or circumvention of employment barriers (e.g., diploma validation, accent ceiling, language proficiency, and ethnic biases). Thus, female migrant entrepreneurs often redefine their social status in diverse contexts through their entrepreneurial ventures. They also grapple with, challenge, or comply with gender dynamics on their migrant entrepreneurial journeys (Villares-Varela & Essers, 2021).

Moreover, self-employment can be a beneficial career choice for women, particularly those who are married and require flexibility to care for their children (Anderson Ponzner et al., 2020). The work–life balance of women is also affected by broader policies, such as day-care availability

(Schober & Schmitt, 2017). Furthermore, residing in a developed nation can provide security for their families, better access to education, and a peaceful society. However, achieving work–life balance is considerably more complex for minority migrant groups such as Muslim women living and working in a Western context. They often encounter discrimination and Islamophobia, as well as family, sociocultural, and religious pressures (Ali et al., 2017). A similar situation unfolds for Brazilian children living in Portugal who face discrimination based on their accents and their command of the Portuguese language. Consequently, sociocultural factors impact each ethnicity differently, adding layers of complexity to public policies. This underscores the importance of self-organized female entrepreneur groups, which provide support for group cohesion, solidarity, trust, business coaching, and language training for aspiring female entrepreneurs.

Sarihasan et al. (2024) assert that policymakers should prioritize the integration of migrant entrepreneurs into the business environment (Betts & Kainz, 2017). There is a clear need for programs targeting not only nascent (start-up) entrepreneurs but also established (young) and low-tech migrant entrepreneurs to boost and facilitate the success of these enterprises (Sarihasan et al., 2024). While some countries like Germany, Sweden, and Finland offer free or low-cost language and technical training targeting workforce inclusion among migrants, these efforts do not extend to targeting female entrepreneurs. Finally, low-tech migrant enterprises tend to be overlooked by most countries, as highlighted in the situations described by Abdulla and Ahmad (2023).

Thus, various intermediary actors [e.g., women’s business groups, business chambers, employers’ organizations, government agencies, and third-sector non-profit organizations (Dowley & Silver, 2011)] can play a crucial role in supporting these marginalized groups. Women’s business groups, for instance, serve as significant sources of social capital and support for fledgling entrepreneurs, while business chambers facilitate networking and offer institutional support. The government and third sectors can provide training and explore alternative funding mechanisms for this demographic. In a broader context, these solutions assume even greater importance as several countries are revising their immigration policies to attract migrant workers (low and high skilled), foreign entrepreneurs, and investors, with a particular emphasis on providing support for women belonging to ethnic and racial minorities. Such possibilities have the potential to significantly impact the landscape of women’s entrepreneurship (Gbadamosi, 2019).

CONCLUSION

In conclusion, as posited by Henry et al. (2023, p. 11), “the development of a dedicated national women’s entrepreneurship

policy has the potential to benefit women entrepreneurs at all stages of their entrepreneurial journey,” regardless of their backgrounds. The implementation of such policies elevates female entrepreneurs and their ventures to a position of priority. Therefore, governmental commitment, support, and resources are indispensable. It is essential to recognize that any policy supporting female entrepreneurs, especially migrant women, should not operate in isolation. Thus, policymakers should include female migrant entrepreneurs in the broader entrepreneurial ecosystem and public policies portfolio to ensure alignment with other policies affecting women. This approach fosters mutual reinforcement of policies. Nonetheless, policymakers should differentiate between policies focused on gender equality and those targeting the integration of female migrants. Furthermore, some policies may aim to promote high-tech, high-growth entrepreneurship, while others focus on fostering general entrepreneurship (including low-tech and low-growth ventures).

CONFLICT OF INTEREST DISCLOSURES

The authors have no relevant financial or non-financial interest to disclose. The authors have no conflicts of interest to declare that are relevant to the content of this article.

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