

# MASTER'S THESIS

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Immigrant Women Entrepreneurship:

Access to Resources to Explore the Opportunities to Start-up and grow of Business in Norway.

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## **Abstract**

Entrepreneurs are known as key actors in the business world. Immigrant women can play an important role in generating value and thus have a positive effect on social welfare of the host economy. Enterprise can be an important tool in the process of immigrant integration. A large number of immigrant women can also be an important source of jobs, which can in turn alleviate the welfare system tremendously and produce revenue in the regions where these immigrants live. In addition, by networking across the supply chain it can provide other migrants with additional entrepreneurship and jobs, which can in turn have a positive effect on the economy as a whole. An analysis of the elements that affect entrepreneurial success in immigrants thus provides an important insight into how to promote migratory entrepreneurship so that it contributes greatly to the Norwegian economy and society. Considering these facts, I have found the scope to conduct a research on how immigrant women entrepreneurs avail the resources and opportunity to start up and grow a business in Norway.

On the basis of theoretical framework, the key research question is *“How do immigrant women entrepreneurs get access to resources to explore the opportunities to start- up and grow of businesses in Norway?”*

The theoretical framework has been based on entrepreneurship, immigrant women entrepreneurship, and opportunities for enterprises, motivation, and resource-based-views.

To collect primary data, I have followed qualitative research method. Within this method, a well-crafted semi-structured open-ended questionnaire has been developed to conduct interviews on immigrant women of Norway.

Findings show that immigrant women entrepreneurs can get early expert knowledge on how to exploit opportunities and use available resources and networks to develop and expand business in host country.

**Key words:** Immigrant women, Entrepreneurship, Opportunities in enterprise, Motivation and Resource-based-views.

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## **1. Introduction**

### **1.0 Introduction**

There is a common and traditional believe in all over the world that men are ‘bread winners’ and women are ‘house makers’(Narayan et al., 2000). But this perception has been changing very rapidly in modern world. Due to the globalization and changes in societal attitude and practices, this perception is changing quite significantly, even in developing countries where social system is quite orthodox. In bygone time, women had to face different types of obstacles and road blocks to emerge into the outside productive activities. But the modern world has realised that it is not possible to sustain the economic growth of country or world without ensuring participation of women. The society has realised that, women entrepreneur has great ability to contribute towards the economy of a country to success. In the creation and growth of many industrialized, developed, and emerging nations of the globalized world, women entrepreneurship has played a pivotal role (Pages, 2005). Entrepreneurs are known as key actors in the business world. The ongoing phenomenon is that a woman joins markets and attempts to build income-oriented jobs to attain the social status of men and become autonomous (Ferdoos, 2007). They are the successful players willing to deal with the environment and conditions they encounter (Maliva, 2017).

Women's entrepreneurship in the 21st century spreads around the world and a female entrepreneur faces a range of economic obstacles all around the world. Women entrepreneurship develops worldwide, and women entrepreneurs are the future human capital emerging in the 21st century that solve the numerous global economic challenges (Zeb, 2018). It is argued that there is no better scheme for a state to accelerate its entrepreneurial revolution than to help its women in entrepreneurship (Reynolds, 2001). Female entrepreneurs around the world are making significant progress in their countries' economic growth by creating jobs (Zeb, 2018).

But the question is how do immigrant women participate in business? Immigrant women can play an important role in generating value and thus have a positive effect on social welfare of the host economy. Enterprise can be an important tool in the process of immigrant integration. Many immigrant women can also be an important source of jobs, which can in turn alleviate the welfare system and produce revenue in the regions where these immigrants live. In addition, by networking across the supply chain it can provide other migrants with additional entrepreneurship and jobs, leading to innovation, which can in turn give a positive effect on the

economy. An analysis of the elements that affect entrepreneurial success in immigrants, thus, provides an important insight into how to promote migratory entrepreneurship.

Considering these facts, I have found the scope to conduct a research on how immigrant women entrepreneurs avail the opportunity and resources to start up and grow a business in Norway.

### **1.1 Research Background**

To comprehending the significance of the phenomena, the background of this study will be really impactful. Immigrants have been on the rise since the second half of the twentieth century, as the world has become smaller and demographic conditions have had an effect on many countries' economies. For a number of causes, including political, economic, and social, people from underdeveloped and emerging countries are migrating to developed countries. According to the United Nations (2017) International Migration Report, the number of international immigrants has increased rapidly in recent years, reaching 258 million in 2017 from 173 million in 2000. Norway has been regarded as the best place to live in with extreme social service benefits both for family and children and due to this reason, this country has become one of the key destinations for immigrants and refugees. There were approximately 805,000 immigrants in Norway since 1 January 2015 (Statistics\_Norway, 2015). Up to 15, 6% of the total Norwegian population is immigrant, and the reasons for moving to Norway include jobs, family immigration, sheltering or schooling. However, the largest community of immigrants in Norway and familial immigration are those move because of jobs (Statistics\_Norway, 2015). Immigrants have been in recent decades a fine incarnation of the fluid globalization phase in the most palpable way (Rath, 2006). When people travel from one place to another, their social and cultural characteristics and ideas spread with them, forming new socioeconomic and cultural landscapes and changing them (National\_Geographic\_Society, 2019). Many immigrants imported their own exotic native goods, for example, and started businesses in their countries of settlement (Rath, 2006). Similarly, many refugees, like in Norway, are self-employed. For instance, in 2012, there were about 19,500 businesses owners of migrants and over-represented immigrants in companies including: accommodation, restaurants, transportation and storage (Skårerhøgda & Torp, 2012). The Norwegian Government sees entrepreneurship between ethnic and immigrant minority groups as a positive contribution to the development of values for Norwegian societies (Meld, 2014). Awareness, skills and diversity provided by immigrants may contribute to increased innovation and industrial growth in Norway also appears on the political agenda of the current Norwegian Government (Politisk\_plattform, 2013).

In case of immigrant women, it is more tough to adjust with the native people and to find suitable job for themselves as they have so many inhibitions. As a result, some immigrant women attempted to become self-employed against all obstacles. Immigrant women adjust to their new surroundings; develop businesses to market their own homegrown products and potentially become self-employed or immigrant entrepreneurs (Rath, 2006).

In most member nations of the Organization for Economic Cooperation and Development, Immigrant women have marginally higher rates of entrepreneurship than natives of host nation (OECD). Comparing to native entrepreneurs, 12.7 percent of immigrants who are willing to work are self-employed and active in business activities (OECD, 2010). The government of Norway firmly encourages immigrant entrepreneurship since it benefits society and the country by increasing economic value, providing jobs, and assisting new immigrants in starting new businesses. Despite the fact that immigrant entrepreneurship is highly established in terms of socioeconomic growth, it is nearly difficult to engage in entrepreneurial activities without the possibility of profit (Holcombe, 2003). Immigrants, particularly immigrant women, must use their skill, experience, and networks to seize these chances in the host country. Hence, the key purpose of this research is to find out how immigrant women use their resources to explore untapped opportunity to develop a business in the host country, Norway and utilize these resources to ensure growth of the enterprise.

## **1.2 Research Gap**

Scholars of different eras are unanimous in context of defining ‘entrepreneur or entrepreneurship’ as different scholars have worked on different dimensions of this issue. In this context, name of different scholars can be mentioned here, such as Shane et al. (2003), Keogh and Polonsky (1998), Gartner (1988), Read and Sarasvathy (2005), Drucker (1985), Schumpeter and Nichol (1934), and Kirzner (2009). Among all these scholars, according to Gartner (1988), entrepreneurship is nothing but the development of new business ideas and execution, while Drucker (1985) mentioned that an entrepreneur never lay back even he/she earns success from the venture and they are very much proactive to provide respond to the upcoming changes in the business world, relentlessly work to bring enhancement in the business strategies and always remain on toe to explore new opportunities. On the other hand, Kirzner (2009) mentioned that mentality of the entrepreneurs is solely profit oriented, so in that context, it can be said that if an entrepreneur cannot bag predicted profit from the venture, then that venture will be considered as a failed venture. Going through the findings of all these research scholars, I have found that the basic definition of entrepreneur and characteristics can hardly be

done in a universal way, but this is also necessary to provide a clear idea or sense about entrepreneurship to conduct the research in comprehensive way (McCarthy & Nicholls-Nixon, 2001). So, on the basis of extracted knowledge from different scholastic articles of different eras, here is the definition of immigrant entrepreneurship, which will be considered as standard definition of immigrant entrepreneurship for this research and that is entrepreneurship is nothing but the process of developing new venture by means of new products or bringing improvements in the existing products on the basis of exploring untapped opportunities in the business world, irrespective of world market or local market, ensuring best utilization of available resources of the entrepreneur, who or whose parents are migrated to the host countries.

From the through study on entrepreneurship, I have found that there are so many research conducted over the years either on motivation of entrepreneurs or barriers or networks in entrepreneurship. But I hardly have seen any research where in-depth research or fundamental research has done on the issue of exploration of opportunities on the basis of resources by the immigrant women in Norway. I believe conducting a research, to find out what type of access to available resources of persons instigate them to become entrepreneurs through the exploration of untapped opportunities in the host countries by the immigrant women, is highly needed in present time. Though it is difficult to describe exactly what types of resources are needed for immigrant women to start-up a business in host countries as different host countries have different perspectives and different business environment. So, this research paper will try to conduct an in-depth research on the above stated topic in context of Norway only. As a result, this research will create new field by examining immigrant resources that contribute to the exploration of potential for business start-up and growth in Norway. It will do so by using various existing theoretical frameworks such as opportunity structure, entrepreneurial motives, resource-based perspectives, and so on.

The primary goal of this research is to gain a better knowledge of how immigrant women's resources might be used to explore entrepreneurial prospects in Norway. I believe that the findings of this research will be helpful for different parties who are associated with this research issues. First of all, the most benefited group from this research findings are the potential immigrant women entrepreneurs to develop a new venture here in Norway. From the research findings they will get a clear idea what types of immigrant resources will be helpful for them to start up a business and how to explore untapped opportunities from existing business environment. And finally what sort of motivation will be needed to push them to go extra mile to ensure success in their ventures. Second, policymakers may find this research beneficial. My

study on Norway's immigrant women entrepreneurship policy provides comparative and instructive data to immigration policymakers in Norway, which may aid them in developing more flexible laws and regulations for immigrant business prospects, as well as encouraging and supporting the entrepreneurial process. In addition, the results of the study can be used by the Immigration Department to decide which qualified migrants should be given priority.

### 1.3 Aim and Research Questions

The overall aim with this study is to investigate

*“How do immigrant women entrepreneurs get access to resources to explore the opportunities to start-up and grow of businesses in Norway?”*

For the comprehensiveness of s conducting the research in right way, this research is guided by the following research questions...

1. How the immigrant women find opportunities that motivate them to start-up a business in Norway?
2. How the immigrant women find out varieties of entrepreneurial motivations that drive to take advantage of business possibilities?
3. What are the roles of financial resources, human resources, and social networks of women entrepreneurs to start-up business in Norway?

To explore the answers to the research question, I aim to conduct semi-structured interviews with immigrant women entrepreneurs in the services and retail industrial sectors in Bodo, Norway, using the qualitative case study approach.

### 1.4 Definition of Theoretical Terms

<b>Table 1: Definition of terms used in this theory</b>
<b>Female Entrepreneurship:</b> A woman entrepreneur is a business creative person who starts a business on the basis of her faith, creativity, and sense of integration with the aim of being self-sufficient and financially solvent, and she can do so on her own or in partnership with others while also providing job opportunities for others (Gupta et al., 2014).
<b>Immigrant Women Entrepreneurship:</b> Immigrants are people who have migrated from their home country to another country to obtain permanent residency and have a variety of problems (Faist, 2000). As a result, immigrant women entrepreneurship can be described as a business enterprise run, managed, or owned by a woman who is an immigrant.

**Entrepreneurial opportunities:** Entrepreneurial opportunities are a type of situation for people who believe they are creative, have the ability to take risks, have the ability to anticipate changes in the market environment and handle the enterprise, and above all, can create a new structure to develop a business and benefit from it (Scuotto et al., 2019). The need for support, achievement, innovation, and special skills and expertise is the source of these opportunities.

**Motivation:** The expression "motivation" is derived from the Latin word "mover." Motive is nothing more than the expression of a desire or inner state of mind to do something, as well as a set of objectives for achieving success in specific tasks. Motivation is something which comes from both conscious and subconscious elements of minds and these elements have huge impact on the general behaviour of people (Dictionary, 2020). The desire to be self-sufficient and to take advantage of possibilities to acquire financial stability is the primary motivators for becoming an entrepreneur (Shane et al., 2003). People choose to be entrepreneurs for a variety of reasons, including the ability to integrate into host societies with dignity, escape cultural disparities, and most significantly, build work opportunities for fellow immigrants (Ashley-Cotleur et al., 2009).

**Resources:** For immigrant women entrepreneurs, the resources can be human capital, structural capital like business equipment, buildings, financial capital and networks (Christopher, 2018).

## 1.5 Research Structure

For the convenience of research process, this whole research work has been divided into five different chapters. Based on the contents, every chapter has different title.

The first chapter of this research paper is named introductory chapter, in which I have discussed research background, research rationale, research gap and research question. In this chapter, I have discussed what is the circumstances that inspired me to undertake this research.

The second chapter can be termed as storehouse of literature knowledge related to the research topic. To conduct this research, I felt the urge to have in-depth knowledge on related existing literature on the research topic. For this, I have studied different journals and books. Extracted knowledge and findings have been narrated in this chapter in systematic manner. Basically, based on extracted knowledge from this chapter has helped me to develop a questionnaire to collect primary data for this research.

The third chapter is research methodology chapter where I have narrated all the relevant research methodologies those have been followed during the course of conducting this research. Rationality of selecting the methodologies has also been discussed. At the end of this chapter, different ethical consideration along with validity and reliability of the research has also been discussed.

The fourth chapter is data analysis chapter where collected data through interview process have been analyzed and discussed by comparing with the literature finding. Through this chapter, the research will show the credibility of the research through the findings.

The last chapter is the conclusive chapter where findings of the research has been narrated to show the validity of the research topic along with discussing implication and recommendation for further studies. This chapter is being concluded by stating limitation of this study.

## **2. Literature Review**

### **2.0 Introduction**

For a women entrepreneur, whether it is developing countries or developed countries, requires significant efforts to deal with different types of challenges to establish, organise and manage a business (Udriyah et al., 2019). From different research, it is evident that success rate for a new venture started by a women entrepreneur is less than men entrepreneur, especially for immigrant women entrepreneur and to overcome all these obstacles there needs significant knowledge on business environment, push and pull factors of success (Aliyu et al., 2019; Selvadurai, 2019). Therefore, it is needed to conduct in-depth research on this issue to find out different factors, which can help the immigrant women entrepreneur to become successful in their ventures. The core purpose of this chapter is to discuss relevant literature on defining entrepreneurship and women entrepreneurship along with definition of immigrant entrepreneurship and different entrepreneurial opportunities and motivation. I do believe that the formation of this chapter and discussion on relevant literature to research topic will provide clear ideas to readers about the resources, opportunities and motivations which inspire immigrant women to become entrepreneurs and to become successful in their ventures. At the end of this chapter, based on extracted literature knowledge on immigrant women entrepreneurship, a conceptual theoretical framework will be developed.

### **2.1 Entrepreneurship and Women Entrepreneurship**

The term 'Entrepreneur' was first used in 1725 by an Irish Economist and this scholar defined that an entrepreneur is a person who tries to bring innovation in particular business field, buys different factors, which are associated with production and distribution processes and sells those products or services at an uncertain price involving huge amount of risk (Hébert & Link, 1988). Other scholars like Gurmeet and Belwal (2008) mentioned in their research that, the foundation of the term 'entrepreneur' is from the French word '*Entreprendre*' and the actual meaning of this term is to understand or to organise different types of events to entertain target audiences. The meaning of the term '*Entreprendre*' can be found in French dictionary is 'go-between' or 'between-taker' (Collins & Moore, 1964).

Now I can pour a light on the definitions of 'Entrepreneur' from the findings of different scholars' research. The basic idea of entrepreneurship is that a person takes the initiation to start a business with the purpose of income-generation activity. The effort of starting a new venture is being termed in different names, such as "*Entrepreneur, New Entrants, New Creators, Innovators, Start-ups, and Self-employed business owner*" (Grünfeld et al., 2020, p. 8). There

is a misperception that entrepreneurship can be made only through innovative and unique business idea and with the help of modern technologies they derive success very rapidly. Though this is partly true, but entrepreneur range from people, who also begin a business beside main business in a small scale, can be a self-advisor or can be an owner of an industry of having hundreds or thousands of employees (Grünfeld et al., 2020).

The main target of entrepreneurship is to generate money and to do so, the entrepreneurs remain pro-active rather than reactive (Cole, 1949). In the process of entrepreneurship, the business owners remain always on their feet to find out new opportunities and make strategies to exploit those opportunities. Modern business world is on ever changing modes, so here to get success from the small ventures and to compete with established ventures, the entrepreneurs have to be aware of the changes that will happen and have to provide effective respond to the changes (Kiyani, 2017). Though the process of entrepreneurship is less risky, but to get success from business, the entrepreneurs have to search for sources of innovation. They have to shift the sources from low productivity to high productivity. Due to the efforts and results from the entrepreneurship, in modern business world, entrepreneurs are being termed as economic agent and they are putting good contribution to economic development (Drucker, 1987).

The key focus of this research is women entrepreneurship, so it is also obvious to define women entrepreneurship in specific. Woman entrepreneur is a business innovative person who starts a business because of her confidence, innovation, and sense of integration with the purpose of being self-dependent with monetary solvency and that woman can start that business of her own or in collaboration along with creating employment opportunities for other people through successful running of business (VanderBrug, 2013). In modern business, especially in developed countries like Norway, the number of women entrepreneurs is very significant.

On the other hand, immigrant women entrepreneurship is bit different than general women entrepreneurship as it is evident that immigrant women do not have easy access to different resources, which are required to start a venture which native women may get. In addition to this, immigrant women come from different social and family backgrounds, which also discourage women to be entrepreneur, provided which culture they come from. For example, culture of middle east and South Asia does not encourage women to work outside. But whatever the situation is, the term 'immigrant women entrepreneur' can be defined as women who have migrated to another country and start a business of their own or in collaboration. To understand the term immigrant women entrepreneurship in depth and other associate features related to it,

more discussion would be made in next phase. This discussion will be made on theoretical concepts.

## **2.2 Immigrant Women Entrepreneurship**

Before going to define immigrant women entrepreneurship, it is necessary to pour a light on the term “Immigrant”. Generally, persons are being called as immigrants who have moved from their origin country to another country to seek permanent residence with having different circumstantial issues (Faist, 2000). In fact, children who are born in particular country, but their parents moved from another country to that country is also termed as immigrant. Immigrants can be classified into two categories and these are first generation immigration and second-generation immigrants (Vinogradov, 2008). According to the research paper of this scholar on classification of different kinds of immigrants, first generation of immigrants are individuals who born in other country than the current living country along with parents and then migrate to current living country is called first generation immigrants. On the other hand, second generation immigrants are those, who born in current living country, however their parents traveled from other country to this country with the purpose of permanent residence before the birth of their child (Erikson, 1968; Portes & Rumbaut, 2001). Later on, if the second-generation immigrants give birth of children in current living country, then those children will be considered as native (ibid).

The world has been experiencing highest trend of migration in recent times since the World War II and the number of this migrated, internally displaced or asylum seekers stood to 68.5 million by the end of 2017 (UN\_Refugee\_Agency, 2018). There are so many social, political, and geological reasons have been triggering this number of migrated or refugee people. If the socio-political strategy of the developed countries will not be solved in recent future, then this rate of migration will be continued. But the concern is that, how these migrated people can be integrated into the socio-culture and economic process of host countries. From different scholars’ research paper, it is found that entrepreneurship is a process, which can be effective way to integrate immigrant people into the societies of host countries (Aliaga-Isla & Rialp, 2012). Through the definition of entrepreneurship, the logic behind this statement can be justified. Through starting a new business, immigrant entrepreneurs can establish their value in the host country rather than being considered as burden for them and it will pave the easy path to integrate into host society with dignity (Xavier et al., 2012). The people, who migrated from different countries, have specific knowledge, skills of different sorts of activities and diverse networks as well. So, when these people migrate to other countries due to different and

unavoidable circumstances, they also gather different knowledge and skills and network of host countries. When these people earn the capabilities to integrate knowledge, skills and network and gain the ability to start businesses in host countries that will be real beneficiary for host countries (Marchand & Siegel, 2014). By thus, immigrant entrepreneurs can make significant contribution to the economy of host countries by means of transfer of knowledge, innovativeness, and competitiveness. This is also very much true for immigrant women entrepreneurship as it is seen that women from developing or poor country do not have courage or support to be entrepreneur and by thus, they become burden for host countries (Baycan-Levent & Nijkamp, 2009). So, if these immigrant women can be provided with opportunities and ways to become entrepreneur then they will also become economic strength even for developed countries like Norway (Saxenian, 2002).

From the OECD (2015) report, it is evident that around 12% of immigrant people are involved in entrepreneurship. This report is also showing that immigrant people have the tendency to become self-employed and they are becoming more in number than the native-born people. This report can be justified by citing a specific example and that is, more than 25% of immigrant people have been running their own business in Poland and Czech Republic and this rate is double to that of native people (OECD, 2015). But this higher rate of immigrant entrepreneurship is not equally distributed between immigrant male and female, rather gender gap is prevailed in immigrant entrepreneurship (Lofstrom, 2014). Immigrant entrepreneurship or different activities related to immigrant entrepreneurship are mainly male dominated and women are much behind in this trend. Due to this reason, the entry allowance of immigrant women is less in number and higher in exit (Fiscal\_Policy\_Institute, 2012; OECD, 2011).

Though prevailing of gender gap in immigrant entrepreneurship is evident in few pilot studies, but required attention is not given to this issue on academic discipline of entrepreneurship. Though different reports have been showing that immigrant women have been facing more obstacle than their counterparts to become entrepreneurs, but the influential factors have not been examined yet in systematic manner (Azmat, 2013). Few scholars have mentioned in their research that, evidently focus have been given more on immigrant men entrepreneurship whereas the issue of immigrant women entrepreneurship has always been overlooked (Collins & Low, 2010; Marchand & Siegel, 2014).

With the purpose of having clear and in-depth understanding about immigrant women entrepreneurship and different opportunities and access to sources related to it, a brief description will be made in following sections.

### **2.3 Opportunities for Immigrant Women Entrepreneurship**

There are so many concepts, which are being associated with women entrepreneurship and these concepts are empowerment, leadership, freedom, growth in both personal and professional development, enhancement in quality of life and above all, contribution to the economy (Marchand & Siegel, 2014). Studying older research papers, it is noted that, in those papers focus was given mainly on Western societies where different activities of women entrepreneurship and small business owners were discussed on the basis of (1) motivation behind to start or lead a business; (2) management skills, leadership styles, and strategies of women; (3) expectation of society and gender barriers; (4) satisfying personal-individual needs during business running; and (5) different characteristics of successful male and female entrepreneurship (Ferguson & Durup, 1998). In context of later element of research, after comparing male and female entrepreneurs through their research, reach to the conclusion that, on basis of demographic and psychological features, innovation, vision, risk-taking ability, leadership and competitive skills, women are more like men rather than different from each other (Etim & Iwu, 2019).

Discussion on behavioral characteristics, attributes, motivation, management skills and leadership styles of women entrepreneur can be found in a growing body research along with the factors which are creating obstacle to become entrepreneurs and showing the different case studies and strategies to become successful in ventures (Agarwal & Lenka, 2015; Cesaroni et al., 2017; Chengadu & Scheepers, 2017; Etim & Iwu, 2019; Nair, 2016; Scuotto et al., 2019; Singh, 2017). Stewart and Carayannis (2013) have mentioned in their research paper that, to become a distinguished entrepreneur, irrespective of gender, the entrepreneur has to be first an innovator, should have the guts to take risk, have the ability to deal with changes and above all, should have the knowledge and skill to organize and re-organize different mechanism of society and economic fields. As immigrant women are mostly from poor or developing countries and most of them enter different developed countries as refugee without having good well-off family and social background and proper education, they face sheer difficulties to start something new of their own. In this context, if these immigrant women can be provided with proper education and easy access to required resources to start new ventures, then they will be

able put significant contribution to the development of economy, at the same time, will be able to integrate into host countries' society with dignity (Stewart & Carayannis, 2013).

From the above literature, it is evident that success of the entrepreneurs depends mostly on exploitation of available opportunities and easy and uninterrupted access to the resources. To be able to exploit untapped opportunities, the entrepreneurs must have the skill and knowledge to find it, gauge it, and predict the result of the changes and to make strategies to bag best output. In this context, immigrant entrepreneurs, irrespective of gender, are bit ahead in comparison with native entrepreneurs. Immigrant people have the experience of working both in home and host countries. So, they have diverse knowledge or experience, information, and network to exploit available opportunities in market. In addition to these, immigrant people maintain their communication with home countries' network either in direct way or in virtually. This is also helpful for theme to maximize the resources and network and use that knowledge to earn upper hand in highly competitive markets.

#### **2.4 Motivation of Immigrant Women Entrepreneurship**

Motivation is such an important factor, to start up something new, to gain success from it and to sustain the attained success. This is also true for entrepreneurial activities. This motivation instigates the entrepreneurs to exploit opportunities and gather resources to start up a new venture. Entrepreneurship is a risk-taking initiation, so to handle different types of challenges and to gain success, there needs high level of motivation.

Motivation is a term, which was derived from the Latin word 'mover'. Motive is nothing but the expression of desire or inner state of mind to attain something and set of goals to earn success from particular activities. As indicated by the Business Dictionary, "motivation" is clarified as outer and inside components that motivate individuals' longing to move them in constant interest just as focused on a job. What is more, motivation can emerge out of both oblivious and cognizant variables like requirements, desires and objective which impact individuals' conduct (Dictionary, 2020). There are different factors which motivate people to become entrepreneurs. Among all these, the key factors those drive the most the individual to become entrepreneur are to become independent, to exploit opportunities and to gain monetary solvency (Shane et al., 2003). In addition to these, especially for immigrant people, to integrate into the host society with dignity, to avoid cultural differences and most importantly, to create job opportunities for fellow immigrant people, people want to be entrepreneur (Ashley-Cotleur

et al., 2009). These authors also mentioned that, background and culture of family play important role to become entrepreneurs.

In many developed countries, motivation is being considered as strong feature for entrepreneurial success. Different studies in different times have been conducted to find out relationship between entrepreneurship and motivation. Among all these studies, one of the studies from Szycher (2014) can be mentioned here. From this study, it is evident that there are four categories of motivation, which trigger the people to become entrepreneur and to become successful from the ventures and these factors are, extrinsic reward, intrinsic reward, freedom, and security of family. This study showed that these factors have immense effect to raise the motivation level of entrepreneurs and at the end, help them to become successful in their endeavor. Focusing on nascent entrepreneurs, Fulgence and Mori (2009) conducted a study in USA. The result of the study showed that the motivation for being self-employed were the same irrespective cast and race, but the motivation to start a new business are different among different races. This study showed that, immigrant people, especially, immigrant women start a business with the purpose of earning social and financial security, social acceptance, to prove worth in own migrated family and society and most importantly, to be treated as financial contributor to the host economy rather than burden for them. Lavelle and Al Sheikh (2013) conducted another study to find the impact of motivation and motivational factors behind starting a new business and to success from the business. The result from the study shows that, self-employed people are happier and more positive towards life than the employees.

Though there are some common motivation factors that play significant role to become entrepreneur but most of the cases, these motivational factors vary from person to person. Few studies have been conducted in different times to find out main factors and rationality for entrepreneurial decision. These determinants motivational factors for entrepreneurial activities can be divided into two categories, on the basis of their features and effects on entrepreneurial activities. Different researchers have named these motivational determinants into different names, such as “opportunity driven v/s necessity driven” by Rauch and Frese (2007) and “Pull v/s push factors” by Gilad and Levine (1986). From research, It has been proven that after migrating to another country, immigrants have a high level of need, which can be viewed from both sides: by opportunity and necessity, which pull and push people to acquire, resulting in self-employment (McClelland, 1961). It’s been clarified by Dawson and Henley (2012) that, inspiration of being business visionary can be viewed as certain, while it is more identified with open door as it gives the open door for improving personal satisfaction and give occasions to

looking through inventive pioneering thought. Conversely, if inspiration of being businessperson is more connected with hesitant exercises like inaccessibility of work and different chances, work disappointment, at that point this sort of business venture can be viewed as contrary.

#### **2.4.1 Push or Pull Motivational Factors**

On the basis of available literature on motivation factors, there are two types of motivation factor, such as push factors and pull factors (Vollmann, 2011). Pull factors can be termed as internal desire factors, which instigate the people to become entrepreneur to become independent, to become self-solvent and to have the authority of own business and life (Shank, 2002). Pull factors are considered as positive factors as these factors help people to start new business in favorable business environment and contribute positively to the country's economy. It is important to find motivational factors for immigrant women to become entrepreneurs as having knowledge of these factors will help the policy makers to help immigrant women to become entrepreneur and to grow their business. On the other hand, push factors are being considered as negative aspects of motivational factors as scarcity of employment or retrenchment may compel people to become entrepreneurs to survive in adverse economic situation (Key, 1997).

#### **2.4.2 Social Acceptance or Recognition**

It is mentioned in previous phase of this chapter that, immigrant women are behind in many issues of life and family environment or society than immigrant men. The reason behind that immigrant women are mostly from poor or developing countries where the socio-culture is conservative, and the common belief of those people is that women are meant to stay at home and take care of men and children. So, when these same people migrate to different country, they also take the same belief with them. So, immigrant women are being discouraged to start something new outside of their home. When they come into developed countries like Norway, they are provided with different sorts of opportunities to come out of home to enhance the mental horizon by being involved into vocational, regular, or professional education and training (Stead, 2017). By having education and language proficiency, these immigrant women develop the feeling of being independent both on monetary and socially. This feeling, locus of control and risk-taking ability inspire them to become entrepreneur (Greenhalgh et al., 2004). Due to positive effect of locus of control of human being in context of being entrepreneur, the study on locus of control has gained much importance (Lumpkin, 2006). Entrepreneurial behavior and internal locus of control are strongly internally connected (Thomas & Mueller,

2000). Baoshan et al. (2009) argue that people who are having strong internal locus of control have the tendency to become entrepreneurs. Successful use of this variable determines success and failure in entrepreneurship. Pervin (1980) mentioned in research finding that internal locus of control is the thing, which instigate the feeling punishment and reward in one's life. So, the immigrant women who are having strong internal locus of control can put effort to make access to the resources to start a new business and get necessary help to become successful immigrant women entrepreneurs (Rotter, 2004). Internal locus of control inspires the people to take change of their life and to decide happiness and the feeling of failure by their own means rather than other people, whether it is family people or society people (Leone & Burns, 2000). So, it can be said that the personal trait, locus of control has a huge impact for immigrant women to become an entrepreneur or successful entrepreneur. Most of the entrepreneurs believe that they can change the ongoing environment by influencing society people and to resolve any kind of difficulty and this kind of attitude is very important to gain success in entrepreneurship (Hasan et al., 2016). So, strong internal locus of control can play a huge role for immigrant women to believe in themselves and to start new ventures in host countries.

There are some personal feelings, which inspires women to become entrepreneurs, and these are feeling of belongingness, accepted, and included both in family and society and importance of this personal feeling of women is very implicit in literature of women entrepreneurship (Stead, 2017). Acceptance and recognition from society help women entrepreneur to overcome so many obstacles and helpful to run their enterprise successfully (Siddiqui, 2012). This type of helpful and acceptance attitude from the host countries' society will more inspire immigrant women to become entrepreneurs as back of their subconscious they might feel that they might not be accepted by the host society, which is quite common in-home societies (Anwar & Rashid, 2012).

### **2.4.3 Family Situation**

Family is an institution, which plays very important role in every aspect of life. The influence of this institution to make decision to become entrepreneur for women is significant. Marriage and obligation from family may have proven to be a big obstacle to become entrepreneurs for women. From different research, it is evident that married women entrepreneur finds it difficult to make balance between work life and family life as women are key player in house making (Chotkan, 2009). As women have to take care of their family, they have less chance or opportunity to ensure growth or expansion of business.

Marital statuses of women have a significant effect to become and to get success in entrepreneurship (Huck & McEwen, 1991). For unmarried women, if the women entrepreneur is the only daughter of the family and the family has their own business to run, then they provide support in every way, whether it is financial or emotional. In this context, it becomes easier for unmarried women to become entrepreneur. If the unmarried women entrepreneur belongs to a business family, then she might have better practical knowledge than the women entrepreneur who just want to start up a business without having business family background (Kim & Ling, 2001). On the other hand, for married women entrepreneur, support from family members is very important for success and to maintain operations of enterprise (Chong et al., 2019). The logic behind this statement is that when married women do not have to argue with their spouse or their families to maintain family responsibilities, then they can concentrate more on enterprise and can put more effort to ensure growth and expansion of business. On the contrary, if they do not get support from their family, then they have to reduce their working hour and find difficulties to ensure growth of the business (Chong et al., 2019).

Both push and pull factors help motivate immigrants into a new world that helps them boost their social status. It can be said from the above-mentioned literature that a contractor is driven by factors besides the principal factor of which they are strongly autonomous. So, in addition to the primary motives of immigrant entrepreneurs, some factors behind entrepreneurial work (freedom, independence, earning money etc.) may be the same. And these motivations distinguish whether a person takes advantage of opportunity or not. Highly motivated individuals are searching for opportunities and capital to start their own company. I will therefore discuss in the following section the tools that entrepreneurs need to take advantage of when they are inspired to start a company.

## **2.5 The Resource-based View**

According to Resourced Based View theory, the valuable resources (V) of a company are rare (R), inimitable (I), and non-substitutable and these are the critical factors to differentiate between successful and non-successful organizations (Bowman & Ambrosini, 2003). The Resourced Based View theory explains it clearly, how the entrepreneurs utilize their resources which are available to them. Availability or quality of resources indicate the strength and weakness of an organization. The core concentration of this theory is to show the business organization on how to avail necessary resources and from them to make some unique resources

to become successful or pioneer in business (Barney, 1991; Barney, 2001). According to Resourced Based View theorists, there are two types of resources important for business organizations, such as tangible resources (Financial Resources) (Adnan et al., 2018) and intangible resources, such as human capital, social capital, innovation, and networking (Ployhart & Moliterno, 2011).

## **2.5.1 Resources that affect Immigrant Women Entrepreneurship**

### *2.5.1.1 Financial Resource*

For an entrepreneur at start-up stage, the importance of financial capital is undeniable. At the forming stage, it is really a difficult task for immigrant women entrepreneurs to gather necessary amount of financial capital to start a business. It is therefore needed to know the importance and sources of financial capital and how to and where to gather money and utilizing the fund to start-up a business.

From different studies, it is evident that for women entrepreneurs the most concerning factor is financial capital and for lack of financial capital most of enthusiastic women entrepreneurs cannot start or ensure growth of their business (Aliyu et al., 2019). S. Z. Ahmad and A. M. M. Arif (2015) has shown that women entrepreneurs in all countries do not have ready financial capital. Contrary, if entrepreneurs are highly educated, finance becomes less difficult, and creditors are able to provide financial assistance (Abdulsaleh & Worthington, 2013; Ogubazghi & Muturi, 2014). A RBV theory was used by Eisenhardt and Martin (2000) to demonstrate the value for the performance of companies validated by financial capital (Eniola & Entebang, 2017).

Basically, the company financial source can be split into two categories, both internal and external, whether at the start-up or development level. Internal sources derive essentially from own investments, former businesses, or profits, while external sources borrow money from various sources (Christopher, 2018). On the other hand, Brooks (2010) has listed financial resources in different categories: personal investment, family and friend borrowing, bank borrowing and other investors. These sources are explained briefly below.

Although women entrepreneurs play a key role both in the overall economic growth and in their communities, the overall conception is that women entrepreneurs display little business success compared with men (Akanji, 2011). Women's capacity to establish their own enterprises is dependent on their capacity to obtain financing. In general, banks discriminated overwhelmingly against women, according to various scholars including Key (1997) and

Baoshan et al. (2009). Although the banks justify that the profile of entrepreneurs is the cause of this prejudice, literature supports this notion. This argument justifies Bruce (2012) analysis of women's willingness to start their own business by their own money or borrowed money.

### **Personal Savings**

To start up a small business, the primary source of capital for business is the personal savings of entrepreneurs. The sources of personal savings can be different, such as saving from job, old business, inherited money, or loan from family (Fairlie, 2012). Even in developed countries like Norway, if nothing can be provided as guarantee of the loan money, then it becomes difficult to get money from bank or other financial institutes. In such unfavourable condition to start-up a business, the best and sole source of money is personal savings. Though personal savings can be a source of financial capital to start-up a business but these money can be used in growth stage or market expansion of the business (Riley, 2015).

### **Family, Relatives, and Friends**

In both start-up and development, families as well as close friends and relatives is the second and most popular source of funding. They are cheaper and faster outlets of flexible repayment mechanisms in terms of interest rates. The loan mechanism may be informal or formal contracts from these sources (Brooks, 2010).

### **Investors and Financial Institutions**

Several financial organizations, such as banks, microcredit organizations, insurance companies, and investment businesses, lend money to help local financial markets to expand. However, it is difficult to borrow money from these structured sources to start a small business because they needed to meet eligibility criteria for access to such a fund. The method is known as a ranking, which analyses financial and business details. Immigrant entrepreneurs usually do not like to borrow money from lending firms or banks for various reasons, such as the lack of legal and financial legislation, administrative difficulty, long-standing ties between banks and consumers, credit history, a high credit risk, and obscurity of knowledge (Kushnirovich & Heilbrunn, 2008). This impacts of financial obstacle on the company of immigrants make clear that their capital is fundamentally smaller for start-ups than for indigenious entrepreneurs. Thus, immigrant entrepreneurs are more likely to raise funds from investments, to borrow money from their near ethnic community, such as relatives, friends that are much frequent than native entrepreneurs (Kushnirovich & Heilbrunn, 2008).

### *2.5.1.2 Human Capital*

The mastery of knowledge and skills is a fundamental resource (Schultz, 2010). RBV theorists (Abiodun & Amos, 2018; Morris, 1998) find that entrepreneurs with more substantial human resources display more success by developing awareness. Tambwe (2015) has shown that 90% of women's companies have increased previous preparation. Conversely, in Pakistan, according to the research of Giné and Mansuri (2017) training had no meaningful impact on progress. Santarelli and Tran (2013) demonstrated good employers with technical experience. On the other hand, the analysis in the Middle East (Hasan et al., 2016) was contrasting. In addition, human capital also has a significant effect on growth and improves company efficiency and performance (Cinnirella & Streb, 2017; Schneider et al., 2010; Suriyani & Fatimah, 2018). This indicates that there is a split in literature, but human capital is expected to play a major role in women's entrepreneurship. Human capital consists of expertise, training, personal experience, past business, management, training, and skills etc. According to Becker (1993), through their direct and indirect impact on entrepreneurs' start-up, human resources can be divided into two groups. There are general human capital and unique human capital. Education, job experiences and human productivity are typically human resources, and benefit both from employment and entrepreneurship. Particular human capital is useful for an entrepreneur in a particular industry, like Chef skill in restaurant business. It can be classified as industrial basic capital (management, workforce management, expertise relevant to the industry) and human capital (previous business experiences or related diplomas/education). The bulk of the literature on the effect of human capital on start-up business is based on the skill of entrepreneurs.

### *2.5.1.3 Networking*

In modern business world, success of organisations depends greatly on developing huge networking channels. In formal sense, business network consists of competitors, suppliers, distributors, local and central government and most importantly customers (Gunto & Alias, 2014). Ability of organising and managing network between organisations and individuals is very vital for the success for a firm at a start-up stage (Dodd & Patra, 2002). Through networking, entrepreneurs establish relationships with outside world, share information, maintain different chains in distribution channels and utilise resources to maintain an organisation successfully (Addae et al., 2014). Networking is an important factor in managerial activities and performance, according to Singh et al. (2006). Research has shown that successful entrepreneurs and networking entrepreneurs are linked to each other (Addae et al., 2014) and it is established that successful entrepreneurs are connected to the world via networking

(Langowitz et al., 2005; Mitra, 2002; Snyder, 2003). Networks exploit the aspect to find a chance (Ardichvili et al., 2003), influence the company's purpose, path, and efficient business growth (Ekpe et al., 2015). The informal social network comprises friends, family members, previous experience, and workers and provides the organization with support from informal networks to entrepreneurs (Birley et al., 1991). Through using informal mentoring, entrepreneurs with start-ups overcome the obstacles to success and development (Ekpe et al., 2015). A proper entrepreneur relationship with private connections be able to take advantage by gaining knowledge about company, moral support, financial support, material assistance (Addae et al., 2016). The challenge for entrepreneurs is to have business networks, especially for women entrepreneurs. Because of economic and cultural constraints (Hamed, 1995), male entrepreneurs are involved in networking rather than female, and businesses are less active in women-owned enterprises and more active in male companies (Aldrich, 1989; Redd & Wu, 2016). The female entrepreneur may feel lonely and often powerless, and then loses hope when she cannot find ways to promote her company. Socialization networks and a lack of business connections are the obstacles that women face to high failure rates and low growth rates of their companies (Bowen & Hisrich, 1986). Women raise money from friends and family (Reynolds & White, 1997). Prior research comments on the increased involvement of women in entrepreneurship by networking (Gaglio & Katz, 2001; Sarasvathy et al., 1998; Venkatarman, 1997). The involvement of networks and women is positive and substantially connected and women are more interested in networking, as it promotes women to get hold on resources, which are necessary to own a company and it allows women to conduct acquired companies in better ways than their rivals (Ahmad & Naimat, 2011).

#### *2.5.1.4 Innovation*

The core strength of entrepreneurship to get success is innovation (Gómez et al., 2017). From the RBV theory, it is known that, for the success of a start-up their needs valuable resources, which will be rare, valuable, and inimitable and innovation is that intangible resource, which is being considered as unique resource of an organisation and core part for success (De Silva et al., 2018). Through the process of innovation, entrepreneurs attain resources in most effective ways and derive success through ultimate utilization of available resources (Ionescu & Dumitru, 2015). Through innovation, entrepreneurs develop and execute new ideas in whole work system and learning level through which, involve risks are being reduced and attain the ability to exploit markets (Bunduchi, 2013). In developed countries, like US, Canada, Turkey, Norway, Denmark entrepreneurs are mostly emphasizing on developing new production and services through

innovation and this approach is encouraging more emergence of women entrepreneurship with having extra-ordinary innovation skills (Kabukcu, 2015; Preston, 2015; VanderBrug, 2013). It can be said that innovation is key resource for an entrepreneur to become successful in highly competitive market.

## **2.6 Summary**

The main target of entrepreneurship is to generate money and to do so, the entrepreneurs remain so pro-active rather than reactive. In the process of entrepreneurship, the business owners remain always on their feet to find out new opportunities and make strategies to exploit those opportunities. Though the process of entrepreneurship is less risky, but to get success from business, the entrepreneurs have to search for sources of innovation. They have to shift the sources from low productivity to high productivity. Due to the efforts and results from the entrepreneurship, in modern business world, entrepreneurs are being termed as economic agent and they are putting good contribution to economic development.

Woman entrepreneur is a business innovative person who starts a business on the basis of her confidence, innovation and sense of integration with the purpose of being self-dependent with monetary solvency. Immigrant women entrepreneurship is bit different than general women entrepreneurship as it is evident that immigrant women do not have easy access to different resources, which are required to start a venture which native women can easily get. In addition to this, immigrant women come from different social and family backgrounds, which also discourage women to be entrepreneur. But whatever the situation is, the term ‘immigrant women entrepreneur’ can be defined as women who have migrated to another country and start a business of their own or in collaboration. From different scholars’ research paper, it is found that entrepreneurship is a process, which can be effective way to integrate immigrant people into the societies of host countries. Immigrant entrepreneurs can make significant contribution to the economy of host countries by means of transfer of knowledge, innovativeness, and competitiveness. This is also very much true for immigrant women entrepreneurship as it is seen that women from developing or poor country do not have courage or support to be entrepreneur and by thus, they become burden for host countries. So, if these immigrant women can be provided with opportunities and ways can be created to become entrepreneur then they will also become economic strength even for developed countries like Norway.

In growing body research, different attributes of women entrepreneurship like behavioral characteristics, motivation and skills of management and leadership can be found along with

the factors which are creating obstacle to become entrepreneurs and showing the different case studies and strategies to become successful in ventures. There are different factors, which motivate people to become entrepreneurs. Among all these, the key factors those drive the most to become entrepreneur are to become independent, to exploit opportunities to gain monetary solvency. In addition to these, especially for immigrant people, to integrate into the host society with dignity, to avoid cultural differences and most importantly, to create job opportunities for fellow immigrant people, people want to be entrepreneur. There are some personal feelings, which inspires women to become entrepreneurs, and these are feeling of belongingness, accepted, and included both in family and society and importance of this personal feeling of women is very implicit in literature of women entrepreneurship. From different studies, it is evident that for women entrepreneurs the most concerning factor is financial capital and for lack of financial capital most of enthusiastic women entrepreneurs cannot start or ensure growth of their business. Basically, the company's financial source can be split into two categories, both internal and external, whether at the start-up or development level. Internal sources derive essentially from own investments, former businesses, or profits, while external sources borrow money from various sources. In modern business world, success of organisations depends greatly on developing huge networking channels. Through networking, entrepreneurs establish relationships with outside world, share information, maintain different chains in distribution channels and utilise resources to maintain an organisation successfully. Maybe innovation is the term, which is synonymous to the entrepreneurship. The core strength of entrepreneurship to get success is innovation. From the RBV theory, it is known that, for the success of a start-up their needs valuable resources, which will be rare, valuable, and inimitable and innovation is that intangible resource, which is being considered as unique resource of an organisation and core part for success. Innovation in business helps the organisation to attain and utilize resources in best effective ways, which ignite the success of the organisations.

### **3. Research Methodology**

#### **3.0 Introduction**

It could be argued that business researchers focus precisely on narrating, understanding, and predicting phenomenon and processes of different business industries. At the time of the selecting particular research method, the researchers have to bear in mind that the chosen methodology should have features to reflect research topic and strategy of the research as in the methodology segment; the researchers have to prove the rationality of selecting particular method and ways of using the method in research (Saunders et al., 2009). Bearing all these factors in mind, I have designed this methodology chapter with philosophical research, research design, data collection and analysis process, sample size, ethical issues, and probable limitation of this research.

#### **3.1 Philosophical Approach**

Philosophical approach narrates how research will be conducted and what should be the structure of the research. In order to secure a formation of satisfying quality and study outcomes, the researcher should have depth knowledge about research philosophy (Easterby-Smith et al., 2021). There are two factors, on which research design and philosophy being developed by a researcher and these are research's ontological aim and belief. Bearing this in mind, the researcher of this research paper feels the urgency to explain ontological and epistemological approach for this paper.

In this research paper, I have employed relativism as I, as a researcher, believe that this is the best ontological position to study master's thesis with qualitative research methodology. The core aim of this research is to find the process that is being following by immigrant women to get access to required resources to start a business in Norway. There is no hard and fast rule that a single issue should have one dimensional truth as different people possess different opinions on the same issue as thinking perspective of people varies man to man even on single issue (Easterby-Smith et al., 2021). A relativistic perspective therefore says that every person can interpret and discover those phenomena differently. This makes it clear that ontological assumptions may have different realities. In this regard, I believe that the viewpoints of the informant on this study are viewed fairly, since they convey the facts from another viewpoint. The ontological position and existence of the subject can affect an epistemological approach. Easterby-Smith et al. (2021) established two separate theoretical points of view in the study of the social phenomenon: positivism and social building. Positivism describes social processes as externals, which are not decided by social players. Moreover, social activities can only be

evaluated by an objective constructive research approach; social facts in any social group are separate. In the other hand social constructionism's primary goal is to understand and undermine personal awareness. Qualitative observers focus on exploring meaning, and not the association of variables, such as positivist studies, who apply a social constructionist approach (Kezar, 2006). In order for me to use various perspectives and points of view from different respondents and to collect data from multiple data sources, I receive information through constructionism ideas that provides a good prospect to understand the phenomenon from the viewpoint of informants. The study thus uses qualitative methods.

### **3.2 Research Design**

The core aim of this research is to find the process that is being following by immigrant women to get access to required resources to start and business and to ensure growth of the business in Norway. So, the main research question for this research is *“How do immigrant women entrepreneurs get access to resources to explore the opportunities to start- up and grow of businesses in Norway?”*. I have chosen the qualitative research method to arrive at reliable findings for this research issue. The rationale behind this selection is that, to get credible findings from this research, I had to contact with the focus group directly and questions have to be asked directly so that their in-depth and rational answers can be derived though direct communication. In addition to this, to find out desired finding from this research through research questions, the researcher might need to ask some more relevant questions which is only possible through qualitative research design and not possible in quantitative research design, in which numeric data is being collected and handled.

For this research, I have followed case study approach to understand and comprehend responds from the focus group in Norway on how they get access the resources to start-up their business. To carry on this research, I set objective to find answers to research questions and research issues on real life perspective (Yin, 2003). Through case study analysis, the researcher can enhance knowledge on social, personal, organizational, and other related issues and this case study method is being considered as the best way to collect and analysis qualitative data and to get answers of why and how (ibid).

The phenomenon studied would be the initiation of women entrepreneurs, who are immigrant, and their resources that lead to entrepreneurship. This study would be helpful in using their circumstances to look at the variations between various immigrant entrepreneurs and to compare motives, opportunities, and resources of their entrepreneurs. The most effective way

to do this research is to do multiple case studies with one unit of analysis (Yin, 2003). I expect better comprehension and a better perspective when researching this phenomenon across various sources of data. And I will evaluate and compare data to theory in the review section.

### **3.3 Data Collection**

It is mentioned in previous section of this chapter that by following case study analysis, researchers get different types of options to collect data and do the analysis (Easterby-Smith et al., 2021). In qualitative research design, primary data can be collected by researchers, either by interviewing the focus group or observing them (Christoffersen et al., 2011). For this research, I need to know the real-life experience of the immigrant women in Norway. So, no other research method but qualitative research is the most appropriate for this research as this method will allow me to interact with interviewees in most effective ways to know every pros or cons of their ventures and history or success of failure in business. To collect primary data, I have conducted semi structured interview on immigrant women entrepreneurs in Bodo, Norway. Before starting the interview process, the purpose of the research was discussed to them and their consent was taken to use their information for research purpose. All the interviews took half an hour to complete.

#### **3.3.1 Research Area**

To collect data, I have visited few women immigrant in Bodo, Norway. Though, at the beginning of the data collection process, I had plan to take interview from as many as possible women immigrant entrepreneurs, but to the utter dismay, I could only manage to take interview from four women immigrant entrepreneurs. The main reason for this least number of interviewees has been the smaller number of women immigrant entrepreneurs in Bodo. Though I was firm enough to visit the big metropolitan cities of Norway, but ongoing Covid-19 pandemic situation, I had to restrain myself from travelling different places to avoid infection.

#### **3.3.2 Primary Data**

Primary data is also known as first-hand data or raw data, which is being collected by the researcher itself (Riley-Taylor & Taylor, 2002). Qualitative interviews are an essential way of gathering rich data during my research process. In general, the method of interviewing is focused on conversations between informants and investigators, which respond to the questions asked by the researcher. Creswell and Creswell (2017) define numerous interview guidelines, such as structured, semi-structured and unstructured, in order to collect primary data for qualitative analysis. The informants in a formal interview ask a collection of uniform and pre-

set questions. The researcher must ask the exact questions in writing so that no discrimination remains (Saunders et al., 2009). Unstructured interviews, on the other hand, are those that are not organized and predetermined, and informants are able to address the subject openly in whatever way they want. Researcher may flexibly add or delete new questions during interviews to obtain the data needed from the informants during semi-structured interviews (Merriam, 1988). A semi-structured interview method is good enough for the researchers, if they plan to derive clear and detail information about particular phenomenon from the analysis of interview or qualitative data (Harrell & Bradley, 2009). Therefore, in order to obtain a detailed understanding of the phenomenon, I have conducted semi-structured interview for this study.

### **3.3.3 Interview Guide**

For this study I have decided to follow a semi structured interview to collect primary data. So, to serve the purpose I have developed an interview guide on the basis of research method and research question. On the basis of a philosophical view that will be used in research, interview guidelines should be developed, as it will ensure the interview process is an appropriate research tool (Adhabi & Anozie, 2017). On the basis of philosophical view that will be used in research, interview guideline should be developed, as it will ensure the interview process an appropriate research tool (Adhabi & Anozie, 2017). The questions in my interview guide were therefore focused on a literature review of the entrepreneurship prospects and motivations of immigrants, entrepreneurship tools such as human resources, finance capital, networks, etc. though during interview process I have adjusted the interview guideline. The interview guide is attached as appendix.

### **3.4 Sampling and Sampling Techniques**

On the basis of master's thesis framework, an interview guideline was made for this research to collect primary data. In addition, to minimize ambiguity and make it clearer to informants, I have slightly updated the Interview Guide as I noticed some redundant questions, I contacted the informant after thorough inspection by sending an e-mail asking for an interview.

As the field of immigrant entrepreneurship is too broad, immigrants from all industries could not be studied. Therefore, in one city, Bodo, Norway and the results could also be applied for another industry; I chose a retail industry as a study. I gathered contact details of some immigrant contractors from my Bodo networks on the basis of the criteria (who are known to my friends and work colleagues). Therefore, I have selected my informant to contact via a

convenience sampling procedure. A convenience sampling is unlike probable sampling, where focus group is being selected on the basis of availability a i.e. to contact and reach quite easily (Saunders et al., 2009). The interviews were carried out in two languages, preferably in English or Norwegian.

### **3.5 Data Analysis**

Data analysis is the process through which gathered data can be interpreted and findings can be done from the research process (Wholey, 2004). The aim of the data analyses is to display results, which can provide researchers with a valuable perspective, and to extract related knowledge from collected raw data. In order to obtain relevant information, it is necessary for scientific research to analyse the data. The basic role of qualitative data analysis is to classify and characterize important groups of objects, people, and events, as well as to establish a coherent view in the context of qualitative research, data collection, and analysis, says Marshall and Rossman (2014). For a good analysis, therefore, I have seriously examined the data collected in various stages, so that this thesis will be credible and meaningful. At the beginning of coding process, I transcribed the interviews. At that time, I sent e-mail to informants if possible, to ask for more clarification on information for thesis. In the initial stage of data analysis, I have gone through all gathered data through interview and been able to recognise new ideas and thoughts on how to start up and business and what sorts of initiatives or planning should be taken to make the start-up business successful. After the interview has been transcribed, I sent it to the informants to verify what they had said in the transcript. I read the data many times since transcribing them, analysing the research questions in order to obtain a better understanding of how data are structured and the content controls. Then I started to select appropriate and correct information, edit them, and then checked again to verify if all the data needed to analyse for this thesis paper were collected. In the first section I put general details about informants and then in later part, thematic analysis has been presented. I tried to connect the information gathered from informants with the theory structure that I have discussed in the theoretical chapter. Finally in the discussion section, the conclusion is built on the part of the debate.

### **3.6 Reliability and Validity**

Validity of the research can be ensured in consistency and coherence in the findings of the research (Saunders et al., 2009). To ensure the validity of the research, I have chosen immigrant entrepreneurs of retail sector in Norway who can provide necessary and relevant information matching with interview guideline for this research. In the interview process, all the

interviewees were treated equally, and they were given freedom in every possible dimension to speak out themselves regarding questions. And this helped them to explain their experience and information, which they provided on every question. A good quality recorder was used to record the conversations with interviewees so that nothing was missed during coding process of information from interviewees. I carefully listened those recordings several times and did my coding for the presentation of data in data analysis chapter.

On the other hand, reliability of the research can be ensured in the research through transparency in the data collection and data analysis process and this is the most important issue to ensure reliability in the research process (Webb et al., 1999). As a result, in order to make sense of the analysis and enable readers to anatomize it, this paper gives an overview of the conceptual research process and goes into detail on the theoretical framework and methodologies. The data was meticulously recorded to assure its accuracy, and I have provided detailed explanations of each case, including who the immigrant entrepreneurs are.

### **3.7 Ethical Consideration**

For validity and credibility of any kind of research, ethical consideration is must under privacy law and bound of consent (Resnik & Elliott, 2016). For this research, I have followed the ethical issues strictly. At the time of making interview guide to conduct interview to collect primary data, at the top of interview guide, I have explained the purpose and scope of the study in brief. At the beginning of the research paper a consent paper was signed by parties, interviewer, and interviewees, where it is written that no personal information about the owner of the business or business organisation will be published without having consent from the informants. The interviewees were also confirmed that the data will only be used for academic purpose and will not be used anywhere else at all. I also confirmed that a transcription will be made from the recorded interview and will be send to interviewer so that they can check what kind of information will be used in this thesis. I also took permission to use their citation in this thesis. In the process of interview process, the interviewees were confirmed that all the privacy and confidentiality of them will be kept intact. I also contacted with them several times after the interview to fill the gap of missing information. The interview guide was also approved by Norwegian Centre for Research Data (NSD).

## **4. Data Analysis and findings**

### **4.0 Introduction**

In this chapter, I will discuss the research findings from the data collection process. To analyse data, I have used Thematic Analysis, which I believe the most effective process for qualitative data. This chapter has two segments; the first segment consists of general background of informants and the purpose of this segment is to provide general idea about informants and credibility of data that have been collected from them. The second part is the presentation of empirical data from data analysis on immigrant women's access to different resources and opportunities.

### **4.1 Background Information of Informants**

With the purpose of knowing background information of the interviewees, I kept some demographic questions in questionnaire. Summary of these information is being discussed below.

#### **4.1.1 Interviewee- 1**

First interviewee, Barbara, was 30 years old lady. She is from Poland and she is first generation immigrant here. She has been living here in Bodo for quite a long time and she used to do job in fast food and restaurant sector for a while. During her working period, she could realise that here in this city there is not much scope for customers to deliver foods in their doorsteps. In addition to this, she also realised that to make enough money for survival or to support family back home, doing job is not enough as here in winter all the employers follow the working hours cut strategy. Then she planned with her live-in partner to start food delivery business. According to her, to run a business here in Norway, having technical skill is a must. She also thinks that, for the success of immigrant women, the support from the family plays a significant role. She also believes that, here in Norway, to earn economic solvency by immigrant women, doing business is better option rather than running after job vacancies. She is from a non-business family and she has completed here post-graduation on different subject than the sector she is doing her business.

#### **4.1.2 Interviewee- 2**

Second interviewee is, Nacs, 40 years old lady. She is from Thailand and she is first generation immigrant here. She has been living here in Bodo for quite a long time and she used to do job in fast food and Asian food shop, which was also run by another old Asian lady. This interviewee is married, and she has started her venture with the help of her husband, who is

Norwegian. During her job in Asian food shop under a lady boss, she could realise that there will be much opportunity for business in this sector as the number of Asian immigrants have been increasing significantly. But unfortunately, the lady boss had to close the shop and the interviewee lady has taken over that shop. Now she is having a huge base of loyal customers. This interviewee is a first-generation immigrant, and she has also done her post-graduation. She has a mixed feeling and experience about the importance of education to run business successfully.

#### **4.1.3 Interviewee- 3**

Third interviewee is, Simran, 24 years old lady. She is second-generation immigrant here and she was born here. She belongs to a business family. Her parents are originated from India. According to her, to get success in her business sector, being aware of trend is most important than financial resources. She has done her diploma on hairdressing and she is a married woman. She also used to work in Frisor (Saloon) and during her working time, she could find the opportunities to start a business of her own. As she is local here, she has huge network and her family is business family, so it became easy for her to start a new business. According to her, belonging to a business family is a great blessing to start a business as initial experience plays vital role to sustain business growth. She has been running her business for 4 years.

#### **4.1.4 Interviewee – 4**

Fourth interviewee is, Harmanpreet, 50 years old lady. She is from India and she is first generation immigrant here. She has been living here in Bodo for quite a long time and she used to do job in local restaurant. In one personal conversation, she is so social and outgoing in nature. She is married and while she was working in another restaurant, she used to interact with customers a lot and from those interaction she got to know that travellers from different parts of the world and local people as well felt the lack of having Indian cuisine here in Bodo. Then she discussed with her husband regarding the opportunity, and she started her own Indian restaurant here. She has been running this for 19 years. She only went to high school and depending on her success, she feels that education plays very small role to start and run business successfully. Rather, experience and finance play the most vital role for success. She also believes that to earn economic solvency in foreign country, being entrepreneur is the best option and to become successful in business, the importance of family support is undeniable as she has got immense support from her husband.

**Table -1: Summary of personal information of interviewees**

Interviewee	Interviewee-1	Interviewee-2	Interviewee-3	Interviewee-4
	Barbara	Nacs	Simran	Harmanpreet
Age	30	40	24	50
Immigration generation	First	First	Second	First
Education	Postgraduate	Postgraduate	Diploma	High School
Important skill	Networking	Service and communication	Trendiness	Cooking and management
Business Experience	2 years	10 years	6 years	19 years
Language	Polish, English and Norwegian	Thai, English and Norwegian	Hindi, English and Norwegian	Hindi, English and Norwegian

#### 4.2 Entrepreneurial Opportunity

In literature review section, it is discussed that there are so many concepts, which are being associated with women entrepreneurship and these concepts are empowerment, leadership, leadership, freedom, growth in both personal and professional development, enhancement in quality of life and above all, contribution to the economy (Marchand & Siegel, 2014). Discussion on behavioral characteristics, attributes, motivation, management skills and leadership styles of women entrepreneur can be found in a growing body research along with the factors which are creating obstacle to become entrepreneurs and showing the different case studies and strategies to become successful in ventures (Agarwal & Lenka, 2015; Cesaroni et al., 2017; Chengadu & Scheepers, 2017; Etim & Iwu, 2019; Nair, 2016; Scuotto et al., 2019; Singh, 2017). Stewart and Carayannis (2013) have mentioned in their research paper that, to become a distinguished entrepreneur, irrespective of gender, the entrepreneur has to be first an innovator, should have the guts to take risk, have the ability to deal with changes and above all, should have the knowledge as skill to organize and re-organize different mechanism of society and economic fields. As immigrant women are mostly from poor or developing countries and most of them enter different developed countries as refugee without having good well-off

family and social background and proper education, they face sheer difficulties to start something new of their own. In this context, if these immigrant women can be provided with proper education and easy access to required resources to start new ventures, then they will be able to put significant contribution to the development of economy, at the same time, will be able to integrate into host countries' societies with dignity (Sullivan & Meek, 2012). From the above literature, it is evident that success of the entrepreneurs depends mostly on exploitation of available opportunities and easy and uninterrupted access to the resources. To be able to exploit untapped opportunities, the entrepreneurs have to have the skill and knowledge to find it, gauge it, and predict the result of the changes and to make strategies to bag best output.

In addition, immigrant entrepreneurs have had these market opportunities from various outlets. In this context, the quotes of the informants can be mentioned here, which will be easy to relate the findings from the informants and findings from theory chapters.

Barbara said, *"To be honest we knew that if we do not start a business in this city there is not enough working opportunity for foreigners. I think the job situation in this city motivated me to become an entrepreneur. In addition to this, I wanted to be being followed rather than being follower all the time. I always wanted to own a business of mine and sometimes I was treated undue bad manner from my boss, which I did not like at all. So, I wanted to own a business where my employees will be treated as partner rather than just employee or slave."*

Simran said, *"To give it a try, as I was tired of formal routine work and my whole family is into business. It was my dream to own a business, and to become a leader I have started this venture of my own."*

Nacs Said, *"I had experience back from my home in business, so when I came here, I was quite determined that I would start a business. There is a huge scope for Asian food as there is a lot of immigrant people living in Bodo. Specially from Thailand and India, that influenced me a lot and I always wanted to be my own boss."*

Harmanpeet said, *"I always wanted to become an entrepreneur. To become economically solvent, I started my own business. While working in a restaurant, I came across so many people who were fancied about Indian foods. So, I found that as an opportunity and inspiration to start this business."*

Informants in this study said they began their work for different reasons or that they could also be identified as various opportunities. These sources can be classified into four classes according to Mueller and Thomas (2001). The results of the analysis are very close to the findings of Thomas and Mueller (2000). We may also explain these in four groupings. For example, their desire to be a manager, get self-recognition, and so on has led them to become an entrepreneur. From the analysis, it is evident that most of the cases, business ideas have generated from their mental phase, the attitude towards becoming entrepreneurs. In addition, the expertise of the entrepreneur is also a significant source of business opportunity. For example, while doing a job, Barbara was able to find out the untapped opportunity of starting up a business of home delivery of foods and this finding helped her to determine to develop her start up. The prevailing business environment plays an important role to inspire immigrant women to start up business. Some ethnic networks of informants encouraged them to find economic opportunities.

From the empirical findings, it is also evident that, all the informants derive business ideas or see the opportunities to start business while they were doing job in same field. All entrepreneurs are given a different view of their business. Most of them get an understanding of their past jobs or company background. However, several of the informants have been predetermined and primed for this type of company. Due to consciousness and passion, one of them takes the concept. However, during the running of the current company they often get new business ideas for start-ups or development for the current business. Some of them took advantage of these ideas and some of them did not. As you begin to do something, you have more and more ideas. However, when there are many challenges, people cannot always follow their plans as all informants have explained the issues of new business concept and success in the interview. From time to time, each informant had several ideas during his current work. A basic business management of an organization may be used as a business concept. Informants explained numerous circumstances and experiences, in which the moment of current business a new business idea comes to mind. Some of them referred to operations as a source of new business ideas. All the informants had the vision to start a new venture and they had guts to take risk. From their success, it is evident that for immigrant women being entrepreneur is the best option to earn freedom, economic solvency and social integration in the host society.

#### **4.3 Immigrant Women Entrepreneurial Motivation**

Motivation is such an important factor, to start up something new, to gain success from it and to sustain the attained success. This is also true for entrepreneurial activities. This motivation

instigates the entrepreneurs to exploit opportunities and gather resources to start up a new venture. Entrepreneurship is a risk-taking initiation, so to handle different types of challenges and to gain success, there needs high level of motivation. Fulgence and Mori (2009) conducted a study in USA. The result of the study showed that the motivation for being self-employed was the same irrespective cast and race, but the motivation to start a new business are different among different races.

Barbara said, *“We ware saving the money for long to see if there is any opportunity that we can grab. And as me and my boyfriend worked in the food industry for long, we saw that there is a huge demand for food delivery service, so we just wanted to grab that opportunity.”*

Simran said, *“I used to work in a salon that drove me to become an entrepreneur. I wanted to be self-employed, where I can do according to my will as well as to become solvent economically. In my own society, independent and economically solvent people are highly esteemed, which also motivated me to become an entrepreneur.”*

Nacs said, *“I believe in the uniqueness of my business, which has managed to sustain till now.”*

Harmanpreet Said, *“To become independent, self-sufficient and boss of the business enterprise have been motivated to become an entrepreneur.”*

This study showed that, immigrant people, especially, immigrant women start a business with the purpose of earning social and financial security, social acceptance, to prove worth in own migrated family and society and most importantly, to be treated as financial contributor to the host economy rather than burden for them. Lavelle and Al Sheikh (2013) conducted another study to find the impact of motivation and motivational factors behind starting a new business and to success from the business. The result from the study shows that, self-employed people are happier and more positive towards life than the employees. Pull factors can be termed as internal desire factors, which instigate the people to become entrepreneur to become independent, to become self-solvent and to have the authority of own business and life (Shank, 2002). Pull factors are considered as positive factors as these factors help people to start new business in favorable business environment and contribute positively to the country’s economy.

The informants were motivated to start their business by numerous factors. The most common logics for all informants are to become independent, self-employed, to develop themselves in life. Two of them wanted to be a boss for themselves. In general, many factors can give rise to the motive of becoming an entrepreneur. From the qualitative data analysis, it is known that the

common motives behind becoming entrepreneurs for the informants are same as all of them wanted to run business of their own by means of their talents, desires and experience. They were also inspired to start their businesses by their previous work and skills. One informant was unsatisfied with his previous job. While there, two informants noticed an opportunity gap to start her company.

There are some personal feelings, which inspires women to become entrepreneurs, and these are feeling of belongingness, accepted, and included both in family and society and importance of this personal feeling of women is very implicit in literature of women entrepreneurship (Stead, 2017). Acceptance and recognition from society help women entrepreneur to overcome so many obstacles and helpful to run their enterprise successfully (Siddiqui, 2012). This type of helpful and acceptance attitude from the host countries' society will more inspire immigrant women to become entrepreneurs as back of their subconscious they might feel that they might not be accepted by the host society, which is quite common in-home societies (Anwar & Rashid, 2012).

From informants, it is known that to become solvent and to be recognized in society with dignity play important role to become entrepreneur in Norway. In this context, they also mentioned that they have got immense support from their family. Marital statuses of women have a significant effect to become and to get success in entrepreneurship (Huck & McEwen, 1991). For unmarried women, if the women entrepreneur is the only daughter of the family and the family has their own business to run, then they provide support in every way, whether it is financial or emotional. In this context, it becomes easier for unmarried women to become entrepreneur. If the unmarried women entrepreneur belongs to a business family, then she might have better practical knowledge than the women entrepreneur who just want to start up a business without having business family background (Kim & Ling, 2001). On the other hand, for married women entrepreneur, support from family members is very important for success and to maintain operations of enterprise (Chong et al., 2019). The logic behind this statement is that when married women do not have to argue with their spouse or their families to maintain family responsibilities, then they can concentrate more on enterprise and can put more effort to ensure growth and expansion of business. On the contrary, if they do not get support from their family, then they have to reduce their working hour and find difficulties to ensure growth of the business (Chong et al., 2019). Simran mentioned that she got immense support from family as she belongs to a business family. The experience she has got from family has helped her a lot at the starting of the business. Barbara was a bit different in this context. According to her,

hailing from business family has nothing to do with starting and getting success in business. Nacs and Harmanpreet mentioned that having family support, especially support from husband helped them a lot to start up business and to give required time to ensure growth of the business.

So overall, it can be said that, to become self-employed, independent and socially integrated into host country with dignity motivate most of the immigrant women to become entrepreneur.

#### **4.4 Access to Resources**

##### **4.4.1 Financial Resources**

Moving on to interviews on financial capital of the informant during the start-up. The finding is that every interviewee own saving has been the main source of the funding for their startup. They were engaged in different jobs before they set up their business. Barbara, the first interviewee said that she set her mind and developed a business plan while she was working for her employers and to serve her purpose of developing new venture, she started to save money so that she can finance her own business, rather than depending on bank loan or loans from relatives or family. In relation to the other sources, which supported them in the initial process, most participants mentioned that the second source of their business finance was family and support from relatives, according to Harmanpreet (interviewee).

From the literature review, it is known that for women entrepreneurs the most concerning factor is financial capital and lack of financial capital most of enthusiastic women entrepreneurs cannot start or ensure growth of their business (Aliyu & Ahmad, 2019). S. Ahmad and A. M. M. Arif (2015) have shown that women entrepreneurs in all countries do not have ready financial capital. Contrary, if entrepreneurs are highly educated, finance becomes simple and creditors able to provide financial assistance (Abdulsaleh & Worthington, 2013; Ogubazghi & Muturi, 2014). A RBV theory was used by Eisenhardt and Martin (2000) to demonstrate the value for the performance of companies validated by financial capital (Eniola & Entebang, 2017). But the findings from the data analysis are different from the literature findings. All the informants mentioned in their interviewees that education background has nothing to do to get a bank loan in Norway.

Harmanpreet said, *“I do not have much formal education, but still I was able to get loan from the bank.”* So, there is no relation with education to get loan from bank or any other financial organizations among the interviewees.

Basically, the company financial source can be split into two categories, both internal and external, whether at the start-up or development level. Internal sources derive essentially from own investments, former businesses, or profits, while external sources borrow money from various sources (Christopher, 2018). On the other hand, Brooks and Mukherjee (2013) has listed financial resources in different categories: personal investment, family and friend borrowing, bank borrowing and other investors. These sources are explained briefly below. Although women entrepreneurs play a key role both in the overall economic development and in their communities, the overall conception is that women entrepreneurs display little business success compared with their men (Akanji, 2011). The key element for women to become entrepreneur is the easy and uninterrupted access to finance. In general, banks discriminated overwhelmingly against women, according to various scholars including Key (1997) and Baoshan et al. (2009). Although the banks justify that the profile of entrepreneurs is the cause of this prejudice, literature supports this notion. This argument justifies Bruce (2012) analysis of women's willingness to start their own business with their own savings or borrow money. The informants also mentioned that most of them got the financial resources from internal sources, like their personal savings or loan from family. And here in Norway, if the applicant can provide legal documents, then can get easily bank loan. There is no discrimination between native and immigrant people in context of getting loan from banks or other financial institutions.

From interviews, it is evident that most of immigrant women entrepreneurs do not want to loan money from bank or other financial institutes as they thought it would create extra pressure on them and they will have to pay extra money as interest. Except third informants, rest of the informants mentioned that they did not apply for bank loan at the time of their start-up as they were not quite sure about the success of the ventures.

Barbara said, *“At the initial stage we did not have any plan to take loan from bank as for that we would have to pay huge interest, which might drive us to rush to money making process, which is not good for the development of business at initial stage.”*

In the literature review section, it is discussed that most of the cases, immigrant women entrepreneurs do not want to take loan from bank or credit companies as most of the cases they find it difficult to approve loan due to short time credit history, long administrative complexity, long bank-customer relationship or the feeling the risk of repaying loan and lack of financial legislation (Kushnirovich & Heilbrunn, 2008).

## **4.4.2 Human Capital**

### **Education**

Among four informants two have completed their post-graduation, one completed Diploma and other one only finished High School. But all of them are unanimous in their opinion that to become entrepreneur in foreign countries, there is no impact of education in the process. The informants who completed their post-graduation said that they did their education in different fields than they are operating their business. But all of them worked in the similar field and gained experience from their jobs.

It can be seen from the analysis that most, but one informant did not study after high school. Either they began working or graduated in the area in which they decided to build up their career. Just one informant finished her higher education. This form of educational distinction demonstrates that someone without high academic experience may successfully pursue their careers in the food industry as an entrepreneur.

### **Language**

All the informants are unanimous in their opinion that to become entrepreneur in foreign countries to have efficiency in local language along with English is a must. All the informants have proficiency at least three language. For example, first informant is fluent in Polish, English, and Norwegian languages. The second informant is fluent in Thai, English and Norwegian, while third and fourth informants are fluent in Hindi, English and Norwegian.

### **Skill and Experiences**

Both from literature review and empirical findings from data analysis, it is evident that both skill and experience have vital role for the success of entrepreneurs. The mastery of knowledge and skills is a fundamental resource (Schultz, 2010). RBV theorists (Eniola & Entebang, 2017; Morris, 1998) find that entrepreneurs with more substantial human resources display more success by developing awareness. Santarelli and Tran (2013) demonstrated good employers with technical experience. On the other hand, the analysis in the Middle East (Hasan et al., 2016) was contrasting. In addition, human capital also has a significant effect on growth and improves company efficiency and performance (Cinnirella & Streb, 2017; Schneider et al., 2010; Suriyani & Fatimah, 2018). This indicates that there is a split in literature, but human capital is expected to play a major role in women's entrepreneurship. Human capital consists of expertise, training, personal experience, past business, management, training, and skills etc.

Particular human capital is useful for an entrepreneur in a particular industry, like Chef skill in restaurant business. It can be classified as industrial basic capital (management, workforce management, expertise relevant to the industry) and human capital (previous business experiences or related diplomas/education). It can be classified as a specific human capital. The bulk of the literature on the effect of human capital on start-up business is based on the skill of entrepreneurs.

Simran mentioned that for her business having trend setting skill is more important than financial capital. She also mentioned that she has become skilled in her profession from experience rather than her from diploma degree. Other three informants also opined in the same way. They also feel that having experience is a must and skill can be gained from experience rather than education. So, from above literature finding and empirical findings it is evident that entrepreneurs gather experience and skills from the previous jobs or business concern the most rather than their educational background.

#### **4.4.3 Social Network of Immigrant Women Network**

In modern business world, success of organisations depends greatly on developing huge networking channels. According to all the entrepreneur networking is one of the most important resources. Everyone discussed this, obviously, and how the networks helped them in their start-up process they had both powerful and poor network connections. Four of the participants lived with their family in Norway in their early life. They indicated their close relations with their families, relatives and friends from both local and educational institutions. Besides that, each one of them has wide pool of networks, since they all live in Norway for a long time and have a close link with local friends. Their previous jobs linked them with their colleagues. Nacs noted, for example, that it had a huge relationship between ethnic communities. Her language class included plenty of foreign classmates. Barbara stated that while working in fast food as a Manager, it established relations with wholesale, suppliers, and strong networks of employees.

In formal sense, business network consists of competitors, suppliers, distributors, local and central government and most importantly customers (Gunto & Alias, 2014). Ability of organising and managing network between organisations and individuals is very vital for the success for a firm at a start-up stage (Dodd & Patra, 2002). Through networking, entrepreneurs establish relationships with outside world, share information, maintain different chains in distribution channels and utilise resources to maintain an organisation successfully (Addae et al., 2014). Networking is an important factor in managerial activities and performance,

according to Singh et al. (2006). Research has shown that successful entrepreneurs and networking entrepreneurs are linked to each other (Addae et al., 2014) and it is widely accepted that successful entrepreneurs are connected to the world through networking (Mitra, 2002; Morris, 1998; Snyder, 2003). A proper entrepreneur relationship with private connections be able to take advantage by gaining knowledge about company, moral support, financial support, material assistance (Addae et al., 2016). The challenge for entrepreneurs is to have business networks, especially for women entrepreneurs. Because of economic and cultural constraints (Hamed, 1995), male entrepreneurs are involved in networking rather than female, and businesses are less active in women-owned enterprises and more active in male companies (Aldrich, 1989; Redd & Wu, 2016). The female entrepreneur sadly feels lonely and often powerless, and then loses hope when she cannot find ways to promote her company.

In addition, the responses of informants revealed that both individual and corporate networks exist in Norway. Relatives, families, and friends in close relations are the main network, corporate network included suppliers, clients, local acquaintances etc. Before and after starting their company both networks supported them greatly. In the beginning, family members were mostly able to loan as financial support, a powerful network like their family. They also stated that they had workers from their strong ties at the start-up stage in the time of the personnel crisis. Customers and their ethnic groups served as words of mouth to promote their business. Once informants addressed their chances and motives and the means of building and increasing their company.

### **Innovation**

From the RBV theory, it is known that, for the success of a start-up their needs valuable resources, which will be rare, valuable and inimitable and innovation is that intangible resource, which is being considered as unique resource of an organisation and core part for success (De Silva et al., 2018). Through the process of innovation, entrepreneurs attain resources in most effective ways and derive success through ultimate utilization of available resources (Ionescu & Dumitru, 2015). Through innovation, entrepreneurs develop and execute new ideas in whole work system and learning level through which, involve risks are being reduced and attain the ability to exploit markets (Bunduchi, 2013). Innovation can be the best resource for entrepreneurs to become successful in their ventures. The informants also mentioned that their USP in businesses is to target customers and take necessary and innovative steps to reach to customers. For example, third informants mentioned that setting new styles in hair dressing is

the most innovative strength of her business while fourth informants mentioned that providing exquisite Indian foods with Norwegian styles is the most innovative point of her business. The first and second informants mentioned that maintaining direct relations with customers and taking care of their suggestion is the main USP of their services. For this they depend on technological skills to maintain innovation in their business.

#### **4.5 Summary**

In this section, a brief summary of the research finding will be narrated here.

The key purpose of this research is to know how immigrant women entrepreneurs get access to resources to find out opportunities to start up a business and ensure growth in their business. In order to get precise information on research topic, I conducted interview with four immigrant women entrepreneurs who are living in Bodo, Norway. This chapter comprised of the findings from data analysis showing the link with literature findings from literature review chapter to show how immigrant women find out business opportunities from new business ideas. In this chapter, discussion is also made on the issues like the motivational factors, which instigate them to find out opportunities and use of required and available resources to exploit those opportunities.

There are various sources from which immigrant women entrepreneurs get business ideas. The informants said that their particular human resources were primarily pointed to as their primary source of company start-up opportunities, such as previous business experience, expertise, managers' experience, etc. Furthermore, they listed the growth of market opportunities due to sales, consumer demand, the availability of employees, etc. Unique human resources are therefore not only important for exploring the business opportunities of immigrants in the host country, but they are also closely linked with potential for growth. Whilst human resources in general such as formal education, linguistic skills, etc are related to entrepreneurs, start-ups, and development, they are weaker compared to particular human resources.

For immigrant entrepreneurs to take advantage of these market opportunities at start-up and development levels, strong incentives come from both pull-and-push factors as informants suggest. Informants said they were positive factors as employer, democracy, self-sufficiency, luxury standard of living etc., while some others listed bad work satisfaction or misconduct, unemployment, etc. as a negative motivating factor behind the activities of their entrepreneurs. From the analysis chapter, it is evident that in the start-up business, the impact of pull factor is stronger than the push factors in context of immigrant women entrepreneurs. Moreover,

immigrants also need good growth incentives. Company expansion is also a critical activity for immigrants. Some of them therefore escape growth chances for refusal or lack of motivation.

To attain and sustain success from the start up business by immigrant women entrepreneurs, one thing they will have ensure and that is to establish link between both business opportunities and motivation with financial and social network resources. To execute a business opportunity a light of reality depends mostly on financial capital for immigrant women entrepreneurs. Most of the informants informed that at the start up stage of their business they collected financial capital from their own personal savings or help from family or relatives, which has strong effect for immigrant women entrepreneurs at the start-up stage of the business but weaker impact on growth stage of the business. Furthermore, the social networks of immigrant entrepreneurs often play a significant part in providing prospects, motivations, financial capital, the labour, the initial client base etc. The study found that the strong networks of immigrants such as the employers, family, colleagues, and others connected to the start-up stage more effectively than the weaker connections. As a significant source of manpower, financial investors, business promotions and so on, immigrants' wide networks and/or weak links are better than strong connection networks for the business growth process.

From above discussion, it is evident that all the components are interrelated with each other both in start-up and growth stage in the business of immigrant women entrepreneurship and success of the business greatly depends on maintaining strong and uninterrupted relations among all these components.

## **5. Conclusion and Recommendation**

The key focus of this study has been to find out how immigrant women entrepreneur get access to the resources to find out opportunities to start up a business in Norway. In this chapter, I will make a brief discussion on the formation of research question on the basis of theoretical concept along with findings from data analysis will be summarised to provide answers to the research question. On the basis of this discussion, I will provide practical implications and recommendations. Narrating the scope for further study and limitation of the study will conclude this chapter.

### **5.1 Conclusion**

To start up a business in a highly competitive business environment, the importance of having a clear vision and unique business ideas is immense. This concept is very much true for the entrepreneurs. When an immigrant woman wants to be an entrepreneur in a new country, she has to have clear vision about her business venture. They have to have the ability to exploit business opportunities what they find in new business environment. But for that they have to get the access to the resources and will have to combine the resources to start a new business in a host country.

The first research question for this research was how the immigrant women find opportunities that motivate them to start-up a business in Norway? For answering this research question, the first major findings of mine were opportunities for immigrant women entrepreneurial and the sources of these opportunities. From the theoretical concept, it is evident that immigrant women entrepreneurs have to go through so many difficulties to start their ventures. Most of the cases, they do not get support from their families or local financial system. So, for immigrant women entrepreneurs, before starting business they have to generate business ideas and they have to find out the opportunities and availability of the resources to exploit the opportunities. There are few factors, which create obstacle to execute all ideas into business and these factors are lack of skills, experience, financial crisis or time management. So, it is important to judge the potentiality of the business ideas and to measure the resources that will be needed for the business and getting access to these resources. However, there are many immigrant women entrepreneurs who want to start business even before they get business ideas as they dreamt of business or having desire to being boss of their own. But most of the cases, only those immigrant women entrepreneurs get success from their ventures who start their business after finding out opportunities recognising market gap and source of business opportunities and resources.

The second research question was how the immigrant women find out varieties of entrepreneurial motivations that drive to take advantage of business possibilities? The findings for this research question are really very significant. The impact of both push and pull factors of motivation to start up and expand of business on immigrant women entrepreneur is immense. The main motivational factor for them is to become independent, to ensure self-esteem, to become boss of their own, to lead luxurious life and most importantly to prove their worth both in their own society and host country's society. From data analysis, the finding is that most of the cases, immigrant women entrepreneurs generated business ideas from their previous work experience and recognising market gap. At the same time, it is also found that in some context, immigrant women opted to start new business to earn more economic solvency as sometimes of the year they have to face job cut and then it became really tough to survive. From the findings, it is evident that positive motivational factors have more influence than negative motivational factors to start up business by immigrant women entrepreneurs.

The third research question was what are the roles of human resources, financial resources and social networks of women entrepreneurs to start-up business in Norway? One of the significant finding for the study was immigrant entrepreneurial capital. Migrant entrepreneurs have numerous tools namely human resources, networks and financial capital for starting their company. Immigrant entrepreneurs have schooling, language skills and general human capital to help them make decisions and interact with various stakeholder groups. Their key industries are their past job skills, business experiences, educational history, etc. This is a big cause for immigrant businesses. They still have a strategic edge in the markets as their experience helps them make their best efforts.

While their strong links (family, friends, for example) are the second main sources of financial support for immigrants, they can easily purchase money for low or free interest, using a flexible payback period. However, immigrant entrepreneurs also attempt to obtain a loan from financial institute after establishment.

In addition, entrepreneurs also collect fund from a variety of sources as they expand their business and personal networks. So, at the stage of corporate growth, a wider network (both weak and strong ties) not only offers financial assistance for them but also serves as knowledge sources and employees. They are able to advertise their company in order to attract clients, help the mainstream society financially, and organize labour. Furthermore, because migrants have a higher level of mutual trust, and strong links, they rely heavily on near, borrowing capital

networks, expansionary and versatile manpower, goods and services knowledge and other assistance.

At the end, the answer to main research question of this research is that getting access to the resources of immigrant entrepreneurs help them to find out opportunities to start up their business and ensure growth of their business. Their main resource is their human resource skills, which they develop from their previous job experience or business experience and with that experience they become able to find out the opportunities of business. In addition, their financial resources encourage them to business. Social network of immigrant women entrepreneur helps them a lot to get financial help and promotion of business.

## **5.2 Implications and Contribution**

### **5.2.1 Theoretical Contribution of the Study**

The research helps to understand the entrepreneurship of immigrants in terms of finding opportunities through the resources of immigrants. While researching I have gone through numerous research articles on entrepreneurial opportunities, network, motives and resources to start-up a business by immigrant women entrepreneurs. The effect of capital on entrepreneurial prospects for start-up and business development in an immigrant country is not determined by most research on immigrant undertakings. Consequently, none of the earlier studies is consistent with the purpose of this study. This study's contribution fills the void in previous immigrant entrepreneurship studies. This study highlights the discovery of business opportunities by immigrant entrepreneurs focused on capital. In this way the untouched void in studies on the contribution of immigrant capital to explore start-up opportunities and business development in the host country can be filled.

Similarly, the study on immigrant motives that was studied in this paper is limited to analysing business proposals for viable business opportunities. This thesis offers an insight into how immigrant entrepreneurs grow their business concepts and the kind of motives that assist them incorporate these motivations. I find also that the pull factors are the key reasons for immigrant business in Norway to become self-employed. Although most of the literature has shown push factors to be more successful, I have found that pull factors inspire immigrant entrepreneurs in Norway to start-up and expand a business.

### **5.2.2 Practical Implication for Immigrant Women Entrepreneurs**

This study results will help immigrant women entrepreneurs who want to start a business but in a fix on where to generate ideas and how to get access to resources and how to utilise resources. The focus of this study was on immigrant entrepreneurs who can assist aspiring immigrant entrepreneurs gain insight into their business prospects, entrepreneurial motives, and management of capital in the international market start-up of a business.

The findings of the study would also lead towards better understanding of the value of their networks for immigrant entrepreneurs. You should try to be mindful of your strong links, which can offer your start-up more opportunities. For example, immigrant entrepreneurs are demotivated to further expansion due to the personnel crisis, which can be resolved by broadening networks, as it is larger employee capital, and strengthen the poor networks, particularly for the stage of business development.

In addition, since the study was conducted on immigrant women entrepreneurs from different parts of the world, particularly in retail, food and fashion industry, prospective women entrepreneurs may have insights into the type of ability to underline business start-ups and development, which enhance their knowledge of industrial experience and skills. They also will find out what kind of business connections they need and what are the key financial sources for preparing them for their business climate in migrated countries. They can also assume what kind of challenges they will experience in a business start-up and development process and work on overcoming them beforehand. For example, they should be more aware of business operational issues like the employee crisis in Norway that obstruct growth drives.

Finally, this study may also be a guide to potential immigrants who want to move to a foreign country. It illustrates how immigrant women carry their expertise and skills from their country of origin and use it to start a company in their new home. For example, the findings show that immigrants have cooking expertise or management experience in the similar sector, which later will greatly assist them in setting up their own companies in the new environment in the retail industry. Therefore, in the similar industry to create their companies, potential immigrants will learn skills and expertise.

### **5.3 Study Limitation**

First limitation of this research is the span of the interviewees. At the beginning, I had plan to take at least 10-15 immigrant women entrepreneurs for the interview process to collect primary data. For this I had to travel different parts of Norway. But due to Corona Pandemic, I had to

abstain from travelling and had to manage with available immigrant women entrepreneur in Bodo only. In addition to this, local language inefficiency has the major problem to conduct more informants for this study as they speak in only Norwegian or their own national languages. Another drawback is that I could not collect information from all the sectors of business industry in which immigrant women operate their business. So, findings from this research may not be applicable for other industries.

#### **5.4 Scope for Further Study**

For this study, I have used qualitative research design on small sample size, which is providing further scope of studies to conduct this same research on larger sampling size, by using quantitative research design. In addition to this, as this research has collected information only from retail, food, or fashion sector with small sample size, so there has the opportunity to conduct further research on other sector of business and services. More study can be conducted on first generation immigrant women as they are having experience of both home countries' environment and new country's environmental complications.

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## **Appendix -1**

### **Interview Guide**

Hello! I have been doing Master's degree in Nord University on Innovation and Entrepreneurship. As a part of Master's degree award, now I am conducting a research on Immigrant Women Entrepreneurship in Norway. To accomplish this thesis, I need some primary data, which will be collected through interview process. This interview will be conducted through an open-ended questionnaire where some questions will be asked on how access to resources of immigrant women entrepreneurs help them to find out opportunities to start up business in Norway. For this study I have selected the retail sector of Norway. In the questionnaire I have emphasized on entrepreneurial opportunities, entrepreneurial motivation, and entrepreneurial resources. I will really appreciate if you can arrange 25-30 minutes for me from your busy schedule to take part in interview process. Here I would like to mention that every personal information will be kept confidential, and no information will be published without having consent from you. The interviewee has every right to withdraw from the interview process anytime she wants.

### **Interview Questionnaire**

#### **Part A: Demographic Questions**

1. Name:

2. What is age group?

- A. 20-30      B. 30-40      C. 40-50      D. 50 years and on

3. Marital Status

- A. Married      B. Unmarried      C. Others

4. Educational Background

- A. High School      B. Diploma      C. Higher Diploma      D. Undergraduate  
E. Postgraduate and above

5. Family Background on occupational trend

- A. Business Family      B. Non-business Family

6. In which category of immigrants you belong to?

A. 1<sup>st</sup> Generation immigrant B. 2<sup>nd</sup> Generation Immigrant

### **Questions on Business Concern**

7. Name of the enterprise:

8. Are you the sole owner of this business or one of them?

A. Yes B. No

9. Do you have any other business concern?

10. Your venture belongs to which type of industry?

A. Food B. RMG C. ICT D. Marketing E. Others

11. What types of products or services you are offering? What is the USP of your products?

12. In which market or markets you are operating your business?

A. Local B. National C. International

13. How long you have been running your business?

14. Who are your target customers? Have you been able to reach to your target customers?

15. During start-up process, how many full-time employees you had?

16. How did you set your target customers? Have you been able to reach to you target customers successfully? What are the strategies you have been following to reach to target customers?

17. How long it took time to put your business into profit zone?

### **Part B: Fact oriented questions**

#### **Entrepreneurial Opportunities for Immigrant Women**

1. What are the factors which, influenced you the most to start up this business?

#### **Motivation for Immigrant Women Entrepreneurs**

1. How do you channelize your motivations to make the business a successful effort?

## **Resources for Immigrant Women Entrepreneurs**

### **Human Resources**

1. Do you think, your educational qualifications have been main resource in the process of becoming successful women entrepreneur?
2. On how many languages you have command? Do you think language proficiency is an important factor for immigrant entrepreneurs to become successful in foreign country?
3. Do you have any special training to run this business? Do you think, technical skills play important role to become successful entrepreneur in this 21<sup>st</sup> century, where everything around us is technology oriented?
4. Do you think immigrant women have same level of knowledge and expertise like as immigrant men to start a new business of their own?
5. Have you run any business in your home country or have you been associated with business there? If yes, is that helping here significantly to run business here in foreign country?

### **Financial Resources**

1. Do you think, financial capital plays the most significant role to become successful in entrepreneurship? If yes, how it is so vital for new venture in your opinion?
2. Do you think, education qualifications of women entrepreneurs play an important role to get the financiers?
3. How did you manage your financial capital for your venture? How have you allocated your financial sources during start-up and business development process? Have you taken any loans? If yes, what kind of loan you have used? If not, have you used your savings or got gift from family?
4. Do you think, immigrant women entrepreneurs get the same treatment as native and immigrant men entrepreneurs in Norway in context of getting financial support from the financial organisations?

## **Network Resources**

1. Do you think networking or socialising has an important impact on start-up business, especially for women entrepreneurs? Do you have any family network and if so, are they important for you so far?
2. Which types of networks you do have here in Norway? How have you developed these networks and how you have utilising these networks in your business?
3. Are you having any special facilities as a women entrepreneur from local community or business community?
4. How have you been helped by your community people to start-up this busienss?

Is there anything you would like to add to the topic that we have talked about? Any final reflections, or things that you think that I should have asked about?