

What motivates Migrant women to become entrepreneurs in Dublin Ireland, and what challenges do they face in their business operations?

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2011-2012

Dissertation submitted on the 30th August 2012

ABSTRACT

A key feature of the Irish Economy is the strong presence of Small-Medium-Enterprises *inter alia* migrant women entrepreneurs contributing in providing job opportunities to the labour force. However, migrant women entrepreneurs continue to face challenges in the operation of their businesses, being unaware of the benefits of undertaking useful educational programmes such as 'Start Your Own Business' training programmes initiatedDublin City Enterprise Board (DCEB) in conjunction withForasÁiseannaSaothair (FAS), which provides guidelines and information relating to sourcing for financial assistance and developing business plans to meet business objectives. This thesis aims at investigating what motivates migrant women into entrepreneurship in Dublin, Ireland and the challenges they encounter in the operation of their businesses.

Migrant women entrepreneurs originating from different parts of the world were involved in the study This was largely carried out by using the qualitative research methodology to survey a selection of migrant women in Dublin, Ireland i e through interviews In addition, the model of psychological perspective of entrepreneurship as well as Schumpeter and Kirzner's entrepreneurship theory were used for the theoretical framework

The outcome of the study shows that the most prevalent challenges migrant women entrepreneurs encounter is the issue of access to information and financial capital. This research reinforces a need for policymakers to provide information of programmes tailored specifically for migrant women entrepreneurs, as overall, it is evident that they are ignorant of vital information regarding entrepreneurship in Dublin, Ireland

Keywords

Migrant, women entrepreneurs, motivation, challenges, immigrant community, business operations

ACKNOWLEDGMENTS

The author would like to dedicate this research to everybody who contributed in any way to make it possible to accomplish this project

This project would probably not have been accomplished in time without the support of a lot of people Many thanks go to my husband who gave me constant constructive feedback and provided some much needed direction. The author is also grateful for the love, understanding andmoral support of family members.

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CHAPTER 1

INTRODUCTION AND BACKGROUND

1.0 General Introduction

This chapter details the research problem and identifies the reasons why this study is of research interest. It takes into account the aims and objectives as well as the research questions and the methodology used for the study. It further clarifies the major concepts that was used in the study, and also highlights the delimitation of the study.

1.1 Background

Forfas (2007) advocates that, entrepreneurship is one of the basic foundations and an indispensable factor on which any well-developed and modern economy relies on for the survival of its local communities. In this current recessed climate, the Irish government appears to have increased its focus on encouraging entrepreneurial ventures in Ireland as entrepreneurship spurs innovation and leads to a dynamic economy. Moreover, the Organisation for Economic Cooperation and Development (OECD 1997) has identified women entrepreneurs as a major force for innovation and job creation. From a classical viewpoint, the awareness, promotion and facilitation for women who wish to establish their own businesses has become a necessity owing to a spontaneous rise in levels of unemployment in Ireland as a result of the global economic downturn. In view of this, the Irish government's initiatives which encourage entrepreneurship and self-employment such as 'Start Your Own Business' programmes have been seen as a new counteractive

measure which aims to generate new businesses and subsequently mitigate the levels of unemployment whilst improving the Irish government's Gross Domestic Product (GDP) through job creation

Cromie and Hayes (1988) propose that, an extensive study has been carried out on female entrepreneurship in view of feminist discourse, however, Kloosterman and Rath (2001) posit that investigations in relation to other literature on ethnic-owned businesses has been published to shed more light on the issue of self-employment among immigrants. In a positive way, the entrepreneurship concept has led to the empowerment of women and most significantly, migrant women, who by their disposition, are more likely to face issues relating to inequity and social exclusion in two dimensions, i.e. issues relating to a segmented labour market where females are seen to frequently face challenges and in the case of the migrant woman, the additional obstacle to overcome due to their default status as immigrants. In light of this, understanding the challenges and inequalities women face in the labour market, especially in the case of migrant women, becomes a topic to be critically investigated and an analysis of the findings could help contribute to national debates and policy frameworks, programmes and policies designed to help women entrepreneurs and more importantly, policies that would promote and facilitate the business operations of migrant women entrepreneurs in Dublin, Ireland

1.2 The Entrepreneurial environment in Dublin, Ireland

In terms of the regulatory environment and policies that facilitate entrepreneurial activities, a World Bank (2009) report suggests that, Ireland is highly flexible and competitive towards entrepreneurship. Cooney and Flynn (2008) also suggest that

Ireland's low corporate tax system, minimal bureaucracy and strong consumer culture attracts immigrant entrepreneurs to establish their businesses here. It is evident that entrepreneurship could be the crucial economic driver that will generate growth in the economy and impact positively on the Irish populace in the future. Consequently, the environment in Ireland now is highly supportive of entrepreneurship with a national culture conducive to entrepreneurial activity (Forfas, 2007) and this is depicted in the 'Entrepreneurial Climate Index' below.

Figure 1

Ireland has been shown as IE on the chart below.



Looking at the "Entrepreneurship Survey of the EU25" carried by the Gallup Organization, which highlighted that Ireland was one of the countries that had the lowest rate of women entrepreneurs, and thus women in Ireland were probably less inclined to become entrepreneurs coupled with the fact that entrepreneurial activity was more visible in the rural part of Ireland than in cities.



Figure 2 below shows the presence of women entrepreneurs in Dublin, Ireland compared to other EU countries

All these evidence seem to suggest that, Ireland is a favourable place for entrepreneurial activity but there is very little entrepreneurial activity among women in Ireland. This leads to the question of how much entrepreneurial activity among migrant women is present and documented in Ireland. In helping to answer this question, Forfas (2007) suggest that in Ireland, the immigrant community and women in general have been seen as untapped and underdeveloped sources of entrepreneurial activity and making the most use of this group of people could make Ireland the most recognised entrepreneurship country worldwide.

In terms of enhancing the rate of participation of women in entrepreneurship in Ireland, the Irish government aims to facilitate women entrepreneurs to gain access to valuable resources and integrate them into male dominated social networks, whilst fostering policies designed to facilitate financial institutions in Ireland to provide microfinance for women entrepreneurs, and at the same time, target highly-skilled women in other professions, while encouraging and supporting women entrepreneurs involved in programmes such as 'Start Your Own Business' to maximize their potential to grow their business, and subsequently promote a much visible presence of women entrepreneurs as role models in Ireland (Forfas, 2007)

1.3 Overview of Mıgrant women

According to the Migrant Rights Centre Ireland (MRCI 2006), migrant women have gradually come to be part of the demographic make-up of the diverse society in Ireland and can be seen to be contributing to the economic development and social change in Ireland both as dynamic contributors in the labour market and also through community activity and family life Ehrenreich and Hochschild (2003) suggest that a lot of migrant women are not the poorest of women but they are probably well educated and amongst the middle class and are ambitious about their own economic and social development Moreover, the lived reality of migrant women must be reflected according to (UNFPA 2006) given that it is estimated by the United Nations (UN) that about half of all global migrants are females Besides, international and regional research suggest that migration trends, due to increased globalisation, has come to include to a larger or lesser extent women with and without children (Castells 2000) Additionally, Castles and Miller (1998) suggest that a lot of migrant women are responsible for the upkeep of their families in their home countries and as a result, these women are more attracted to migrate than men as they face the added responsibility of sending remittances home In this case, UNIFEM (2004) suggests that gender inequalities due to socially constructed roles ascribed to men and women have contributed to a differentiation in the migratory experience for women and men

1.4 Immigration trends in Dublin, Ireland

As far back as the 1840's famine, emigration was the normal trend in Ireland as the Irish economy could not generate sufficient jobs to cater for its labour force Tansey (1998) suggests that a strong relationship exist between the creation of employment and migratory flows which subsequently affects population growth In the 1950s, job creation in Ireland fell remarkably and this inadvertently increased net outward migration and consequently saw the population of Ireland falling to its lowest in 1961

However, all indications suggest that, the Irish economy enjoyed an astonishing era of rapid economic growth from 1995 to 2007 and this period is also known as the 'Celtic Tiger' phenomenon During the Celtic Tiger period, Ireland enjoyed an economic boom which brought about employment expansion which resulted in net inward migration. For once in the history of Ireland, there was an influx of immigrants coming into Ireland looking for employment and this led to a sharp rise in immigration. Eurostat Migration Statistics (2002) suggests that between the periods 1990 to 1994, the only EU member state with a negative net migration was Ireland, however, by 2007, Ireland became the country with the third highest rate of migration within the 27 EU states with 14.5 migrants per every 1,000 Irish inhabitants



Figure 3 shows net Migration in Ireland 1972 - 2004. Source: Central Statistics Office (CSO)

This new migration trend also meant that integration policies had to be implemented to support the new communities in Ireland especially in terms of employment. A research carried by the MRCI identified that, sometimes migrant women are vulnerable to deskilling and isolation in Ireland because of the language barrier which limit their opportunities in the labour market. The MRCI research also identified that migrant women have been seen to contribute enormously to the economic development in Ireland but they are often marginalised when it comes to access to support services which hindered their advancement in the Irish labour market. Consequently, migrant women are usually pushed to enter into entrepreneurship because of the lack of job prospects in the Irish labour market (MRCI 2006).

Moreover, Forfas (2007) has also identified migrants as potentially highly entrepreneurial by nature. However, Forfas posits that migrant entrepreneurs face more serious problems than their Irish counterparts due to the fact that migrants are limited in their access to pertinent information and relevant networks in addition to the difficulty they face in fostering relationships with financial institutions and banks

In Ireland, Enterprise Ireland is the state-owned agency in charge of assisting entrepreneurs who have intentions of establishing companies with export potential. This means that for the average small business such as the ones owned by migrant women entrepreneurs, they may not get any assistance from Enterprise Ireland because they fall outside the eligibility criteria as specified by Enterprise Ireland. This is not really encouraging for migrant women entrepreneurs whose businesses generally do not have export potential and is locally traded and this in itself may inhibit small businesses from establishment because of the lack of financial assistance from the Irish government agencies

Now the question therefore, arises on some of the motivating factors that lead migrant women to become entrepreneurs in Dublin, Ireland and what potential challenges and barriers they face in their quest to become entrepreneurs in addition to how these challenges could be overcome In conclusion, this research will seek to find how these challenges migrant women face in their entrepreneurial endeavours could be overcome

1.5 Definition of Main Concepts

In this research, an entrepreneur would be characterized as a subset of the term selfemployment and may be used indiscriminately to describe both self-employment and innovators An entrepreneur would therefore be described as somebody who had plans of starting their own business venture or who is currently operating and managing their own businesses

Also in its simplest form, a migrant entrepreneur will be known as a person who establishes a business outside his or her own country of origin for the purpose of this research

1.6 Research Aims and Objectives

This paper seeks to investigate what motivates migrant women into entrepreneurship in Dublin, Ireland and the challenges they encounter It will also examine the experiences of migrant women entrepreneurs living in Dublin, Ireland and the challenges they face in the operation of their businesses

The outcome of this research will be an analysis of the possibilities for migrant women entrepreneurs in Dublin, Ireland and how the Irish government can facilitate these women to effectively operate their entrepreneurship endeavours

1.7 Research Questions

The following questions will help in the investigation into the motivations that lead migrant women into entrepreneurship in Dublin, Ireland and the challenges they encounter These research questions are as follows

- 1 What makes migrant women enter into entrepreneurship in Dublin, Ireland and what are the challenges they encounter?
- 2 Are there any support systems available that facilitate migrant women in entrepreneurship in Dublin, Ireland and if so how do major facilitators and government organizations support migrant women entrepreneurs in their business activities?

1.8 Overview of Study Area

The study focused on migrant women who own and operate their businesses in county Dublin in the Republic of Ireland

181 History of Dublin

The city of Dublin was a moderately small enclosed medieval town which was constantly threatened by attacks during the fourteenth century However, when Ireland got its independence in 1922, the city of Dublin was chosen as Ireland's mam political, cultural, educational, economic and industrial epicentre





1.9 Delimitation of Study

The focal point of this research was principally to investigate the motivations behind migrant women entrepreneurs operating in county Dublin and the challenges they face in their business operations. As a result, the conclusions drawn from this research are unnecessarily applicable to all migrant women entrepreneurs living in Ireland or other European Union countries for that matter. Even though, there are many fascinating facets regarding migrant women, for the purpose of this research, only an investigation into the motivating factors and an evaluation into the challenges they face in the process of becoming entrepreneurs in Dublin, Ireland will be discussed

CHAPTER 2

METHODOLOGY

2.0 Introduction

This section describes the methodology used for the empirical study which is a qualitative survey method. This choice of survey method sought to probe the research problem using open-ended questions that enabled the twenty migrant women entrepreneurs selected to present new outlooks regarding issues surrounding their business operations.

2.1 Aim and choice of survey method

Qualitative data was used to avail of a varied spectrum of opinions using semi-structured interviews that helped to obtain information from the selected migrant women who operate their own businesses in Dublin, Ireland The business owners were contacted directly by way of a multiple-contact strategy Initially, there was a visit to their prospective shops and asked if they would be interested in undertaking and answering the research questionnaire. This was then followed by a formal cover note with a brief explanation about the research topic and thereafter, appointments were scheduled for an appropriate time to enable the women fill the questionnaire with the researcher's assistance.

In addition, this research relied on existing literature and surveys regarding women entrepreneurs in general and this helped in building the hypothesis and interpreting the research results. It was imperative that the aim of the research survey be reflective of the chosen methodology as such, in relation to the empirical findings deduced from this research, the migrant women's account about their experiences operating in Dublin, Ireland helped to ascertain if there were any grounds for generalization in comparison to existing studies. Additionally, the use of qualitative method was beneficial because Apitzsch (2003) proposes that it offers interviewees a lot of control and flexibility in the course of narrating their experiences. In this sense, even though this research does not use actual case studies, the qualitative technique however, revealed the experiences of the various migrant women entrepreneurs operating in Dublin, Ireland

Using the qualitative research technique enabled possibilities in terms of further studies into the activities of migrant women entrepreneurs. The integration of existing theories and the actual empirical findings has given more reason to revisit this issue in future Also, the issue of generalising the findings from the qualitative interviews persisted, but this was mitigated by the use of the standardised semi-structured interviews which paved the way for comparison of the twenty interviews conducted

2.2 Reliability and Validity of qualitative research technique

A central difficulty regarding the use of qualitative research technique was the issue of assessing how reliable and valid the findings were Patton (2001) recommends that qualitative research employs a naturalistic approach that tries to comprehend a phenomenon in a specific context such as in a real-life situation where the person

researching does not try to influence the situation. This is reinforced by Strauss and Corbin (1990) who stress that qualitative research technique can generally be seen as the type of research whose findings are not achieved by quantification or statistical means but rather, a research that focusses on settings from a real world situation and where the phenomenon of interest, according to Patton (2001), is left to unfold naturally Moreover, Glesne & Peshkin, (1992) underpins that this demonstrate that methods such as observations and interviews are predominant in qualitative research methods

2 2 1 Reliability

Even though the concept of Reliability is used to test and evaluate quantitative research, it can also be largely used for all other research techniques According to Eisner (1991), qualitative research aids to an understanding of a situation that otherwise would have been an enigma Conversely, Patton (2001) elucidates that the design, result analysis and the judgment of the quality of the research study must be reliable and valid

2 2 2 Valudity

Furthermore, Creswell & Miller (2000) imply that the question of validity as perceived by a researcher and the paradigm of assumption they choose affect the overall validity of a research Consequently, a lot of researchers have formulated their own theories of validity in relation to rigidity, quality, and dependability (Davies & Dodd, 2002) Johnson (1997) infer that if the validity of a research can be established leading to a more defensible and credible result, this may enable the research finding to be generalized Thus, the quality of a research finding is tied to the fact that it can be easily generalized since the research findings have been proven sound and dependable

2.3 Methodology

This research used qualitative method to collect the required data. These included questionnaires which was used to survey and collate data from about twenty migrant women who operated their own businesses in Dublin, Ireland. In addition, background information on migrant women entrepreneurs in operating in Dublin, Ireland was collected by way of a comprehensive literature review of available and relevant data.

Besides, writings on entrepreneurship were explored and an emphasis was placed on the characteristics and motivating factors of women entrepreneurs in general Following a review of the literature, structured questions were formulated into a questionnaire that covered issues such as what motivates migrant women to become entrepreneurs and the challenges they encounter in the course of establishing their business in Dublin, Ireland

The research questionnaire mostly used open-ended questions which hoped to elicit mdepth responses from the respondents The use of qualitative research technique coupled with in-depth interviews enabled the researcher to acquire more insight beyond the general assumptions about women entrepreneurs in Dublin, Ireland Subsequently, the information collated from the research questionnaires together with the information acquired through secondary data helped paint a picture of migrant women entrepreneurs operating in Dublin, Ireland

2 3 1 Sample selection

The businesses that were chosen for the qualitative research embodied the typical businesses created by migrant women entrepreneurs in Ireland Most of these businesses were not classically innovative in nature since a lot of the women entrepreneurs traded in retailing known products. The twenty businesses investigated comprised of general women's line of business such as hairdressing, beauty and nail bar, wholesale and retail trade ('African shop' operation), restaurant and catering service, jewellery and craft making, childcare, dressmaking, home businesses, among others. The women interviewed were selected from a database of migrant entrepreneurs in Ireland and this was further narrowed to migrant women business owners. The sample selected was biased as it oriented towards migrant women who owned their businesses and were operating only in county Dublin. In addition, the geographical area sampled for this research was evenly represented with migrant female business owners.

It was imperative that the migrant women interviewed had personal knowledge and experiences in terms of entrepreneurial activity in Dublin, Ireland Initially, the migrant women entrepreneurs were not forthcoming to discussing their business operations with anyone because some of them revealed that they did not want to get into any trouble with the law if it they were to be very honest with their criticisms. Some of the women felt what they had to say might rub some agencies the wrong way and they might not be too happy with the information the women revealed. However, it was only when the migrant women entrepreneurs were assured of their anonymity that they became comfortable enough to proceed with the survey. The women were fully assured that their identities and any information they provided would be kept anonymous and confidential and used solely for the purpose of this research In addition, none of the women interviewed were either forced to give the interviews or compensated financially

2 3 2 Research Questionnaire

The aim of the questionnaire was to ascertain what motivated migrant women to become entrepreneurs and what challenges they encounter in their business operations The questionnaire was also intended to elicit a potential solution to the challenges that migrant women entrepreneurs encounter which will subsequently help them to operate their businesses efficiently

233 Structure and Analysis of research questions

The questionnaire was devised in a semi-structured format and it covered a variety of topics with detailed questions that extracted the needed information. Some of the issues covered had to deal with the previous jobs of the women before they became entrepreneurs, and what led them to make that decision to become entrepreneurs. Other matters highlighted dealt with issues relating to finances, support, management, networking among others. The questionnaire was analysed in relation to the general background of the migrant women and their transition to entrepreneurship in Dublin, Ireland. In addition, previous educational qualifications and experiences were used to classify the women entrepreneurs in terms of analysing their overall background.

On the whole, the women used about forty five (45) minutes to complete each questionnaire and in 80 per cent of the time, it fell on the researcher to assist them in

filling out the questionnaire as the women entrepreneurs continued with their entrepreneurial duties simultaneously

2.4 Profile of interviewees

Six migrant women with businesses on Moore Street Dublin 1 were interviewed as well as three migrant women with businesses located in Blanchardstown Dublin 15 A further two migrant women entrepreneurs located in Lucan in County Dublin were also interviewed together with two migrant women with businesses in Finglas Dublin 11 Similarly, two other migrant women with businesses in Coombe Dublin 8 were also interviewed, an additional two migrant women with businesses in Tallaght Dublin 24 and one with a business in Swords County Dublin was also interviewed, in addition to two migrant women business-owners located in Clondalkin Dublin 22

Four of the women interviewed were of Asian origin and owned Nail and Beauty bars in Dublin Sixteen of the women interviewed were of African origin and two of them owned hairdressing salons, one was a seamstresses who worked from home, five owned 'African shops', one owned a warehouse that supplied products to other small African shops, another operated a restaurant, one was into childcare, one owned a boutique, two were caterers and one had a jewellery-making business and also worked from home. One Nigerian lady owned a Computer Training school and she specialised in training adults basic computer skills

The migrant women entrepreneurs interviewed were aged between 29 to 55 years and all of them were married and had children ranging from six months to 22 years old

Additionally all the women had been living in Dublin, Ireland for over 8 years and had been operating their businesses for an average period of 2-4 years Moreover, 10 per cent of the women entrepreneurs who worked from home stated that they preferred the idea of being able to balance their life and work and were not overly concerned about expanding their businesses to the extent that the business eventually became too big and interfered with their lifestyles

Furthermore, about 80 per cent of the businesses had been established by the current migrant woman entrepreneur, whereas 10 per cent had bought their businesses off another owner and reinvented it, with a further 10 per cent inheriting their businesses from their mothers Additionally, the geographical location which was chosen for this research had evenly represented migrant women entrepreneurs making the sample selected representative of the area

In terms of education, almost all the women interviewed had some form of formal intermediate level of education with two holding a Bachelors' degree from their country of origin. Moreover, over two thirds of the women interviewed had a relative who owned a business or a family history of entrepreneurship. Also, 70 per cent of the women surveyed had previously been in a salaried employment with a further 20 per cent unemployed before the start of their business, whilst, 10 per cent had proceeded into entrepreneurship after completing a Community Employment scheme.

Furthermore, about 65 per cent of the women interviewed had established their businesses as recently as two years ago whereas 35 per cent had been in operation for more than three years

Table 1

Profile of Interviewees

Country of Origin (No) Age		Period in Ireland	Type of Business Time	Business	
Nigeria	8	25-55	Over 8 years	African Grocery Shop (5)	0-2 years
			2	Childcare (1)	0-2 years
			African Grocery Warehouse (1) 3-4		e (1) 3-4 years
				Computer Tutor (1)	Over 8 years
Ghana	4	25-55	Over 8 years	Seamstress (1)	0-2 years
				Caterer (1)	2-4years
				Jewellery maker (1)	0-2 years
				Restaurant (1)	0-2 years
Kenya	1	25-55	Over 8 years	Hairdressing Salon (1)	0-2years
Congo	1	25-55	Over 8 years	Hairdressing Salon (1)	2-4years
South Africa	2	25-55	Over 8 years	Boutique (1)	0-2years
				Caterer (1)	0-2 years
Asians	4	25-55	Over 8 years	Nail and Beauty Bars (4)	2-4years

CHAPTER 3 THEORETICAL FRAMEWORK

3.0 Introduction

The theoretical framework described the current issues in relation to the problem identified in this research and used the psychological perspective of entrepreneurship as well as Schumpeter and Kirzner's economic outlook on entrepreneurship Existing literature about women entrepreneurs in general was reviewed and an analysis was made into the characteristics of women entrepreneurs, what motivates women to become entrepreneurs and the challenges they face in their entrepreneurial activities Additionally, the literature review integrated empirical evidence on the most common forms of limitations that hinder women entrepreneurs

3.1 Theoretical Framework

The Schumpeter and Kirzner economic model of entrepreneurship was adopted for this research to help investigate migrant women in entrepreneurial activities in Dublin, Ireland According to Schumpeter (1934), an entrepreneur can be described as the actor and translator of inventions and new ideas into commercial production Similarly, the theory of entrepreneurship by Kirzner (1997) explains how and why a market process arises, and proposes that individuals who are alert can manage to profit from opportunities when they arise

Shane and Venkataraman (2000) buttress the fact that, the function of an entrepreneur has to do with the evaluation, innovation, and exploitation of opportunities to create innovative products and production processes, new services and strategies, new organizational practices and lastly new markets. It is evident that entrepreneurial prospects are present due to the fact that everybody has different notions about how resources must be valued and transformed from inputs into outputs. As a result, the entrepreneurial theory centres on the heterogeneity of philosophies regarding resources and their values (Alvarez and Busenitz, 2001)

Similarly, Reynolds (2005) deduce that the function of the entrepreneur can be theorized as the finding of new opportunities and the ensuing formation of original economic activity, often times through the establishment of a new business. Since there are no existing markets for opportunities, it is the responsibility of the entrepreneur to identify, exploit and develop their own capabilities in order to acquire and organize the necessary resources to exploit available opportunities. Miller (1983) reinforces the fact that, the entrepreneurial behaviour can be perceived as the combination of innovation, as well as taking risks and proactive steps to maximize available opportunities. Eckhardt and Shane (2003) suggest that the business process comprises of discovering and assessing opportunities, as well as deciding to exploit or sell these opportunities in addition to acquiring the resources and developing a strategy to execute this new business venture

In line with this, Kihlstrom and Laffont (1979) firstly identify the entrepreneurial activity as the characteristics of human beings that make them willing to confront uncertainty, accept risks, and have a strong desire to achieve, and this is the differentiating factor that separates entrepreneurs from the average person Secondly, Tushman and Anderson (1986) construe that environmental factors such as the structure and dimension of the market, advancement in technology as well as the demographics all affect and stimulate entrepreneurial activity. Thirdly, elements that impact on entrepreneurial activities are associated with the culture, society and the roles of the legislative institutions and Eckhardt and Shane (2003) suggest that, these are not exclusive approaches since entrepreneurship is a human endeavour and its occurrence is not impulsively connected solely to changes in the economy nor technological environment or the demographics

312 Characteristics of migrant women entrepreneurs

Gartner (1989), and Low and MacMillan (1988) tried to ascertain a distinct trait to effectively predict the behaviour of entrepreneurs. The characteristics mostly cited in relation to the entrepreneurial phenomenon was an intense desire for success, an overwhelming need for control and great need for affiliation. Demographic factors such as ethnicity, age, marital status, education, in addition to personality and psychological characteristics of women in business are frequently studied to profile women entrepreneurs. However, research conducted by Coughlin (2002) and the ILO (2000) divulged that no substantial proof was found to suggest that a person's ethnicity, age, marital status, education or work experience were found to be necessarily associated with the creation of businesses and entrepreneurial activity. Nevertheless, recent research conducted by the (OECD, 2004) listed the characteristics commonly exhibited by individual entrepreneurs, and these included features such as determination, commitment and perseverance, the ambition to grow and achieve, tenacity in solving problems, an innovative orientation as well as an internal locus of control. In addition, research

established that individual characteristics in the form of self-confidence, perseverance, internal locus of control, self-discipline and an powerful aspiration to succeed all have an influence on the achievement of the businesses owned by women (Coughlin, 2002; Saxon, 2003).

3.1.3 What motivates migrant women into entrepreneurship?

Often times, people venture into entrepreneurship out of necessity possibly because they may be frustrated and unfulfilled in their current jobs, or may be unemployed and redundant and may not see themselves getting any job in the foreseeable future due to a recessionary period for instance. Also, the thought of people having control over their own affairs and businesses and not answering to anybody is a strong motivating factor that pulls people into entrepreneurship. In the case of migrant women, the entrepreneurship seed could be sown as a result of the women's encounter with discrimination in a segmented employment market where women in general fight to surmount barriers besides the added difficulty which arises due to a person's immigration status. These obstacles in accordance with Kreide (2003) trigger entrepreneurial propensity in immigrant women. In view of this, establishing their own businesses becomes a fundamental protection mechanism strategy adopted by the migrant woman to overcome the disadvantage they face when excluded from the general labour market (Light, 2007).

Similarly, a migrant woman may discover a great prospect in a market and may want to exploit this opportunity and having access to unique information about a market segment could give them a competitive advantage in that industry, for this reason, they turn this idea into a business venture and become entrepreneurs Additionally, a migrant woman's exclusive knowledge about their indigenous markets and consumer tastes and preferences from their home country, could become a new job opportunity abroad, if migrant women are strategically positioned to exploit these opportunities

3.2 Literature Review

Numerous studies have been conducted in order to help characterize the typical woman entrepreneur and most studies have referred to them as a homogenous group (Carter, 2000) Similarly, Goffee and Scase (1985) characterized the ordinary woman in terms of two elements i e the woman's connection to conventional roles as designated by her gender and also her inclination towards entrepreneurial ideals. In recent times however, research relating to women entrepreneurs have tended to focus on their social characteristics instead of their personal disposition. Rees (1992) suggests that the social characteristics of individuals, who establish successful small businesses, may possess prior managerial experience, sufficient capital and knowledge about the chosen market, in addition to substantial support from family members. Moreover, occupational flexibility which provided options regarding the number of hours worked was also a significant motive that enticed women into running their own businesses (Duchéneaut and Orhan, 2000)

Additionally, studies about what motivates women to become entrepreneurs found the intense desire for independence and autonomy as well as individual satisfaction and achievement to be the driving force behind women entrepreneurs (Goffee and Scase, 1985) Motivation was later classified using the push' and 'pull' factors by Buttner and

Moore (1997) and they suggested that the 'push' factors essentially propelled women into entrepreneurship due to the need for much income and the desire to be able to combine family and work life

Consequently, "push" and "pull" factors have become a general way of explaining different motivating factors that attract women to set off on a business venture (Brush, 1990)

Elaborating on this, push factors can be described as elements such as inadequate income in the family, a person's frustration with their salaried job, a difficulty in securing employment and also, the desire for a work schedule that gives the flexibility to incorporate family responsibilities. On the other hand, Duchéneaut (1997) proposes that pull factors refer to an individual's sense of self-fulfilment, independence, the drive to possess one's own business and create wealth, and also the power and social status that accompany business ownership. On the other hand, women who are frustrated with their salaried jobs because of lack of promotional prospects, or organisational politics and bureaucracies, consider entrepreneurship a better alternative in comparison to being unemployed, paying too much for childcare or working in an under-qualified position with little opportunity for career advancement. In view of this, women are sometimes pushed into entrepreneurship because they realise their situation in an underpaid job with lack of promotional prospects would not be worse off if they operated their own business

Furthermore, the push and pull model usually reflects a lot of motives behind entrepreneurship and considering female entrepreneurship, specific push factors include the flexibility of work schedule taking into consideration women's household responsibilities Cromie (1987) reinforces this view by arguing that women are generally more frustrated with juggling their careers and raising children concurrently, so often times, women may perceive entrepreneurship as the best alternative for them as a result of socio-cultural influences. In addition, Still and Timms (2000) posit that, women sometimes venture into entrepreneurship not only with economic motives in mind but also, with the intention of making a difference which therefore makes female-owned businesses more client-focused and ethical in their operations

Similarly, Sassen (2000) suggests that, the constantly changing aspects of globalisation is intertwined with migrant women's strategies to survive in their adopted countries since they are significant players in 'counter circuits of globalisation' as a results of the remittances they send to their native countries. However, Sassen also posits that migrant women survival strategies can also be a factor of the 'counter-geography' of globalisation because migrant women earn a living and generate profits for their host countries which result in revenue for foreign governments

321 Types of entrepreneurs

Generally, entrepreneurs appear in the society and come to be influential for the reason that they recognized an opportunity and were strategically positioned to exploit it Schumpeter (1934) infers that, the characteristics of the entrepreneur includes the capabilities for innovation and introducing original technologies, enhancing productivity and efficiency and generating new services and products Additionally, entrepreneurs are able to innovate because of their inclination to take risks

Classically, entrepreneurs come in different types Zahra et al (2009) suggest that the social entrepreneur refuses to accept the existing states of affairs and thus makes diverse and substantial contributions to benefit their societies and communities by adopting a business model that offer innovative solutions to persistent and challenging problems in the society On the other hand, Kaplan (2003) describes the lifestyle entrepreneur as an entrepreneur who manipulates their entrepreneurial endeavours around their chosen lifestyle, interests and personal settings and subsequently, business objectives usually become lesser to personal goals Similarly, Deakins and Freel (2006) affirm that a lifestyle entrepreneur is predominantly inspired by the desire to have good quality life as well as earning enough to survive, for that reason, Kuratko and Hodgetts (1998) posit that neither profits nor sales are considered vital other than providing a comfortable and adequate life for the entrepreneur Moreover, some entrepreneurs prefer to work in partnership with other entrepreneurs and there is shared ownership, control and responsibility of a business and this is known as an entrepreneur cooperative Commonly, entrepreneur cooperatives are seen to be very beneficial particularly for women entrepreneurs, who usually encounter problems in relation to limited access to services and funds since entrepreneur cooperatives have been able to generate possibilities for individual business ventures that would otherwise have been unable to acquire access to other services (Goler von Ravensburg, 2009) Furthermore, another type of entrepreneur who constantly comes up with different innovative ideas and attempts to establish a new business venture is considered a serial entrepreneur Generally, a serial entrepreneur is more inclined to frequently take risks to innovate and achieve success but some may argue that, a serial entrepreneur is usually an understatement for a person who has failed in a previous business endeavour,

nonetheless, the intense drive for success and sheer determination pushes them to try a different business undertaking

In addition, some of the migrant women entrepreneurs interviewed exhibited some characteristics of the different types of entrepreneurs but the predominant type of entrepreneurs most of the women identified with was that of a lifestyle entrepreneur since all the women stressed the fact that they wanted to establish their own businesses because they wanted greater flexibility to manage their children and households. This is further reinforced by, Carter and Allen (1997), who propose that, the performance of a business is closely linked to how the woman entrepreneur balances her work and home life. In view of this, if the female entrepreneur places more importance on her family life, there is the probability of the business staying small. Arguably, most female owned businesses are more inclined to remain small due to the fact that women carry on with their full responsibility of maintaining their households in addition to childcare and caring for any adult dependants.

3 2 2 Obstacles encountered by female entrepreneurs

Typically, when women initially go into a business venture, they face the issues of finance and access to funding, as well as the lack of credibility and experience A research carried out by Carter (2001), identified four areas where women come across problems in setting up a business Carter highlighted that, women may be at a disadvantage in their capability to find money to start-up a business and this could be due to the fact that, guarantees necessary for securing external finance could be beyond the reach of the individual assets and credit track record of most women. In addition, Carter

inferred that women may not be able to infiltrate casual financial networks as a result of probable sexual discrimination and stereotyping and this could put women at a disadvantage in fostering relationships with bankers which consequently could hinder the female entrepreneur's access to valuable financial credits. Similarly, Goffee and Scase (1985) reinforce that, women entrepreneurs sometimes encounter difficulties because they are seen to lack the credibility that male entrepreneurs have and as a result, customers, bank managers, employees and even their husbands do not at all times give them the same honour and competence they accord to their male counterparts

In addition, a study carried out by the SIA group (2001) revealed that, generally, women entrepreneurs tend to rely on earnings from their businesses and sometimes, their personal loans to finance their businesses. The SIA group also found out that, another barrier to women entrepreneurs was the fact that, they tend to request for smaller loans and micro-credits since their businesses are usually small in size and this often times lead to big banks' disinterest in businesses owned by women because of the high handling cost of micro-credits

Similarly, a survey of 'Women in Business' carried out by Allen and Truman (1993), identified that women entrepreneurs lack confidence and the right business skills to conduct businesses Consequently, the growth of newly established businesses by women is adversely impacted (Carter, 2000)

CHAPTER 4

INTERPRETATION OF RESULTS

4.0 Introduction

This chapter analyses the findings deduced from the questionnaires which were filled by the 20 selected migrant women entrepreneurs operating in Dublin, Ireland The research data analysis pursued the main agenda which investigated what motivate migrant women to become entrepreneurs in Dublin, and the questionnaire gave more insights into the challenges they encounter during and after the establishment of their businesses

4.1 Questionnaire – General Overview

All the interviewees preferred not to specify their names, telephone numbers and email addresses and they were assured that their identities and information collected would be kept confidential and used solely for the purpose of this study

All the women surveyed had been living in Ireland for over 8 years and they ranged in ages from 25 to 56 years with the majority of them in their forties All of them were married and had children and the average number of children these women had was 3 About 90 per cent of the migrant women entrepreneurs surveyed demonstrated such qualities as self-assurance, an overwhelming desire for independence and control of their own affairs, creativity and innovative orientation, intense level of motivation, risk taking propensity, optimism and determination, and a high sense of spirituality This is
reinforced by Delmar (2000) who suggests that there are five distinct characteristics of an entrepreneur and these include the entrepreneur's ability to take risks, their great desire for achievement and internal control, their over-optimistic nature and their greater need for autonomy

In addition, some divergent educational backgrounds were highlighted in this survey About 60 per cent of the women interviewed had very basic level of education in the form of apprenticeship in hairdressing, trading of merchandise, catering and dressmaking from their native countries whilst a further 40 per cent had some training in businessrelated courses of some sort. For instance, one of the women had a Bachelor degree in Business Management from Ghana and she stated that the level of education she had attained was a crucial factor that helped her to operate her Jewellery and Fashion accessories business effectively as she had been able to incorporate social media to market her products online. In addition, she was the only migrant woman entrepreneur surveyed for this research whose business had an online presence

Furthermore, 10 per cent of the migrant women surveyed had inherited their businesses whereas the remaining 90 per cent had created their businesses from scratch and had revolutionised it over the years through their own creativity. One African grocery shop owner had inherited her business from her mother who had retired and gone back to Nigeria and since she had been helping her mother operate the shop previously, she was conversant with the management of the business. Similarly, another migrant woman, the youngest entrepreneur amongst the women interviewed, had inherited her business from her mother who sadly passed away a few years ago. She operated a warehouse for African grocery in Dublin 11 and supplied the smaller African shops This entrepreneur revealed that it was a family-owned business and since the passing of her mum, she and her brother were meant to be managing the business but the brother was not interested in the business as a result, she was left to operate it on her own together with her six workers Additionally, all the women concluded that they did not have any problems with their suppliers as long as they paid them on time

4.2 Schumpeter and Kirzner model of entrepreneurship

The entrepreneural activities of migrant women in Dublin, Ireland support the economic model of entrepreneurship by Schumpeter and Kirzner. In the case of the migrant women surveyed, two types of entrepreneurs were identified. Primarily, most of these women created new businesses from scratch and introduced new products to their target market, and this form of entrepreneurship is typical of Schumpeter's radical innovation idea. The second type of entrepreneurial activity occurred when migrant women took over existing businesses and transformed it in line with the opportunities in the market as outlined by Kirzner's concept of entrepreneurship.

One migrant woman from Ghana realised that there was an untapped niche in the food industry in Ireland for a traditional hot pepper sauce of Ghanaian origin

"I decided to try out this traditional recipe from Ghana and I got very good reviews from people especially in the migrant community I make hot and spicy pepper sauces and ethnic-inspired bakery and deliver them to African shops because such foods are not common in the immigrant community in Ireland" (A Caterer from Ghana) Similarly, another account by a migrant woman entrepreneur suggests that sometimes, some migrant women entrepreneurs deliberately capitalize on opportunities in a target market to establish their businesses

"I teach adults basic computer literacy skills I was motivated by the thought of being my own boss and since I had a background in teaching from Nigeria and a huge interest in computers, I decided to go into this business Besides, I realised that it was a good business opportunity seeing that there was a lot of computer illiteracy amongst adults in the 1990's, and I decided to capitalise on that fact and go into that business" (A Nigerian Computer tutor in Dublin 1)

Likewise, a similar account by another migrant woman demonstrates how migrant women are clever enough to tap into opportunities using their unique positioning as immigrants

"I was previously employed by Marks and Spencer Ireland, Liffey Valley Retail branch, on a temporary contract basis and when the contract ended, after several months of searching desperately, I came to the conclusion that there were really no jobs out there However, it came to my notice that there were no African shops in my area which is heavily populated with immigrants so I thought it was a good opportunity to capitalize on that fact and go into that business" (A Nigerian African shop owner in Lucan)

In these instances, these types of entrepreneurship are typical of Schumpeter's radical innovation idea when a person creates a new business from scratch and introduces new products to their target market because they see an unexplored opportunity

4.3 Research findings – Motivating factors

The research findings revealed that migrant women aspire to become entrepreneurs due to personal, economic and social factors It emerged that most of these women entrepreneurs had a family member who owned a businesses in their native country and may have nurtured in majority of the migrant women, an intense desire to follow the entrepreneurship route in Dublin Ireland

"I was unemployed for a long time because my husband's work visa initially did not permit me to work until they sorted the visa issue out a few years ago which allowed me to take up employment My mum has her own Nail and Beauty salon and my dad operate a Chinese restaurant, both of them in China Back home in China, I used to help my mum in her shop doing manicure and pedicure as well as nail art and I loved seeing how satisfied customers were with their pretty made-up nails and feet I have always had a dream of owning a business so once I was granted the work permit visa, I embarked on opening my own Nail and Beauty Salon"

(A Chinese Nail and Beauty salon owner in Swords, County Dublin)

Furthermore, some revelations that came out of the survey showed that some migrant women chose to become entrepreneurs because they wanted to continue doing the work they did whilst in their native country

"I used to sell foodstuffs in my stall back home in Nigeria so when I moved to Ireland, I tried looking for a job in the retail shops but I was not successful Although, I have a Sixth Form qualification, it was really of no value getting me any common retail assistant job in Dublin, so I decided to do what I loved doing and I was most experienced in, and that was the reason behind establishing my own shop selling ethnic foodstuffs"

(A Nigerian lady with an African shop on Moore Street, Dublin 1)

In view of this, since there were limited job opportunities for this Nigerian lady in Dublin, she decided to create her own opportunities by becoming an entrepreneur. This is thus reflective of Schrover et al (2007) suggestion that unstable and limited employment prospects usually compel some migrant women to establish their own businesses Additionally, a Congolese hairdresser with a shop in Tallaght, Dublin 24, had been braiding hair at home for some time before she decided to open her salon

"I have four children so I was restricted in looking for a full time job, and trust me, looking after four young kids is full time employment anyway I have been living in Dublin with my husband and kids for over eight years and had been mostly braiding hair at home because it gave me the chance to combine looking after my kids and earning some money at the same time I have my regular customers so I knew people would come to my salon if I opened it on one of the busy street in Tallaght The good thing about operating my own business is that I can close the shop anytime especially to do the school runs" (A Congolese hairdressing salon owner)

In this case, the ease of controlling her own hours of work in addition to earning an income became enough reason for her choice to become an entrepreneur and this was a common recurring trend among the migrant women entrepreneurs surveyed

Moreover, in relation to motivational push factors, it was identified that some of the migrant women could not get substitute jobs after they lost their previous jobs and the only option available to them was the choice of self-employment or otherwise, end up on social welfare benefits. In addition, three women surveyed had been laid off in their previous employment and they became disillusioned from entering the job market again considering the current recessed state of the Irish and global economy

"I used to work in a call centre in Dublin 4 but at the onset of the recession, I got made redundant and tried as I did, I could not find any suitable job I've always been very good with my hands and loved braiding hair So I decided to put my severance pay to good use and established my own hairdressing business Now I have the power to run my own affairs and I don't have to answer to anybody Also, the good thing is that, nobody can lay me off - it's my decision to make" (A Hairdresser from Kenya) Besides, it emerged that in some instances, the Irish government was able to help out the average migrant woman to establish their own business

"I was previously employed as a security guard in the UK but when I relocated to Ireland, I could not get any job immediately, so I went onto a Community Employment Scheme and afterwards, applied to go onto the 'Back to Work Allowance' (BTWA) which assisted me in setting up my own business" (A Nigerian Computer tutor)

In addition, 85 per cent of the women surveyed conceded that the ability to enjoy worklife balance was very critical in owning and operating their own businesses

"Apart from the flexibility of combining looking after my three young children and managing the shop, the stress involved in the business operation in addition to daily challenges associated with dealing with difficult customers can be unbearable sometimes Having said that, I would not consider giving up my business and working for someone else, I will still choose the balance I have created in my personal life and work any day" (An Asian Nail and Beauty bar owner in Dublin 8)

On the other hand, some migrant women who were frustrated with their salaried jobs because of lack of promotional prospects considered entrepreneurship a better substitute as opposed to being unemployed In this research, one migrant woman surveyed had been an underpaid receptionist for a number of years and did not see any possibilities for career development and promotional prospects in her company so she decided to quit her job and started her own Jewellery-making and Fashion accessories business

"I have been a receptionist and an administrator for a number of years and did not see any promotional opportunities in my company I've always dreamed of being my own boss and honestly speaking, I was bored of doing the same mundane tasks over and over again and really needed a change So I decided to try my hands on jewellery-making and Fashion accessories, and I'm glad I did The possibilities to be creative are endless" (A Jewellery-maker from Ghana who works from home)

4.4 Research findings – Challenges

Additionally, the questionnaire revealed that 100 per cent of the migrant women entrepreneurs surveyed encountered challenges in their daily business operations such as persistent and insurmountable issues regarding obtaining finances, lack of mentoring support system, difficulties in dealing with government regulatory issues, as well as issues relating to customers

Moreover, the recurring trend was that about 90 per cent of the women interviewed revealed that the County Enterprise Boards, the Department of Social Protection, the Citizens Information agencies, most banks and credit financing agencies, as well the Revenue Commissioner in Ireland were not supportive of their entrepreneurial initiatives whatsoever, and most of the women found themselves at a loss in terms of financing their business as they lacked the relevant mentoring and advisory support from these agencies. Whereas, 90 per cent of the women surveyed revealed that they did not have any support services and would like support with money advice, business management and training, mentoring, English language support, in addition to help with taxation and account, 10 per cent of the women revealed that the only help they had during start-up was from the Department of Social Protection. Additionally, 60 per cent of the women stated that their previous knowledge in their area of business helped them to efficiently manage their businesses but they still needed further training in areas such as preparing accounts, filing monthly returns, and taxation, whereas 40 per cent stated that they were at a complete loss when it came to managing a business effectively in Dublin, Ireland

Moreover, 90 per cent of the women revealed that they experienced on-going challenges in terms of access to financial capital to establish and grow their businesses since most banks are unwilling to give outs loans to the women because of the high risk nature of their business failing or probably, the lack of confidence in the ability of the female entrepreneur in general

"When I set out to establish my shop, the banks were not willing to give me a loan because I did not have any collateral and they said nothing showed that my business would be sustainable in the long term" (A Nigerian African shop owner on Moore Street) For this reason, most of the women entrepreneurs surveyed were self-financing their businesses with the help of their husbands In addition, about 80 per cent of the women revealed that they were very grateful for the financial and psychological support of their husbands

"My husband was the major inspiration behind the establishment of my business as he provided the initial start-up capital I went to a couple of banks but I was not successful at obtaining any loan because they said my business was not viable enough He has been there for me throughout the difficult times especially during the start-up phase" (A Chinese Nail and Beauty salon owner)

Similarly, another account by a Nigerian migrant woman entrepreneur demonstrated the role the husbands play in the entrepreneurship endeavour of migrant women

"The biggest barrier I encountered was inadequate finances despite the fact my husband, who is a doctor helped me significantly, I still needed a lot of money to refurbish the shop I rented because the shop was in a pretty bad condition I am yet to overcome the financial problems associated with this business" (An African shop owner in Dublin 8)

Likewise, a restaurant operator pointed out that owning a business in Dublin, Ireland is not an easy feast all especially in terms of access to mental support "For me, if not for my husband, I really would not know how to cope, I am grateful for the psychological support and feedback he gives me It is very scary running your own business, sometimes you make profit and sometimes you don't - you've got to deal with it and move on" (A restaurant owner from Ghana)

Also, the research findings revealed that sometimes, the numerous barriers some migrant women encountered actually contributed to the women relinquishing their dreams of becoming an entrepreneur A Nigerian lady who is a qualified childcare assistant and previously employed in a crèche in Celbridge, County Kildare, was in the process of establishing her childcare business but had to put it on hold because of the numerous challenges she encountered

"I have always loved working with children and I used to work in a creche in Celbridge on a part time temporary basis I was not earning much money working part time so I decided to open my own childcare service However, the problems I encountered in the start-up phase were enough to force me to put this venture on hold It was very difficult trying to get an operating licence to establish the creche as the Childcare Regulations in Ireland are very strict In addition, I encountered numerous difficulties when trying to obtain an insurance quote and most of the insurance companies refused to give me any quotes for my business" (A Nigerian Childcare entrepreneur)

In this instance, this lady complained of being at a loss to where or who to contact for guidance support and this issue became a crucial impediment to realising her dream of becoming an entrepreneur Probably, if this migrant woman entrepreneur had obtained the right directions and guidance about how to go about establishing her childcare business, she could have been successful

Furthermore, 100 per cent of the migrant women entrepreneurs disclosed that they wanted more help with government support and network agencies in terms of mentoring and financial help

"If only the government could assist us with some money to help us establish and grow our businesses, we would be grateful At the moment, I am finding it very difficult to operate my business and if not for the financial support of my husband, I would probably be out of business" (A Boutique owner from South Africa)

However, Storey (1994) speculates that only a small number of companies supported by government agencies demonstrate enough growth to generate new jobs, and since more than one-quarter of newly established companies are either car-related businesses or hairdressing, these type of businesses will not suffice for long-term economic growth of any country and consequently, state support agencies must concentrate on helping businesses with a proven track record for economic growth rather than new entrepreneurial ventures

It also emerged that 100 per cent of the women surveyed suggested how important advice, guidance, and support after the establishment stage were, since many of them found out that especially after years in operation, competent advice would be very effective if they were to realise their potential to develop their business. This is supported by Deakins and Whittam (2000) who suggest that mentoring encompasses principles acquired from cyclical and experiential learning methods and that the entrepreneur studies by way of experience however, with the help of the mentor, the entrepreneur gains knowledge about exactly how to learn from that experience

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Occasionally, women in general are not self-assured in the initial stages of establishing their businesses This is echoed by Allen and Truman (1993) who speculate that women entrepreneurs' lack of confidence and business skills is reflected in their lack of assertiveness when it comes to the collection of debts from customers, or using pricecutting mechanism as a market entry strategy, as well as undercharging their products and services

"I am always forced to reduce the prices of goods in my shop to attract more customers and this is costing my business a lot I remember when I first opened my shop, I used to give products on credit to my regular customers who came with sob stories about not having enough money on them or were waiting to get paid soon and promised to pay me once they got paid However, once they got the products on credit, getting them to pay me was almost impossible Sometimes, I'll phone them and they never answered and eventually, some of them stopped coming to my shop If I was lucky enough to get my money back, it was usually accompanied by verbal abuse of accusation of over-pricing my products and ripping customers off Since I stopped giving customers credit, I occasionally get verbally abused but it is not as bad as before"

(An African shop owner in Clondalkin)

Additionally, another account by a migrant woman entrepreneur suggested how improper pricing strategy as a means of attracting customers was costing their businesses

"Some days, I do not get customers coming into my shop at all So I reduce some of my products just so I can attract customers I think that there is no proper pricing strategy for migrant owned-businesses anyway and constantly being forced to reduce our products just to attract customers, and this makes this business unprofitable, considering how tiny my shop is" (An African grocery warehouse owner in Finglas)

Furthermore, it materialized that the migrant women entrepreneurs run huge overheads in their business operations due to such issues as rents and council rates Consequently, 80 per cent of the women found it difficult to pay themselves at the end of the month and this issue deterred some of the women from employing permanent staff to help them in the shops

"I have been billed $\in 12000$ for my council rate by the Fingal County Council How can I pay this huge bill as well as paying the two men I employ? This bill will probably see me in court because there is no way I can pay up" (An African Shop owner in Dublin 15)

This revelation showed that most migrant women business owners were faced with the problem of making insufficient profits and some of the women interviewed were actually running a loss. About 85 per cent of the women interviewed stated that they were not satisfied with how their businesses were functioning since they were not making any or much profit due to their enormous outgoings. There were council rates, rents, insurance, management fees, bills, accountancy and legal services fees to pay and sometimes, these women panic coming to the end of the month. As a result, some of the migrant women entrepreneurs surveyed were reluctant to employ staff because they simply could not afford to pay them, in addition to the added burden of administrative duties Consequently, some of the women complained of living in constant fear that the turnover of the business may not be enough to accommodate the additional financial burden of employees' salary.

Additionally, 75 per cent of the women surveyed complained about finding administrative work tiring, particularly in relation to filing the monthly sales and Value Added Tax (VAT) returns as well as, for those who had employees, preparing staff payslips was seen to be burdensome

"I do not have the time or interest to prepare payslips and monthly account and taxation statements so I delegate all administrative duties to my accountant It is costly doing that every month, but I prefer to have it done right by a professional"

(A Caterer from South Africa)

Furthermore, 75 per cent of the women surveyed complained of struggling to stay afloat and restock their shops with products and that their standard of living has been adversely affected by how stressful operating their business can be

"Managing your own business is not easy at all Since I started working for myself, I am sure that the quality of my life has deteriorated I honestly thought my experience in operating a grocery shop in Nigeria would prepare me to run my own business in Dublin, but everything is so different and the Irish regulations always get in the way of migrant entrepreneurs I sometimes wish I had not gone into this business at all seeing how stressful it is however, considering the huge amount of money I spent in renovating the shop and purchasing equipment, I would rather continue with the business than quit" (An African shop owner from Nigeria)

4.5 Additional Account by Migrant Women entrepreneurs

In addition, it emerged that often times, migrant entrepreneurs according to Light (2007) demonstrate a propensity to employ other migrant workers because these entrepreneurs identify with other migrants who may be working to overcome barriers into the mainstream labour market

"I do not see myself working with anybody else who is not a minority in Ireland, I know how hard it is for us minority living here so the least I can do is to employ my kind Call it social identity, but it keeps my conscience clear and my situation a lot easier to cope with " (A Nigerian Computer tutor in Dublin)

The above is indicative of the different social contexts that could provoke a person to reason, sense and act on the grounds of his individual, family or nationalistic "level of

self" (Turner et al, 1987) Social identity is thus, according to Hogg & Vaughan (2002), a person's self-concept which is derived from the perception of membership of social groups Turner and Tajfel (1986) suggested that the simple act of people categorizing themselves as belonging to a certain group was enough to make them show ingroup favoritism. This is evident in the case of almost 80 per cent of the migrant women entrepreneurs interviewed who consciously or unconsciously, preferred employing people from the immigrant community

Also, in certain circumstances, female migrant business owners are able to heighten their social status as well as forming networks and friendships with people in their communities

"Since I established my salon, I seem to have gained more respect from my friends at church and they address me as 'Madam' I have also become more confident of myself and really want to achieve so much Above all, my husband has become very proud of me and I am also proud of my achievement" (A Kenyan Hairdresser)

This is indicative of Kontos (2003) suggestion, that successful migrant women entrepreneurs are also able to attain and broaden their social networks

It also emerged that some migrant women entrepreneurs operating in Dublin encountered the problem of dealing with unscrupulous and fraudulent landlords but this practice usually went unreported

"One particular landlord I know on Moore Street rents out shops to prospective migrant business owners at a low rate and six months down the line, this landlord would notify the business owner to evict his premises This landlord leases a badly run-down shop to unsuspecting migrant entrepreneurs and after they spend so much money refurbishing the shop, this landlord notifies the business owners to vacate his premises He has a number of retail outlets on Moore Street, and he cunningly deals with migrants entrepreneurs on verbal agreement basis It is a harsh world out there for your average migrant entrepreneur" (An African shop owner on Moore Street)

Furthermore, it emerged that, the hairdressing salons surveyed leased shop spaces for other struggling entrepreneurs who could not afford to rent their own shops

"I have three migrant women hairdressers who work in my shop and I charge them 20 per cent commission on every job they get This strategy has definitely contributed to getting extra money to maintain my salon otherwise, I may not be able to meet the financial burdens of operating a hairdressing salon on my own"

(A Hairdresser from Kenya)

4.6 Migrant women entrepreneurs and HSE Food Safety regulators

The women also revealed that the business regulations in Ireland actually hindered migrant women who set out to establish businesses because the regulations are so inflexible that sometimes it actually interfered with their entrepreneurial activities Additionally, since the women did not know where to go or who to go for advice, they seemed to be going about establishing their businesses the hard way. For instance, about 80 per cent of the women interviewed revealed that dealing with monitoring officers such as the Health Service Executive (HSE) inspectors were a constant hassle as they scrutinise their business operations and sometimes destroy valid products which they deem not to have EU addresses and thus, these products do not meet EU quality standards. However, the HSE regulators according to the HSE website, are tasked with the promotion and protection of public health through enforcement of regulations. Moreover, the enforcement officers are there to educate and advise business owners whilst working with them closely to establish compliance with Irish law.

The migrant women interviewed for this research referred to the regulators as HSE inspectors but in actual fact, they are known as Environmental Health Officer (EHO) These EHO are charged with the responsibility of ensuring that food sold in all shops are wholesome, safe and clean for public consumption and food control is done in tandem with the Food Safety Authority of Ireland Consequently, as part of their jobs, the EHO randomly and frequently inspects all registered business locations where food are prepared and sold in terms of their sanitation and they ensure that food sold meet the standards as set by the Food Safety Authority of Ireland The EHO can carry out inspections in any business without giving prior notice to business owners. They are also charged with the power to confiscate products that are deemed unwholesome and in some severe instances, they have the power, under court order, to close down a business that is not complying with the Irish Food Safety regulations.

The amount of power these EHOs have instils fear in the migrant women entrepreneurs who feel as if they are under constant attack from these officers because though they strive to meet the Food Safety standards, they struggle to comply fully with it as the nature of the food sold in the African shops differs from the ones in regular Irish supermarkets Generally, an EHO will issue out a written report after each inspection and outline any improvements required detailing in what timeframe. In instances where the migrant women business owner fail to comply with the orders of the EHO or do not meet their deadline, the EHO can seek an 'Improvement Order' from the District Court in Ireland, and thereafter, prohibit or prosecute the business owner or ultimately, enforce the closure of the shop. This can be an expensive experience for migrant women shop owners seeing how much money they pump into establishing their shops. Consequently, the environment of paranoia created by these EHO hinders the migrant women business owners from enjoying their role as entrepreneurs in Dublin Ireland

In relation to migrant women entrepreneurs, additional difficulties arise when migrant women entrepreneurs encounter problems with service providers and regulators. This causes some women entrepreneurs added stress and psychological issues such as stress and paranoia

That man from HSE, I don't know if it is me he does not like or maybe that is how he He is really stressing me to the point that if she saw him in her shop or even missed a phone call from him, she would start to panic Why should I go through this, what have I done wrong? Anytime he comes to my shop, he has to confiscate some products, and that is not all, I have to pay for another company to destroy those products Why this waste of money? That is all my profits going down the drain" (African shop owner in Clondalkin)

Similarly, an account from a hairdresser from Congo revealed how regulations in Ireland interfered with small business operations in Dublin, Ireland

"My biggest problem is with the HSE inspectors who can be described as a pain in the back sometimes They come to my shop and confiscate products and destroy them because they do not meet the EU quality standards The last time one inspector came to my shop, she seized a bunch of hair products to be tested in the laboratory But what I did not understand was the fact that I bought these hair products from America? In fact, it is really nerve-racking dealing with these HSE officers because they sometimes make ridiculous demands, all for what reason? (A Congolese hairdresser in Lucan)

Stressful encounters with HSE inspectors were a recurring theme amongst the migrant women entrepreneurs who operated African shops, the restaurant owner and the caterers The regulatory services who are supposed to guide and advice entrepreneurs end up creating an antagonistic atmosphere for these migrant women business owners and consequently, contribute to quenching their entrepreneurial ambitions Another African shop owner with a shop in Dublin 15 recalled how an inspector came to her African grocery shop and seized some items which did not meet the EU food standards to be destroyed That was not even her biggest problem with the inspector, but she had to pay for the company who came to destroy the goods and it cost her about \in 120 and that really angered her

4.7 How migrant women entrepreneurs interpret success

According to Djik, (1996), traditional economic and entrepreneurship concepts infer that, the success of a business venture is determined based on its financial performance and productivity. That is to say that, generally, a business is deemed successful, if financial indicators demonstrate growth in turnover, the size of the business as well as the number of people employed. Nevertheless, several research studies have revealed that, sometimes, women entrepreneurs are not really focussed on the financial profitability of their business unlike their male equivalents. Hence, Buttner and Moore (1997) posit that women entrepreneurs often quantify their success in relation to their degree of personal achievement and self-fulfilment, ranked above profits as criteria for success.

In this research, the findings revealed that, 95 per cent of the women interviewed interpreted success in terms of self-fulfilment and accomplishment. Almost all the migrant women entrepreneurs conceded that they were self-fulfilled and had gained so much confidence and pride through their ownership of their businesses, and although about 80 per cent of them were struggling financially, they still seemed confident that their situation would eventually turn around In addition, the 20 per cent of the women who were seeing some profits clarified that, the financial success of their businesses enabled them to take care of the financial requirement of their nuclear family and also enabled them to send remittances to their extended family members back in their native countries. However, about 50 per cent of the migrant women entrepreneurs surveyed complained of not making any profits whatsoever, whilst about 15 per cent was only managing to stay afloat with only 10 per cent of the migrant women pointed out that their success in financial terms would be exhibited in the amount of wealth creation in the form of acquisition of real estate properties both in Ireland and back home in their country of origin, as well as buying cars and other equipment needed for their businesses. Nevertheless, only 25 per cent of the migrant women survey had any intention of saving for a rainy day if their businesses became profitable. Similarly, almost all the women conceded that they also measured how successful their business was doing if there ever was the need to expand their premises or employ more people.

4.8 Reflections on Research findings

Moreover, apart from the question of what motivates migrant women to become entrepreneurs and the challenges they face in Dublin, Ireland, new questions became evident in this research, for instance - why was it that generally, migrant women have a greater propensity towards entrepreneurial activities? Or was it because they felt sidelined in mainstream employment in Dublin, Ireland? Bonacich (1973) suggests that strategies used to examine and clarify entrepreneurial activity of migrants are likely justifiable on the grounds that migrants' distinctive traditional background which favours entrepreneurship explains their greater propensity towards business ownership. In this sense, because migrant women in Dublin, are disadvantaged from the onset due to discrimination and social inequality issues, it is fair to say that, entrepreneurship becomes a safe haven for migrant women in Dublin, Ireland as they get to be their own bosses and control their own employment destiny

Additionally, more than 80 per cent of the migrant women surveyed revealed that they had always wanted to be their own bosses and thought they would earn more money from operating their own businesses but they soon realised how wrong they were since it has not really been easy financially. Also, over 60 per cent of the women had contemplated quitting the entrepreneurial venture but looking at the huge amount of money they had put into establishing their businesses deterred them from quitting. Remarkably, all the women surveyed displayed a strong sense of commitment, self-assurance and perseverance in what they were doing and although, they encountered numerous overwhelming challenges, their overall rhetoric boiled down to the fact that 'quitting was not an option'. In addition, none of the women considered giving up their businesses and working for somebody else principally because of the freedom of operating their own businesses and also because of the huge investments they had put into establishing their shops

In addition, the research findings revealed that only the seamstress, the jewellery-maker, the IT tutor and the African warehouse operator were seeing any profitability in their businesses However, for the rest of the migrant women entrepreneurs surveyed, they were constantly trying to stay afloat or break even in their businesses and this was a constant hassle and stressful situation for them Consequently, the joy of operating their own businesses had been sapped out from 80 per cent of these entrepreneurs

Additionally, almost all the women surveyed suggested that operating their own business has meant that the time they spent investing in the growth of their business was to their own advantage and they got to decide their own hours Moreover, all the women acknowledged that they would never consider giving up ownership of their businesses since they enjoyed being their own boss and did not want to be a part of any one else's agenda

Furthermore, almost all the women concluded that the advice they would give to any upcoming migrant woman entrepreneur with the intention of establishing a business in Dublin would be to be independently well financed, be able tap into skills and experience they lack, be ready to commit and not be easily deterred by failure, and also get independent advice and trust their own instincts and judgements

The research findings also highlighted the fact that 100 per cent of the migrant women entrepreneurs interviewed face such issues as difficulties in securing start-up funds and credits facilities for their businesses, as well as double jobbing due to family responsibilities in addition to strict bureaucratic regulations and administration burdens And since these women had limited or sometimes no external source of finance and were self-financing their business, it usually took longer to see growth in their businesses as their savings was generally not enough to grow the business

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Chapter 5

CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter seeks to summarize the findings highlighted in this research, and subsequently give recommendations will facilitate the entrepreneurial operations of migrant women in Dublin Also, suggestions will be made in terms of areas to be explored further in future research

This study has shown that migrant women entrepreneurs in Dublin, Ireland are ignorant of any help and valuable information that they can avail of, reason being that, they do not know where to access this help and information. As a result, they use their own initiatives and sometimes, that of family members including the limited resources that are available to them. Consequently, they struggle constantly in their business operations, as almost all the migrant women surveyed complained of managing an unprofitable business venture

However, the Press Office statistics (2012) shows that, between the periods 2000-2011, in excess of 900 high-potential start-up companies that employed over 25,000 in Ireland were supported by Enterprise Ireland This is indicative that businesses that are not considered high-potential (i.e. with no export and import potential, no manufacturing potential etc) such as small businesses created by migrant women entrepreneurs are not supported by Enterprise Ireland, as the scope of their businesses are normally '*buy and* *sell*' In view of this, it will be recommended that organisations such as the Department of Trade and Employment as well as Enterprise Ireland should not only concentrate on initiatives that will provide vital financing for high-potential start-up businesses but also, for small entrepreneurial ventures such as the businesses created by migrant women, to help encourage people to start working on their own, and not solely be dependent on the State for weekly financial support or jobseekers allowance

For some of these reasons, Forfas proposed that the State should implement some initiatives that will aim to support the migrant entrepreneur in Ireland, recommending that, the City and County Enterprise Boards should become the first contact point for migrant entrepreneurs whose business venture could potentially become mainstream businesses in Ireland (Forfas 2007)

Also, the research findings has highlighted the significance of access to mentoring services, training, external agencies with readily available information on networking and advice and most importantly, start-up grants from the State for those entrepreneurs who may fall outside the eligibility criteria Small and Medium Enterprise (SME) grants. Thus, from a perceptive view regarding policies, current sources of financial support for migrant women entrepreneurs must be explored further in terms of how best the Irish government and other financial institutions could support migrant women in entrepreneurship by providing start-up funds that would help alleviate some of the challenges they encounter in the process of establishing their businesses in Ireland Furthermore, implementing a government-funded loan scheme solely for women with entrepreneurial ideas will be highly recommended, as this could help alleviate some of the financial challenges migrant women entrepreneurs face in their business operations in

Ireland Additionally, some of the migrant women interviewed felt that there were very little entrepreneurial initiatives currently visible on the national plane and as a result, access to mentoring, competent guidance and advice services should be made readily available for women entrepreneurs including migrant women entrepreneurs

Moreover, it was evident that none of the migrant women interviewed had studied the official 'Start your own Business' course in Ireland, so that explained why a vast majority of them found it difficult in terms of access to information about funding and other business related issues in Ireland Moreover, this research has revealed that although, some of the women had formal education relating to business administration from their country of origin, they still lacked the correct management tools and proficiency in organising and planning their business affairs efficiently. One very useful recommendation by the MRCI requires migrant women entrepreneurs to undergo the 'Start Your Own Business' course before embarking on any entrepreneurial activities in Ireland Additionally, this research has revealed that most migrant women had interest in starting and operating their own businesses because of their previous entrepreneurial background from their native countries, but when they arrived in Ireland, it became very difficult for them to use the same knowledge they have in business operations from their native countries since different countries require different entrepreneurial procedures For this reason, the Dublin City Enterprise Board (DCEB) in conjunction with FAS have created the official 'Start your own Business' course which hopes to introduce participants to Business Planning, Employment Legislation, Finance for Enterprise, Taxation, Sales and Marketing, as well as Business Plan Development As a result, it will be encouraged that, migrant women who wish to start their own business in Dublin, Ireland must undergo this training to enable them acquire the essential knowledge and skills needed to evaluate the financial and marketing feasibility regarding their business venture including hours of mentoring and networking support

The 'Start Your Own Business' course would provide relevant, practicable and applicable knowledge and information that could help address some of the issues and challenges encountered by migrant women entrepreneurs. Furthermore, in terms of regulations surrounding business set up in Ireland, the Irish government could also guarantee a regulatory atmosphere that facilitates entrepreneurial activity which would not place irrational hardships on migrant women entrepreneurs

In general, the women interviewed highlighted that getting financial support for starting up a business in Dublin, Ireland was extremely difficult and a lot of funding from the government was only available if the entrepreneur had been able to prove themselves successful, as result, several entrepreneurs experience on-going issues with cash flow. In view of this, the OECD Proceedings (1998) will be highly applauded, as it suggests that policy-makers must improve the situation of women SME business owners by enabling incentives that permit businesses to operate smoothly since the success of any new business depends on the capability of the entrepreneur in leveraging their human and social capital

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5.1 Reflections on Research finding

Primarily, the research findings can be integrated into policy-making decisions in the development and facilitation of migrant women entrepreneurs in Ireland

Also this research revealed that some women were in the process of establishing their businesses but did not follow through to the end due to insurmountable barriers, and this could also be investigated further with the aim of finding the roots course for migrant women's retraction from entrepreneurial endeavours. Subsequently, this would lead to more investigations into how migrant women entrepreneurial ventures can be sustainable and a proven viable business venture with a potential for export. More importantly, with a few of the migrant women who before becoming entrepreneurs, were unemployed and were in receipt of unemployment benefits from the Department of Social Protection, these women were able to go onto the Back to Work Enterprise Allowance (BTWEA). This scheme is meant to promote unemployed people on social welfare payments to take up self-employment while keeping part of their welfare payments. The BTWEA could be a good way of getting some migrant women who have entrepreneurial inclination off the welfare system into self-employment

5.2 Conclusion

This research has given new insights into the situation of migrant women entrepreneurs in Dublin, Ireland 1 e in relation to the challenges and the 'push' and 'pull' factors that encourages and discourages migrant women entrepreneurs in their daily business operations

In summing up, this research has identified the various factors that motivate migrant women to establish their businesses in Dublin Ireland Nevertheless, it was, also evident that, migrant women encounter a lot of challenges during the process of establishing and operating their business. Among these prevalent challenges were the issue of access to information and financial capital. The central problem identified in this research was the fact that all the migrant women entrepreneurs interviewed did not partake in the official 'Start your Own Business' programme in Ireland which could have directed them to the relevant information regarding establishing and operating a business in Ireland In considering the challenges that has been addressed in this study, it will be highly recommended for the implementation of a mandatory requirement targeting start-up entrepreneurs' – ensuring they undergo 'Start your Own Business' programme before they could be given the licence to operate their own businesses, this could help mitigate some of the problems identified in this study. In addition, a typical business strategy that will be recommended is the enterprise units in various Counties, helping these start-up

businesses in implementing models such as Business Management Systems, which could help entrepreneurs in developing proper procedures and systems that could aid these start-up's to become competitive in the global market Finally, the findings in this study highlight the important role that policymakers can play in terms of encouraging and implementing more strategic measures especially in terms of legislation on SME and entrepreneurial initiatives, focusing on encouraging and facilitating women including migrants to become successful entrepreneurs, and with a view of spurring jobs and making these businesses become competitive in the global markets

6.0 APPENDIX 1 - QUESTIONNAIRE

Name of interviewee	Prefer not to specify
Position	Prefer not to specify
Telephone Number	Prefer not to specify
Email address	Prefer not to specify

1 How long have you been living in Dublin, Ireland?

- $a \quad 0-2 \ years$
- b 3-4 years
- c = 5 6 years
- d 6-7 years
- e Over 8 years
- 2 How long have you been operating this business?
 - a 0-2 years
 - b 3-4 years
 - c = 5 6 years
 - d 6-7 years
 - e Over 8 years
- 3 What kind of business are you currently operating?

4 Were you previously employed by somebody or a company?

Yes	

5 If yes, what type of business or job were you engaged in?

6 Why did you leave your previous job?

- 7 Did you try to look for an alternative job?
 - Yes 🗌

No

8 What was the outcome?

9 When did you realize you wanted to become an entrepreneur?

10 What motivated you into becoming an entrepreneur?

11 What made you go into this particular business?

12 How was this business started?

13 Did you get any help during the start-up phase of this business?



No

14 If yes, what sort of help did you get?

15 If no, what sort of help would you have wanted?

16 How supportive do the following agencies provide in facilitating business startups in Dublin, Ireland?

		Not Helpful	Helpful Extrem	ely Helpful
a	County Enterprise Boards		Î 🗌	Γ <u>Π</u>
b	Department of Social Welfare			
с	Citizens Information			
d	Banks and other Credit Agencies			
e	Revenue Commissioner Dublin, Ire	eland		
		T 1 10 1/		0

17 Do the business regulations in Dublin, Ireland facilitate entrepreneurship?

V.	
Yes	

No

18 In what ways do these regulations interfere with or facilitate business start-ups in Dublin, Ireland?

19 What are the major barriers you encountered at the start-up of your business?

20 How did you overcome these barriers?

21 Do you encounter other challenges in your daily business operation?

Yes		No L	

- 22 If yes, choose from the list which challenges you face
 - a Financial Limitation
 - b Lack of mentoring support system
 - c Government regulatory issues
 - d Childcare issues
 - e Issues relating to customers
 - f Other

If other, please specify

- 23 What kind of support services do you currently have?
 - a Money advice
 - b Business management and training
 - c Mentoring
 - d English language support
 - e Taxation and account support
 - f Other

If other, please specify

- 24 What kind of support services do you need that you do not have currently?
 - a Money advice
 - b Business management and training
 - c Mentoring
 - d English language support
 - e Taxation and account support
 - f Other

If other, please specify

25 Do you have any formal education that has helped you in managing your business?

26 Have you been in apprenticeship before?

No	\Box
	No

- 27 If yes, please state what level of education or apprenticeship training you have?
- 28 Do you have any previous knowledge or experience regarding operating a business?



No	
INO	

29 Has your previous knowledge or experience in operating a business fully equipped you to operate this business efficiently?

Yes	No 🗌
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30 If no, what sort of education or training do you require?

- 31 Do you work alone or you have other employees?
- 32 Are you satisfied with how your business is functioning?

Yes					
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No

33 If no, how would you prefer your business to function?

34 How has owning your own business benefited you?

35 Would you ever consider giving up ownership of your business and working for somebody else?

Yes	No	
Yes 🗀	No	

36 Please explain your reasons behind either answer?

37 Any other comments you would like to add?

Thank you for your participation and cooperation in this survey

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7.1 Figures and Maps

Figures 1 and 2 Entrepreneurship Survey of the EU25" carried by the Gallup Organization, Hungary

Figure 3

Net Migration in Dublin, Ireland 1972 - 2004. Source: Central Statistics Office (CSO) (2004) June 2005

Figure 4 below

Map of Dublin, Ireland accessed on 10th July 2012 from http://www.aaccessmaps.com/show/map/ie/dublin_metro