

# Immigrant women entrepreneurs in Grenoble: connecting entrepreneurial experiences to the intersections of gender and race

Maria Estrella Lopez

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# Immigrant Women Entrepreneurs in Grenoble: Connecting Entrepreneurial Experiences to the Intersections of Gender and Race

A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER'S GÉOGRAPHIE,
AMÉNAGEMENT, ENVIRONNEMENT, DÉVELOPPEMENT:
INTERNATIONAL DEVELOPMENT STUDIES

AT THE INSTITUT D'URBANISME ET DE GÉOGRAPHIE ALPINE OF THE UNIVERSITÉ GRENOBLE ALPES

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#### **ABSTRACT**

Discourse on entrepreneurship has presented the development entrepreneurial activities by women and immigrants as a process of othering by only looking at one axis of their identity. However, this thesis aims to examine how different axes of identity interact on multiple dimensions of social relationships and contribute to systematic social inequalities that female immigrant entrepreneurs face in Grenoble and consequently, in the French system. I demonstrate the two fields contributing to this gap in literature by looking at both immigrant and female entrepreneurship then presenting an intersectional view to these themes. Furthermore, this thesis looks at the situation of migration and entrepreneurship in France, providing a critique of Macron's Start-Up Nation and giving context to the circumstances of the Global Pandemic, COVID-19. Using a qualitative approach and a thematic framework, I provide an intersectional examination of the entrepreneurial experiences of immigrant women entrepreneurs in Grenoble. The results have found eight major themes: first, the women are motivated to pursue entrepreneurial activities based on a complex interaction of push and pull factors; second, they must deal with the burdens of domestic and business responsibilities at the same time; third, they face discrimination in having foreign qualifications which is especially harder for racialized women; fourth, they lack formal support and assistance, hence, turning to their own networks; fifth, the financial support in light of COVID-19 has been insufficient and provides no real solutions; sixth, they face more domestic and care work in these times of COVID-19; seventh, even despite the circumstances, they demonstrate resilience and determination by being resourceful and finally, they believe engaging in entrepreneurial activities has brought them a sense of fulfilment and recognition as women and immigrants in France. These results, though generated from a small sample, provide important implications for policy makers, researchers and the broader community on how there is a need for a paradigm shift in how women who engage in entrepreneurship are perceived, that data should be made more available and support should be made more accessible for these women to have equal opportunities. Finally, further research and a larger sample size from more diverse backgrounds, not limited to the online or English-speaking community, is wellrecommended.

#### **ACRONYMS**

**AEPI**: Agence d'Études et de Promotion de l'Isère

BAME: Black, Asian, Minority and Ethnic

CCI: Le réseau des Chambres de Commerce et d'Industrie

COVID-19: 2019 Novel Coronavirus

**DGE**: Direction Générale des Entreprises

EU: European Union

**GEM**: Global Entrepreneurship Monitor

IMIS: Institute for Migration Research and Intercultural Studies

INSEE: Institut National de la Statistique et des Études Économiques

**IOM**: International Organization for Migration

**OECD**: Organisation for Economic Co-operation and Development

**OFII**: L'Office Français de l'Immigration et de l'Intégration

RSI: Régime Social des Indépendants

TCN: Third Country Nationals

**UN**: United Nations

URSSAF: Unions de Recouvrement des cotisations de Sécurité Sociale et

d'Allocations Familiales

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#### **CHAPTER 1: AN INTRODUCTION**

There has been a lot of research done on the topics of women's entrepreneurship and immigrant entrepreneurship (as seen in Chapter 3) all over the globe but not many that discuss the interrelation of both, especially in the context of France and consequently, the city of Grenoble. Entrepreneurship undertaken by females with a minority background based on their immigration to a new host country studies the psychological, social, economic and political aspects of entrepreneurial activities while examining the underlying intersections of gender and race. Past literature tend to study the forms of inequality that is faced by a certain group separately. But what is often missing is how some are subject to multiple forms of inequality that influence one another; such is the case with female immigrant entrepreneurship.

The interest for this topic started out unconsciously. As an international student living in France, I had found a community of immigrant groups, including Filipinos, like myself, living in Grenoble. Within the international community in Grenoble, I noticed that many of them were women, majority of which are students and the partners of a French citizen or resident of the European Union relocating here. What was interesting to note is that many of these women were self-employed, either through their own businesses or through freelancing their skills. I started wondering about this. I decided to ask my friend on her experience in setting up her yoga business here in Grenoble and she told me something that really struck me: "It's hard to be yourself, to prove your worth in the [French] system that continually asks you to prove you deserve to be here (Personal Communication, 2020)." It made me wonder why was this so? In my time in France that has passed by, I came to see a few things about the French system and its' outlook towards outsiders. I sensed that it was hard for anyone from outside of France coming here, to really feel welcomed and integrated. I sensed that in bureaucratic matters, it seemed to be an even more complicated process. And actually, I experienced some of these challenges, though at a milder level than the studies and articles I have read about regarding the treatment of the French system towards immigrants and what this then means, particularly, for women immigrants.

Tubergen (2004), Kushnirovich (2007) and Kelley et al. (2013) have mentioned how entrepreneurship is a route for economic advancement and mobility within one's host country. The unemployment levels of both immigrant and women groups are often higher and with lower streams of income. Many of them have difficulties entering their host country's labor market, hence; end up turning to self-employment and entrepreneurship as a viable alternative solution. Meanwhile, others turn to entrepreneurship due to barriers in advancing in the corporate context. Women feel that their potential is not being realized professionally due to patriarchal structures inherent in society and thus, turn to entrepreneurship in search of better opportunities (Roomi & Parrott 2008; McAdam, 2012).

This chosen theme of immigrant women entrepreneurship, I believe, is relevant and requires more in depth-research as the factors that influence why immigrant women establish a business is multi-layered. It includes a number of aspects related to the women themselves such as their education, migration background and personal aspirations. In regards to the host country or France in this case, there are as well aspects that influence the experiences of these women, ranging from the country's economic situation, immigration and labor market policies, language and spatial characteristics as discussed in Chapter 4.

With this said, my thesis is built around the fact that women and immigrants are among the most vulnerable groups in the French and European context. Furthermore, entrepreneurial discourses present the development of women entrepreneurial activities as a process of *othering* (Bruni, Poggio, & Ghe, 2005). Women are portrayed as inferior and as one homogeneous group. However, what I would like to show is that there are different groups of women entrepreneurs including immigrant women entrepreneurs. Consequently, these women also encounter different motivations and experiences, which have not been adequately addressed in previous literature.

The issue is that discrimination in entrepreneurial activities has traditionally been examined by looking at one axis of identity, in this case, as either only gender or only race. However, in the study of immigrant female entrepreneurship, an intersectional

framework is applied. Intersectionality examines how different axes of identity interact on multiple dimensions of social relationships and contributes to systematic social inequalities (McCall, 2005). It challenges the significantly integrated, independent and quantitative nature of social categorizations wherein one category competes for primacy and importance over the other, thus, deconstructing the position of the subject. In such a way, intersectionality allows me to examine how certain experiences such as that of racism may actually be sexualized and vice versa. I demonstrate how in the interest of intersectionality (as seen in Chapter 3.C.), oppression is not merely caused by only one aspect of a person's identity but by the complex interaction of *multiple* forms of discrimination brought about by one's diversity.

Hence, in this study, I examine the entrepreneurial experiences of immigrant female entrepreneurs in Grenoble according to different personal, social, economic and political contexts they encounter. I provide a picture as to what pushes them to engage in entrepreneurship? What were their stories to have come to this point of engaging in these activities and what challenges did they face in doing so? Especially given the current situation of the Global Pandemic, COVID-19? What kind of support have they received for their entrepreneurial activities and who are their customers? Furthermore, how has entrepreneurship contributed to their identities and life here in Grenoble and France? Through this, I aim to answer following research question, in what ways do gender and race impact the entrepreneurial experiences of immigrant female entrepreneurs in Grenoble? This tests my hypothesis that immigrant female entrepreneurial experiences due to underlying intersections of gender and race that discriminate against women and immigrants. Furthermore, racialized women immigrants may even be at a *triple disadvantage*.

In order to respond to this research question and hypothesis, after presenting my hosting organization in Chapter 2, I first introduce the concepts that provide basis to this study. This can be seen in Chapter 3 where I begin with a conceptual discussion of gender, immigration and entrepreneurship, providing the theoretical framework and related literature that have been researched on regarding these two fields. Then I

define the above mentioned research question by deconstructing the categories of what makes a woman, an immigrant and an entrepreneur. I, then, proceed to contextualizing the aspects of entrepreneurship and migration in France. I start with introducing the entrepreneurship scene then critiquing Macron's so called Start-Up Nation. After which, I briefly discuss the migration history and situation in France. Then I provide context to the present circumstances involving the Global Pandemic, COVID-19, in France and how this impacts women, migrants and entrepreneurs. Finally, I introduce the case of Grenoble at the end of Chapter 4. This brings me to my methodology in Chapter 5 where I present the approach I used, how I gathered related literature and data, how I searched for interviewees, the questions I asked (as seen in Appendix A) and consequently, how the interviews went about. At the end of the Chapter, I bring this all together by discussing my chosen method of analysis, which is based on the thematic framework of Braun and Clarke (2013). The interview responses and data analysis can be seen in Appendix B and C. With the methodology defined, I critically analyse and discuss the results in Chapter 6. First, by discussing the general characteristics of the interview participants and after which, I discuss the 8 common themes found. Each theme is supported by the theoretical framework and literature that can be found in Chapters 3 and 4. This provides the foundation of the results where it is consistent with conclusions found in previous research or reinforces observations in the context of France and Grenoble. I round this all together in the conclusion, Chapter 7.

#### **CHAPTER 2: MY HOSTING ORGANIZATION**

My internship organization is called *Wefound World Women Entrepreneurs and Startups Foundation*. More popularly, their online presence is known as *Female Founder Space*. They are a social enterprise, founded in 2014 by Val Racheeva, that identifies themselves to be a "*global supportive online community and academy for female founders, entrepreneurs and creatives to kick-start and grow their business* (Female Founder Space, 2020, p. 2)." Though they are based in Berlin, their audience is targeted *globally* to women from all around the world. At the moment, there are around 8 members in the Female Founder Space team, comprised of interns, volunteers and freelancers.

The founder, Val Racheeva, is of German nationality and has a Bachelor's and Master's degrees in Political Science and International Relations from Technische Universität Dresden. Prior to starting the organization, she previously worked in international higher education projects and international business consulting in the corporate world. However, she states that she felt an inner calling towards something that could make more of a difference in the world while meeting her inner values regarding flexibility in time and place. Hence, she decided to quit her corporate job and go on an entrepreneurial journey. She moved to Berlin from Dresden where she met many women who wanted to create start-ups, but lacked the supportive environment to cultivate it. She saw an opportunity where her experience, vision and values could match together (Female Founder Space, 2020). It ignited her passion for this initiative, as she believes that women often face obstacles in starting their own businesses, including herself and her experience with developing Female Founder Space. To name a few, these obstacles include access to funding, psychological setbacks, family expectations, lack of networks and work-life balance. With that said, Val Racheeva started Female Founder Space to help address these obstacles by providing women with inspirational stories, networks, trainings and learning resources to foster a woman's personal and professional growth (Female Founder Space, 2020). From what I know within the team meetings (Personal Communication, 2020), there was no clear structural design when the founder first started it. It started with small events that grew to more and more women participating and from there,

she continued to juggle ideas on how to create a better avenue that can help support these women - now with the development of an Online Academy, which I will discuss in more detail in the succeeding paragraphs.

Hence, the fields of intervention of the organization, thus far, were mainly through networking, training and event-planning. Since 2014, they have organized more than 120 events, workshops, webinars, networking and co-working days in over 13 European cities and 9 countries. More than 6,000 women have attended their events and workshops. Moreover, they've invited more than 200 speakers and experts, among of which were leading European female founders (Female Founder Space, 2020). Based on my knowledge from the team meetings (Personal Communication, 2020), I understand that the women that usually joined in their events were either entrepreneurs that just started their businesses, those that were thinking of starting or those that already had an established business but wanted to network with other like-minded women. This was how they funded themselves in the start – through events. In the beginning, the founder set up a first meeting where only 8 women showed up then at the second, there were already 32 women in attendance. By the third, she was speaking in front of over 50 women. She didn't expect that this would be something women would search for and so, it started off as a donationbased fee that women could provide for the events. But as they got more established in the start-up scene in Berlin, they began to charge fixed rates where they rented bigger venues and provided better networking experiences for these women. They have, however, taken a step back from events planning and networking to focus on the creation of an Online Academy containing online courses targeted for female entrepreneurs (V. Racheeva, Personal Communication, 2020). Hence, their funding now comes more from self-financing by the founder, Val Racheeva and also from institutional help from the German government, especially in the current times of the global pandemic. The founder has been bootstrapping the organization through her own savings that she has set aside as well as from what the organization made from events prior to the transition to an Online Academy. Also, when the founder offered me an opportunity after my internship contract, she mentioned how she would take this from her savings to pay for my work (V. Racheeva, Personal Communication, 2020). This, I believe, is why the organization often searches for unpaid interns or

volunteers. When I learned about the way it was funded, I realized that Female Founder Space functions more as a start-up social business rather than the non-governmental organization I was initially expecting them to be and that the founder acts more as an entrepreneur.

As mentioned, currently they are transitioning to following a more e-learning path wherein they plan to launch their Online Academy in September. The reason for this transition, according to the founder (Personal Communication, 2020), is that she felt there was a gap in the female entrepreneurship scene for online education that could help women kick-start their businesses. She had not seen anything like this before and through the events that her organization has hosted in the past, she saw an opportunity in this transition that she believed could be both sustainable for her social business and beneficial for women entrepreneurs. In organizing such events, she was able to get in contact and understand the needs of many early stage female entrepreneurs and women who were potentially interested in creating a business. Hence, this online education platform will consist of different courses that are targeted to help these female entrepreneurs in setting up their businesses. Some of the courses include topics like Leadership, Social Entrepreneurship, Funding for Startups, Product Development, Branding & Positioning, Social Media Marketing and Lean Start-Up. In total, there are 23 courses with around 70 experts, entrepreneurs and coaches acting as instructors for the courses (Female Founder Space, 2020).

In related literature, their field of intervention as a means for women empowerment is called distance learning (Hannoun, 1998; Ojo & Olakulehin, 2006; Munawar & Akhter, 2017). This is to be differentiated with open learning, which is an umbrella term for any scheme of education or training that seeks systematically to remove barriers to learning, whether they are concerned with age, time, place or space. With open learning, individuals take responsibility for what they learn, how they learn, where they learn, how they pace their learning, who helps them and when they have their learning assessed. Distance learning, on the other hand, is only one particular form of open learning in which learning is separated by geographical distance and time. This is sometimes referred to as home study or e-learning (The Commonwealth of Learning, 2000).

In a research done in Nigeria by Ojo & Olakulehin (2006), distance learning has been increasingly promoted as a key solution for historically disadvantaged groups like women. For women, it has become an avenue to attain knowledge and education, putting them in a better position to pursue their goals and motivations. With factors such as the cost of going to an educational institution, household responsibilities and social hierarchies, women are at a disadvantage. However, the development of online education has provided a platform for women to find a means of education at their own time and at a cheaper cost. Furthermore, in relation to entrepreneurship, past research in India (Dwivedi, 2017) has shown that many entrepreneurs face the risk of discontinuance or failure in business due to lack of entrepreneurial training and education as one of the constraining factors. Opportunities for potential women entrepreneurs are even lower. Hence, there has been an emphasis for an effective entrepreneurial education that caters to different disadvantaged groups such as women, particularly through distance learning. This is the supposed vision that Female Founder Space wants to promote. They understand that women face a lot of obstacles in setting up their businesses. Hence, their goal is to "empower at least 25,000 female entrepreneurs by 2025 through their online courses catered to help these women in different entrepreneurial topics (Female Founder Space, 2020, p. 3)." This is to be measured by the number of women who enrol to their online academy in the next 5 years.

With the recent events of the global pandemic, I had to adjust my internship to be remote and lessen my hours from full-time to part-time. Since Female Founder Space actually has a few members of the team that work remotely from different areas in Europe, this was easy to arrange when the plans for me to move to Berlin fell through. I also already started my first week of internship remotely on March 9 and then, was originally supposed to fly to Berlin a week after due to housing availability. In the end, I transitioned everything to be remote. I mostly chose this organization because I already had a clear vision of what kind of thesis topic I wanted to personally write about and this was the only organization that accepted me that I found to be related to my thesis topic. I applied to various other organizations as from December but did not hear back from most of them and the other organization I was accepted to was more about the Social Economy. So in the end, I chose the organization based on

the theme that I wanted to write and research more on. And that was immigrant female entrepreneurship, which was more in line with the theme of Female Founder Space.

In my time interning with Female Founder Space, I did more administrative and content-based tasks such as publishing content, SEO management, video editing and outreach to female entrepreneurs. I was involved with both their social media and online academy project. Though I can't say that the internship experience felt truly complete working remotely. It, often, felt like I wasn't fully involved into something because the whole experience was digital. With confinement going on as I completed my time with the organization from March through May, it also felt somewhat demotivating at times to work but I pushed through nonetheless. In the end, I did enjoy the experience and learned a lot about women entrepreneurs. It also gave me time to reflect for my thesis and how the women I interviewed could benefit from platforms such as theirs. Although, there are certain areas in which I think the organization could improve on such as in the clarity and diversity in which they "empower women." That is, the diversity of the target women entrepreneurs they hope to "empower" and the clarity of their objectives, which I will discuss in the next section

#### The Ambivalence of Women's Empowerment according to Female Founder Space

It was Barbara Solomon, in her 1976 publication of *Black Empowerment: Social Work in Oppressed Communities*, who first initiated the conversation of empowerment and defined it as a tool for assisting marginalized populations, specifically people of color, in expressing themselves and gaining power from the dominating class. Eventually, more and more feminists took this on and defined empowerment as a tool for advancing women's rights in international development. That is, women from different backgrounds would combat their own oppression amidst patriarchal and racial biases in society (Hill, 1990; Battiwala, 1994; Wieringa, 1994). In recent years, with increasing attention to alternative approaches to development, keywords such as *empowerment* have emerged in the development discourse. With the failure of top-down approaches, focus has been put on

strengthening local capacities in order to promote a bottom-up, people-centered development approach. In particular, the concept of *women's empowerment* has gained an increasing popularity. It's a common *buzzword* that is used by many organizations to address women's development. From grassroots organizations to larger classical organizations such as the United Nations and the World Bank to companies and social businesses like Female Founder Space, empowerment is at the core vocabulary when it comes to addressing women as part of the more marginalized members of society.

However, I think that the term, empowerment, is so easily thrown around and rarely defined vis a vis the objectives and goals of a particular organization or campaign. On the surface, the concept of women empowerment evokes ideas of social change such as women's participation, diversity and democracy among others but it's a much more ambiguous term than it first seems. It presents numerous issues for the fight towards gender parity and I believe that many organizations legitimize their goals with such terms while failing to address the true nature of the obstacles, status and exclusion that women face. This is the main critique I have with Female Founder Space. I do not doubt their passion for their initiative and goal to provide a support community and educational platform for women entrepreneurs, which I can see successfully happening. However, I believe that they're not really clear on how they hope to empower women. Through distance learning, yes, but what next? I almost feel like the word empowerment was just thrown in there without actually understanding how they hope to do so, what it entails for their platform and what development problem they would actually solve in the long run for women. They did not clearly discuss how they define and measure the *empowerment* of women through their online courses, except for counting the number of women who will enrol to their platform, which is quite broad and vague.

There is an interesting article by the New York Times (Tolentino, 2016) called "how empowerment became something women could buy," with scholarly research also concluding similar findings that women's empowerment has become a catalyst for purchase intentions (Kaler, 2004; Drake, 2017; Abitbol & Sternadori, 2019). Empowerment is described to have been turned into:

"A theory that applied to the needy while describing a process more realistically applicable to the rich and powerful. This version of empowerment can be actively disempowering: it's a series of objects and experiences you can purchase while the conditions determining who can access and accumulate power stay the same. The ready participation of well-off women in this strategy also points to a deep truth about the word 'empowerment': that it has never been defined by the people who actually need it. People who talk empowerment are, by definition, already there (Tolentino, 2016, para. 4/8)."

We see that media often glamorizes what surrounds empowerment and markets the specific female identity that goes with it, with the intent to sell this identity. We see that many of the so-called programs for empowerment nowadays, such as for example, most of the activities happening in the fashion industry with brands claiming to support women's empowerment or experiences like Forbes Women. These often only benefit the women who are the least marginalized. In a nutshell, the above excerpt explains my feelings towards the outlook of Female Founder Space. Though I did enjoy and learned a lot from my time with them, it's more that I think they forgot what social problem they claim to solve and instead, focused more on "selling" empowerment. I observed that yes - they targeted helping out women entrepreneurs, which when looking at the gender privilege in our modern day society, women are underrepresented compared to men, but what about addressing other privileges like racial privilege or class privilege? And addressing the intersecting experiences that these different types of women entrepreneurs face? They lacked diversity in the women they hoped to help. How? Most of their content, and the content I was instructed to develop, often represented selling it to white women at a certain class, physical appearance and lifestyle. Women were often represented as white, young, financially able, physically attractive and in a sense, "chic." I tried my best to change this by adding more diverse content but it was still nowhere near as seen as I hoped it would be. There's nothing particularly wrong about targeting this specific group per say, however, if they were claiming to empower women entrepreneurs globally (which as they say they are not only doing so for Europe and Germany) and use the term empowerment at that, then I had expected the women to be more equally

represented. That is, to remember that women entrepreneurs from different geographical locations, race and class are not a homogeneous group.

In the end, the whole thing felt very Eurocentric, which like I said, there's nothing wrong with, if only that was the clearly, defined scope. Not only was the presentation Eurocentric but the kind of entrepreneurship content they were fostering as well. The content was mostly applicable to the developed and European world, particularly because most of the experts, coaches and instructors they interviewed for their online courses had backgrounds from major cities like Berlin, Paris, Amsterdam and London among others. It's not something, I believe, that most women from the Global South would necessarily be able to relate to since the content of these experts were describing a more developed business scene with better facilities, institutions, networks, technology, education, etc. The content could perhaps help women from the Global South who moved to Europe, but not necessarily those women that are living and practicing entrepreneurship in the Global South. Because of all of this, there were times that I felt very confused of the vision - that the objective and goals were disconnected from the actual practice. And that many things were rarely clearly defined nor measured.

Perhaps this disconnect and lack of clarity is due to the fact that as I mentioned, the team considers themselves more to be entrepreneurs (comprised of freelancers, interns and volunteers mostly in creative backgrounds), including the founder who is mostly self-funding her own project, while the organization functions more as a start-up. Hence, with all the responsibilities and challenges they face as a start-up and as entrepreneurs, the actual solutions got lost somewhere and it became more about developing the product, rather than helping the women who truly need it, especially in light of the circumstances of the global pandemic.

In this internship, I did not learn so much about women in development per say but I did gain some practical skills that I believe can be, nonetheless, useful for me in the future such as search engine optimization, social media management, Word Press editing and website creation. I also learned about the different skills that women entrepreneurs in Europe were looking for through the creation of the online courses

such as finding funding locally, networking, branding, being a mompreneur and positioning yourself in the market, among many other themes. The experience also allowed me to better understand how to approach my thesis topic and become more conscious of such romanticizations within the development discourse. It prompted me to be aware of ensuring an equally represented group of women for my study, to the best of my ability. It also reminded me to recall *why* I'm doing this research and *who* I'm doing it for. With the narrow focus on Eurocentric women in many organizations such as Female Founder Space, it became most certain to me that I made the right choice to do my own personal study on the experiences of immigrant female entrepreneurs. In all their differences and challenges, these women remain an underrepresented focus in the European Union and within France.

#### CHAPTER 3: CONCEPTUAL DISCUSSION AND RESEARCH QUESTION

In order to understand the research topic and propose a specific research question, it is first important to go through the concepts that make up the fields of immigrant and women entrepreneurship. This section will go through the relevant studies and theories that relate to these fields in order to give light to the current gap in literature. This will allow for the proposal of a unique and specific research question that has not been asked before.

#### I. Conceptualization

#### A. Gender, Women and Entrepreneurship

The association between gender, women and entrepreneurship has been recognized in mainstream theory since the end of the 20th century (Henry, Foss and Ahl, 2015). In fact, it's emergence in academic and policymaking interest traces back to the 1980's with studies by Goffe & Scace (1985) and Hisrich & Bowen (1986). On one hand, it emerged due to the increased interest on entrepreneurial activities as an individualized socio-economic approach that has grown with contemporary neoliberalism (Goss, 2005; Jones & Spicer, 2009). However, it should also be known that women in entrepreneurship were not suddenly produced by this research interest. In retrospect, women have been active entrepreneurs throughout history. For example, in the British context, they dominated the brewing trade of the 14th century, were renowned speculators during the emergence of capital markets in the 17th century and have undertaken a critical role in family enterprises over history (Kay, 2012; Herbert & Link, 2012; Martinez & Marlow, 2017). Thus, entrepreneurial women are *not* a new phenomenon. However, the lens in which gender *influences* and *constrains* such activities is of more recent interest.

Perhaps this can be credited to the understanding that in the field of entrepreneurship, the gender construct is associated to women (Kelan, 2009). Men, as the symbol of masculinity, are still assumed to be representative of the *ideal* 

entrepreneur. Hence, the idea of a female entrepreneur creates a metonymy – a special category which homogenizes this category of entrepreneurs to a single aspect of their identity – that of their sex (Marlow, 2014). However, the use of such singular identity denominators "encompasses the creation of etiquettes and labels that as soon as they are directed against an individual, makes the person synonymous with the category as well as with its associated values no matter how unique she may be (Hogberg et al., 2014, p. 10)." To assume that gender only applies to women in entrepreneurship, who already, in turn, experience and reproduce gendered ascriptions as a universal group, has two main issues. First of all, it reinforces the subordination of women within the gender construct. And second, it homogenizes them on the basis of an assumed shared biological identity.

In recent years, women entrepreneurship has been labeled to be the new engines for growth and the rising hope of economies, especially in the developing world, in order to bring so-called prosperity and welfare (Vossenberg, 2013). The participation of women in entrepreneurship is viewed as one of the prime contributors of economic growth, which is said to be not only necessary for their economic survival but also for the strengthening of their social system (Minniti & Naude, 2010). However, despite this recognition of women entrepreneurs, the potential of female entrepreneurs is not actually being realized as studies have shown that they still suffer from many barriers such as the lack of access to capital, lack of institutional and formal support, limited access to available land, difficulties with legal matters, limited opportunities to find suitable markets, networks and clients, absence of technological knowhow and lack of education and training assistance (Woldie & Adersua, 2004; Belwal & Singh, 2006; Roomi & Parott, 2008). Furthermore, inherent structures in patriarchal society, where men are deemed more superior to women and that women are best suited to be the homemakers, create difficult challenges. Because of this, women receive little encouragement from society and their male family members to pursue entrepreneurship, resulting in limited spatial mobility and a scarcity of social capital (Roomi & Parrott 2008). Moreover, domestic responsibilities that lead to time constraints are also limiting the development of a woman's entrepreneurial potential (McAdam, 2012).

In numbers, the Global Entrepreneurship Monitor (2019) has shown that entrepreneurial activity is lower in women (10.9%) and most women are driven by *necessity*, rather than opportunity in starting a business. This is most especially seen in *developing countries*, where the vast majority of women are engaged in entrepreneurial activity out of pure survival as there are often no other jobs or options for them to generate income. With the lack of formal employment opportunities and existence of patriarchal cultures that constrain education, access to employment and promote domestic responsibilities, there are higher levels of unemployment among women in developing countries (Kelley et al., 2013). Hence, the encouragement of women to engage in entrepreneurship is deemed highly crucial to address issues ranging from:

- a) Poverty Reduction in Developing Countries (Johnston-Louis et al., 2012);
- b) Refugee Poverty (Al Dajani & Marlow, 2010);
- c) Labor Market Disadvantage and Flexible Working Conditions in Developed Countries (Jayawarna et al., 2013);
- d) Empowerment in Post Conflict Situations (Barbosa-Leiker et al., 2013);
- e) Barriers to Advancement in the Corporate Context (Patterson & Mavin, 2009).

To provide examples, the political volatility in the Middle East in the past decade and related geographical movement of refugees has prompted more women to turn to self-employment as traditional family forms are disrupted and men find it difficult to attain employment (Al Dajani & Marlow, 2010). Alternatively, in the Gauteng province of South Africa, poverty, inequality and unemployment have been identified as the three most serious constraints to economic development in South Africa and thereafter, the three constraints that are affecting females more than men. The women in the province have mentioned their challenges revolving around lack of education and training, lack of access to finance, gender discrimination, negative attitudes and inadequate resources (Chinomona & Maziriri, 2015). This is also the case of women in Oman, Ethiopia and Nigeria, where woman have limited opportunities to education and employment, leading to the aforementioned challenges as well as migration and trafficking (Emebet, 2003).

As a solution to poverty and inequality, governments in developing countries (Reynolds et al., 2004) are turning to entrepreneurship as the answer and providing disadvantaged groups with *microcredit* to set up their own business ventures. However, this romanticized view of the marginalized as "entrepreneurs" has caused more harm than good. It views them as "resilient and creative entrepreneurs and value-conscious consumers (Prahalad, 2004, p. 1)." Known as the bottom of the pyramid economic strategy, it puts the responsibility on the vulnerable to get out of their situations, with a lack of focus on the legal, regulatory and social mechanisms to actually protect these people. Furthermore, it puts an overemphasis on microcredit without fostering real solutions that would provide employment opportunities, thus, grossly underemphasizing the critical role and responsibility of the state in poverty reduction. Because more often that not, the business ventures of the poor and of women are likely to be on a micro-scale, vulnerable and volatile. They are disproportionately concentrated in low value-added sectors, particularly agriculture, catering and small scale market trading; and hence, likely end in failure (Johnstone-Louis et al., 2012).

This is not to say that everything is perfect and equal in the *developed* world. Women entrepreneurs in developed countries have their own share of challenges. A study in Nordic countries, a region where gender equality is often praised, found that despite the relatively high percentage of women owning and running businesses, the women were found to be largely invisible in many contexts. Meaning, although the government encourages women to become entrepreneurs, they expect the activities of these women to take place within traditional sectors such as health or care services. This then transfers low-income employed positions for women into low-income selfemployment. Furthermore, women entrepreneurs were constructed as a "problematic" group in need of specific support and help, and whose entrepreneurial activities are seen as not innovative and productive enough. Finally, women are often being portrayed as an "untapped" resource that strengthens economic development through entrepreneurial activities (Achtenhagen & Tillmar, 2013). This once again reinforces this contradiction between the general image of gender equality and persisting genderbased power structures and discourses. In another example, in wealthy nations such as the United Arab Emirates, entrepreneurship is increasingly encouraged as an

economic activity for women who are prevented by patriarchal cultural norms from entering mainstream employment (Danish & Lawton-Smith, 2012). However, the underlying problem remains – as in the Nordic case - the women are still concentrated in traditional feminized sectors and struggle to negotiate patriarchal and overtly corrupt local bureaucracies given their lack of status and resources.

#### B. Race, Immigration and Entrepreneurship

As with the study of gender, women and entrepreneurship, the study of race, immigration and entrepreneurship started at the end of the 20<sup>th</sup> century. The first being seen in the United States (Light, 1972), while studies later emerged across Western Europe (Ward and Jenkins, 1984), France (Simon, 1993), Israel and Canada (Razin, 1993). The main conclusion of these studies is that migrants comprise a big share of emerging small and medium enterprises, a finding still very much valid today (Europa, 2020).

Within the related literature, studies have found that migrant entrepreneurs are characterized by certain behavioural characteristics (Nijkamp, Sahin & Baycan-Levent, 2006). Being a part of the individuals who are unable to adapt to the social system, the marginal social position of immigrants is what drives them to become self-employed (Verheul et al., 2001). Meaning, self-employment is not only a means of earning and making a living for migrants. It is also a way of recognition and social acceptance (Veciana, 1999). In any of form entrepreneurship, motivation is an important aspect, but this is even most especially the case for migrant entrepreneurship (Masurel & Nijkamp, 2005). Kloosterman (1998) emphasizes that high levels of unemployment provide the motivating factor for migrants to become entrepreneurs. In countries with a high unemployment rate among natives, migrants are pushed out of the labour market and become entrepreneurs (Tubergen, 2004). Furthermore, it has been argued that migrants choose to engage in entrepreneurship so that they can avoid racial discrimination in their host country's labour market, which forces them to have to accept low-paid jobs and/or blocks upward mobility (Ram, 1994).

Migrant workers are also said to have a lower level of education compared to the standard in their host country (Cebolla-Boado et al., 2019). Because of the lack of recognition of their education, they often occupy unskilled and simple jobs (Nijkamp, Sahin & Baycan-Levent, 2006). They have higher unemployment rates and lower average incomes when compared to native workers (Rettab, 1995; 2001). This does not necessarily mean that they are uneducated, as the level of education varies based on the standard of recognition of a specific country. However, being educated in a different country puts them immediately at a disadvantage due to the bureaucratic matters that surround such classification of education (Martin et al., 2016).

On another note, Masurel et al. (2003), identified some other features that are typically applicable to migrant entrepreneurs in terms of their networks, clientele, financing, workforce and geographic location. First of all, migrant entrepreneurs often find a special "niche" in their own migrant community. They then start up their businesses based on that market in order to provide the needed products and services for their community. Hence, in the case of networks and clients, migrants often reach out to and make use of their own migrant groups. They can satisfy special needs of co-migrant clients, since both share the same backgrounds in terms of language, culture or religion. This finding is consistent with Super (2005) who also found that migrant entrepreneurs help to satisfy a variety of migrant needs and wants for both migrant and non-migrant consumers. Not only that, the migrant entrepreneur is also close to his migrant group when it comes to matters such as hiring employees or business financing. This results to an economic significance for the migrant business community as well as for the total community, through job and opportunity creation (Rettab, 2001). Migrant entrepreneurs prefer to hire and support other migrants in their business due to easier access (Nijkamp, Sahin & Baycan-Levent, 2006). The migrant entrepreneur also acquires financial capital and loan production resources from informal networks. They join less of the native formal networks, like retailer groups, trade associations and franchise organizations. Finally, migrants prefer to start their businesses in places where there is already a population of people who live with the same background. Hence their activities are usually concentrated in certain geographic clusters (Nijkamp, Sahin & Baycan-Levent, 2006).

Another important point to note in the phenomenon of migrant entrepreneurship is the concept of the *trailing spouse*. Migration decisions in a family are difficult due to the simultaneous impact in the relational, work and residential domains of the members of the family. The personal preferences and interests of partners on top of other external circumstances influence the decision of whether or not a family chooses to migrate (Klis & Mulder, 2008). As the case usually is, if a couple migrates, one of the partners follows as a trailing spouse. To define, a trailing spouse means, "one partner becomes responsible for the relocation rather than both spouses (Braseby, 2010, p. 5)." It refers to the person who accompanies a partner relocating either by returning home or moving to another country different from the other partners for reasons such as work, reunion or study (Braseby, 2010).

The gender dispositions on priorities and concessions made by partners plays a big role in the decision making process of whether or not couples migrate (Shauman & Noonan, 2007; Klis & Mulder, 2008; Jurges, 2016). In a survey by InterNations, it was found that 84% of trailing spouses are women with 72% of them having left their career when moving abroad. To support this, an academic study by Shauman and Noonan (2007) found that women are very unlikely to initiate the move. They're more likely to follow their husbands in a move for his promotion, salary increase, or for better opportunities in his career. Furthermore, their results showed that a year after the move, majority of the men remained employed with higher salaries while women who moved were 22% less likely to be employed as opposed to if they had chosen not to move as trailing spouses. Hence, in the dynamic within couples, women's careers are still seen to be secondary. This gender gap can be attributed to the inherent structure that still exists today within marriage and partnerships, wherein women are expected to follow the stereotype of what it means to be a good partner and that household responsibilities are the woman's main priority while working is not.

On a related aspect of trailing spouses, studies have shown that those who relocate to foreign countries face psychological and sociocultural challenges due to the process of acculturation, that is the encounter between a person of one culture with another culture (Searle & Ward, 1990; Berry, 1997; Braseby, 2010). These challenges are even worse for trailing spouses due to loss of employment, changes to

position and authority within community, loss of independence, lack of opportunity and their sense of responsibility. Such changes can lead to challenges related to ideological (difference in world view), economical (difficulties to contribute to family income), discursive (difference in available discourse) and sociolinguistic (adapting to language used to describe their new position within the community) matters. Hence, "when spouses agree to relocate, there are fundamental challenges to their sense of self (Braseby, 2010, p. 195)." The migrant spouse then turns to entrepreneurship as a form of employment and a way to renew their identity in the new culture they are adapting to (McNulty & Moeller, 2017).

## C. An Intersectional Framework to Understanding Immigrant and Female Entrepreneurs

As we have seen in the previous sections, female entrepreneurship and immigrant entrepreneurship have both been widely researched topics in the recent years. However, there are still only a few studies globally (Davidson & Fielden, 2012; Jang & Jung, 2017; Audretsch, Lehmann, & Wirsching, 2017; Munkejord, 2017; Kacar & Essers, 2019) that have discussed the joint impact of gender and immigration on entrepreneurs. As a result, the experiences of women entrepreneurs who come from a minority background are also often ignored, even despite the fact that the rate of entrepreneurship among minority backgrounds in a host country is often higher than that of the native women (Chiang, Low & Collins, 2013). Women entrepreneurial discourses, introduced in the earlier sections, presents the development of women entrepreneurial activities as a process of othering (Bruni, Poggio, & Ghe, 2005) which depicts women as inferior and considers them as one homogeneous group. However, the fact of the matter is that there are different groups of women entrepreneurs including immigrant women entrepreneurs, consequently, different motivations and challenges they encounter, which have not been adequately addressed in related literature.

The phenomenon of entrepreneurship as a form of self-employment among immigrants can be seen as a viable employment solution, especially for women. Immigrant women often encounter difficulties entering their host country's labor

market due to gender roles, home responsibilities, linguistic barriers, cultural differences and lack of networks within the community among many other reasons (Kushnirovich, 2007; Collins & Low, 2010). Davidson and Fielden (2012) in their study on Black, Asian, Minority and Ethnic (BAME) women business owners in the United Kingdom, found that women often faced discrimination in the form of double negative effects of their gender and race. They would receive prejudicial attitudes from others such as that they lacked education because of where they came from or that their ethnicity was seen as a sexual form (in the case of African women). Moreover, many of these BAME women remarked that they engaged in entrepreneurial activities as a response to blocked mobility within the labor market. They also faced numerous challenges to the extent of where they could find and access formal and informal support such as business and legal advice, financial assistance or even a support group. This was consistently seen in the study of immigrant women entrepreneurship in Germany by Audretsch, Lehmann, & Wirsching (2017) where the women also struggled with discrimination, restricted support as a consequence of their lack of German language skills and a limited knowledge on the labor market which made it difficult for them to integrate. Another recent study by Jang and Jung (2017) among Korean Female Entrepreneurs in Sydney found similar findings where immigrant women's decisions to start a business was to improve their financial independence and empower themselves in lieu of gender roles, discrimination and lack of support they received.

With this said, discrimination in entrepreneurial activities has traditionally been examined by looking at one axis of identity as either only gender or only race. However, in the study of immigrant female entrepreneurship, an intersectional framework is now significant more than ever. Intersectionality looks at how different axes of identity interact on multiple dimensions of social relationships that have contributed to systematic social inequalities (McCall, 2005). It was Kimberle Crenshaw who first coined the term "intersectionality" in her 1989 article on anti-discrimination doctrine and anti-racist politics. Crenshaw (1989) presented three separate court cases in which Black women were either erased from a legal standpoint or made hyper visible with regards to their claims of work discrimination. From then, the concept of intersectionality has been one of the most defining and debated

contributions in feminist theory.

Intersectionality allows for more complex intersections of gender and other social categories that deconstruct the position of a subject. This allows for the exploration of differences between subjects who have been previously considered as the same. In this case, the experiences of female entrepreneurs only or immigrant entrepreneurs only, will be different from the experiences of immigrant female entrepreneurs. This is what intersectionality aims to deconstruct, that a group of people are not considered a homogeneous set, that gender along with race creates a system of oppression that reflects the "intersection" of multiple forms of discrimination that can possibly occur (Crenshaw, 1989), hence, reminding us that "oppression cannot be reduced to one fundamental type and that oppressions work together in producing injustice (Collins, 2000, p. 18)." Minnow (1997, p. 38) has extended the definition past the relationships of oppression to include the ways in which "any particular individual stands at the crossroads of multiple groups." To summarize, this concept of intersectionality is outlined in the research of Mahalingam, Balan & Haritatos (2008). They state that the "three basic tenets that construct intersectionality are:

- *a)* No social group is homogenous;
- b) People must be located in terms of social structures that capture the power relations implied by those structures and;
- c) There are unique, non-additive effects of identifying with more than one social group (p. 326)."

We see that intersectionality challenges the significantly integrated, independent and quantitative nature of social categorizations wherein one category competes for primacy and importance over the other. With that said, this thesis and the consequent research question that it poses regarding the entrepreneurial experiences of immigrant female entrepreneurs, will examine how experiences of racism may be sexualized and vice versa, experiences of sexism may be racialized. In a further related point, Raijman and Semyonov (1997) even found that the land of origin of the female immigrant entrepreneur is of high significance. That is, if a woman comes from a developing country, they don't just face a double disadvantage,

but rather a triple disadvantage. Women from developing countries have to overcome greater differences in social and private life as well as that they come from more traditional societies that are different from the western way, thus, making it harder for them to integrate. This illustrates how the concept of intersectionality describes the consequences of being discriminated against more than one identity category and how these intragroup differences lead to multifaceted forms of discrimination. When all these interplay together, stereotypes are produced and discourses are created. Hence, in the use intersectionality to understand the entrepreneurial experiences of immigrant female entrepreneurs in Grenoble, this thesis will attempt to analyze the intertwining social, economic and political landscapes of Grenoble within the national context of France, while focusing on the agency of these women to shape their own lives and how they have come to be entrepreneurs within the broader structural challenges that the interplay of their different identity categories has brought.

#### II. Defining the Research Question

In order to study the entrepreneurial experiences of immigrant women entrepreneurs in the scope of Grenoble, it is important to first define who are the subjects of the study. In this section, I will attempt to discuss the categories that will be studied in this thesis, immigrants, women and entrepreneurship – rather, I will attempt to *deconstruct* these categories. Thereafter, I will present the research question.

#### A. In Defining Who is an Immigrant

The OECD (2019) states that immigrants in the European Union (EU) are understood to be non-EU, or formally termed as *third country nationals* (TCN), who are able to reside legally in a specific country in the European Union. Their situations differ from those citizens coming from any EU country who can move between or live in any of the EU member states that are not their own. Although third country nationals can enjoy almost equal rights as their host country nationals, there are greater restrictions on their mobility and their situations often differ from those of EU

citizens moving between or living in other EU member states that are not their own. There are also different policies governing their stay in a host-country and their reasons for migrating are also likely to be different from those that prompt EU nationals to move. These often include family reunification, searching for better opportunities or starting a business (OECD, 2019). Furthermore, in France, there is a greater share of women (52%) comprising the total number of third country nationals within the country (INSEE, 2019).

In the language of this thesis, it is important to highlight that it is understood that using the terms immigrant or third country nationals can appear very reductionist as it may assume that people in this group are homogeneous, thus, reinforcing the concept of "othering." In fact, Penninx (2019) in his study on immigrant integration has stated that "there has been and still is a lot of political discourse on (failed) multiculturalism and on (failed) integration that uses these concepts in a very specific way (p. 13)." He discusses how the socio-economic characteristics and hence, the acceptance by institutions, organizations and individuals of a host society are different for varying immigrant groups, hence, resulting in different processes of integration and outcomes in positions within a host society. For example, American immigrants in France may have different experiences and levels of acceptance in society than Indian immigrants. With this, I highlight that in the implementation of this study, it is recognized that there are different groups of immigrants, some white and some of color. For distinction in the discussion, I use the words immigrants of color to pertain to racialized people in the European Western society. This is to acknowledge the experiences of women who are victims of discrimination because of the color of their skin or how they look. Yet, I also acknowledge that race is a social construct that should have no biological bias. In the balance of this regard, it serves to avoid the important issue of putting white people in the center and everyone else as non-white. Thus, to ensure no bias, self-identification is a crucial aspect to be integrated into the study. The women should identify as an immigrant, however it means to them, from as early as the search for respondents.

Nonetheless, to pertain to the general subjects of the research, I will still use the term immigrant, migrants or third country nationals given that not using these terms could mean to say that these groups of immigrants, *in their entirety*, don't exist. They will still have very different narratives as compared to the entirety of their native French counterparts. Finally, to note, the terms "third country nationals," "migrants," and "immigrants" will be used interchangeably in this study to mean the same thing based on the above definitions and language discussed.

#### **B.** In Defining Who Are Women

To understand who is a woman is an even more complicated question to ask. One that is not asked as frequently, perhaps as it is, in my belief, often taken for granted. Hence, this is exactly why I believe the category of women needs to be examined further.

As Abbott, Wallace, Tyler (2005) have detailed - we are born as human beings, either male or female. But as we grow older, we become social beings who acquire a socially acceptable gender identity that is a man or a woman, which has a socially constructed definition. To define what makes a woman may be problematic as it contributes to the binary construction of gender reinforced by a society that dictates who is a "man" and who is a "woman" and how each is expected to behave. This binary construction of gender may restrict or oppress people who may identify as a woman, though are not considered by society to be so. It disregards queer, nonbinary and intersex individuals. Feminists (Oakley, 1972; Reid, 1983; Freedman, 2007) have argued that socially acceptable gender roles for males and females are defined according to a patriarchal ideology that still dominates within many societies today. Thus, in this thesis, I aim to avoid seeing women as a homogeneous group because like with immigrants, this is not the case. I want to avoid that when we speak of women - that it is imagined that we speak only of ideas such as the white woman or of the Asian spouse and so on. Furthermore, when we incorporate an intersectional approach, we know that no social group is definitely homogenous. Hence, no individual female exists solely as her gender identity.

However, it is still crucial to note that: "a strong case can be made that the most critical resistance strategy for disempowered groups is to occupy and defend a

politics of social location rather than to vacate and destroy it (Crenshaw, 1991, p. 1299)." Thus, in the language of this thesis, I believe that it is still important to define who the women being studied are due to the very reason of deconstructing the discriminations that have arisen as a consequence of social constructions. Hence, in this thesis, I will be examining the experiences of people who *identify* as women or as females, knowing that the definition of these terms is a flawed one and that we live a flawed world.

#### C. In Defining Who is an Entrepreneur

There is no universally accepted definition of what entrepreneurship is or of what traits make up an entrepreneur. However, there are some consistent concepts that can be seen in entrepreneurship studies. Entrepreneurs are individuals that are "propelled by an idea, personal goals, and ambition (Singh and Belwal, 2008, p. 121)" to create new business opportunities. They demonstrate "initiative and creative thinking, able to organize social and economic mechanisms to turn resources and situations to practical account, and accept risk and failure (Hisrich, 1990, p. 209)." Furthermore in the European Union, entrepreneurship is considered to be fundamental for the social integration of third country nationals and women represent a large part of these potential entrepreneurs (European Commission, 2016). Third country national women are often looking for ways to enter the labor market or find a means of income amidst specific legal, cultural and linguistic obstacles they may face within their host country.

Hence, in the language of this thesis, I will be examining the experiences of women who *identify* themselves to be entrepreneurs, knowing the general concepts that revolve around what makes them choose to be entrepreneurs is not definite. I understand that there is no concrete scope for this term. Thus, to say who is an entrepreneur and who is not in this thesis would be a case of self-identification by the subjects - by the law that dictates they are entrepreneurs (as discussed in Chapter 4 for the context of France) and by the subject's own view of being an entrepreneur. This is in the hope that I will develop a critical discourse that exposes the inherent gender and racial bias within the ontological foundations of entrepreneurship. Thus, recognizing

how discriminatory undertakings fundamentally shape the notions of who or what is an entrepreneur.

### D. In Examining the Entrepreneurial Experiences of Immigrant Female Entrepreneurs

As I presented earlier, in my quest to better understand the topic of female immigrant entrepreneurship, I found that there has been a lot of research done on the topics of women's entrepreneurship and immigrant entrepreneurship across the globe but not many that discuss the interrelation of both, especially in the context of France. As mentioned, past research have studied forms of inequality that is faced by a certain group separately. But what is often missing is how some groups of people are subject to multiple forms of inequality that influence one another; such is the case with female immigrant entrepreneurship. Entrepreneurship that is undertaken by females with a minority background based on immigration to a new host country examines the psychological, social, economic and political aspects of entrepreneurial activities while examining the underlying intersections of gender and race.

This research topic is not directly involved with my hosting internship organization, Female Founder Space. Although, the theme is related. It is an independent and personal study that I was inspired with based on the experiences and the people I have met in the environment that I have been living in for the past year. Given the circumstances with the on-going global pandemic, I was not able to move to Berlin for the internship. Hence, I decided that this study will be conducted in Grenoble, where there is, I believe, a scientific utility for it. This will be further discussed in the next section where I contextualize entrepreneurship and migration in France, look into the case of Grenoble and discuss the situation of the global pandemic (COVID-19).

In order to fill this gap in research that I have identified, the purpose of this study is to examine the *entrepreneurial experiences* of immigrant female entrepreneurs in Grenoble according to different personal, social, economic and political contexts they encounter such as:

• their motivations for becoming an entrepreneur;

- the experiences and challenges they face in the operation of their activities;
- the formal and informal support they receive for their activities;
- the customers they provide to;
- their vulnerabilities and resilience in the current situation of the Global Pandemic (COVID-19) and finally;
- how their entrepreneurial activities have contributed to their identities as women and immigrants.

In the examination of the above aspects relating to the experiences of immigrant women as entrepreneurs, the following research question is asked: in what ways do gender and race impact the entrepreneurial experiences of immigrant female entrepreneurs in Grenoble? This question aims to test the hypothesis that immigrant female entrepreneurs may be at a double disadvantage in different aspects of their entrepreneurial experiences due to underlying intersections of gender and race that discriminate against women and immigrants. Even more so, racialized female immigrants or immigrant women of color may be at a triple disadvantage. It is also important for me to specify and note that the aspect of class is a limitation of my study. It acts more as a control factor in this thesis and discussed in relation to the concept of the bottom of the pyramid economic argument. This is also due to the sensitivity of many women whose finances are [still] changing dramatically due to the pandemic. To end, the findings of this study will provide useful information to academe and policy makers in order to better look into and address the rising phenomenon of immigrant female entrepreneurs in France. My limitations are also key points that are suggested to be further looked into by fellow researchers.

#### **CHAPTER 4: CONTEXTUALIZATION**

## I. Contextualizing Entrepreneurship in France

The number of businesses being created in France has surged tremendously ever since Emmanuel Macron has become President of the country. From taking office in May 2017, Macron has been a huge supporter of the resurgence of a start up nation in line with his government's reforms that give more support to entrepreneurship and flexibility to the labor market. This section will look more into defining entrepreneurship, describing the current scene of entrepreneurship in France and critiquing the so called "Start-Up Nation" that Macron has strongly advocated for.

## A. Describing the Entrepreneurship Scene

In France, a report by the DGE or the Direction Générale des Entreprises (2017) has stated that entrepreneurship has been especially important for the country's economic and social landscape. It is a strong factor leading to "social inclusion" as more people look for ways of self-employment, greater autonomy and better work-life balance (DGE, 2017). According to them, entrepreneurship allows people to find a balance between professional and private life that allows one to live on work that better corresponds to their personality and that overcomes the constraints they face. Furthermore, for vulnerable groups, the option of micro-entrepreneurship in France, due to it's ease in creation, is a major lever for integration. However, the question still remains - in what ways do these numbers actually reflect the true situations and reasons that people, most especially those coming from vulnerable groups, choose to become entrepreneurs? Is it really reflective of the work-life balance that is claimed to be a highlight of being an entrepreneur? Is it really the only solution for the vulnerable to be socially integrated? I discuss more on this below as I give context to entrepreneurship in France.

Over the past years, there has been an increasing trend in business creation in France with the recent record of 815,000 in 2019. This is around 125,000 more than the 2018 total of 691,000 as reported by the Institut National de la Statistique et des

Etudes Economiques (INSEE, 2020). Below are two graphs from INSEE (2020) that show the trend of enterprises created in France and in the Department where Grenoble is located, Isere.

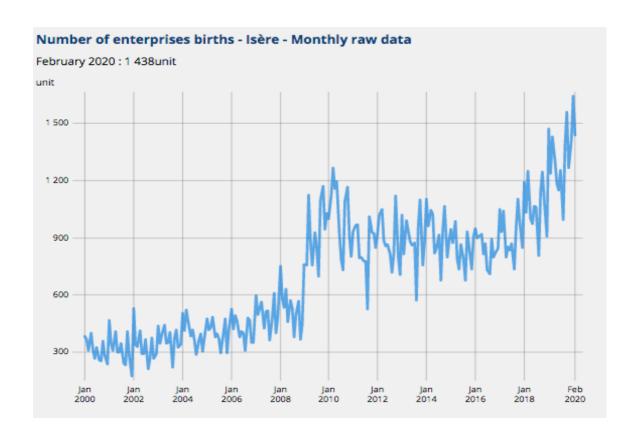


Figure 1: Number of Enterprises Created in Isere – Jan 2000 to Feb 2020.

Retrieved from INSEE (2020).

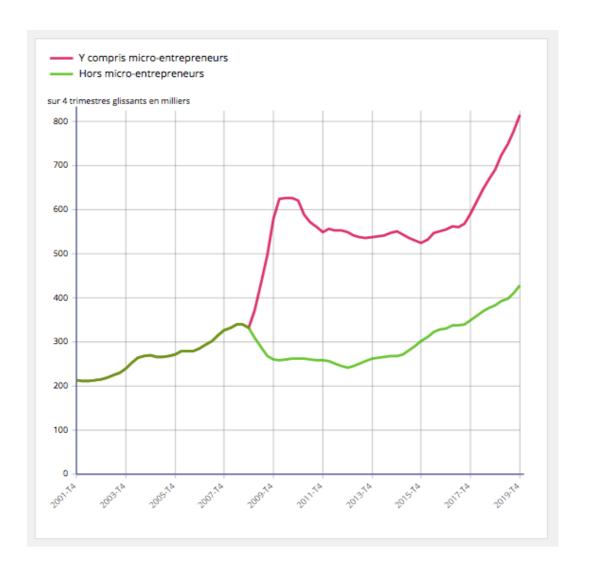


Figure 2: Number of Enterprises Created in France – Q4-2001 to Q4-2019.

Retrieved from INSEE (2020).

The sharp rise in entrepreneurial activities in the country can be attributed to the reforms the French government have been pushing over the past few years, such as the easing of the bureaucratic processes and high costs involved to those who want to engage in business. The current President, Emmanuel Macron, has been a pioneer in the belief of what an entrepreneurship movement can bring in terms of innovation. During his administration, he has implemented a technology visa for foreign entrepreneurs, reduced taxes for those wishing to be micro-entrepreneurs and has confirmed a 10 billion euros innovation fund reserved for potential and current entrepreneurs (INSEE, 2020). This will be further critiqued in the next section.

By definition, enterprises in France consist of three forms per the statistics of INSEE. First of all, company creation, that is, business incorporation with the potential for further job creation. Second, a sole proprietorship which is owned and performed by a single individual and constitutes as a legal form. And finally, there is the micro-entrepreneur, also known as a self-entrepreneur and is comparable to a sole proprietorship but with limited liability and not constituted as a legal form (INSEE, 2020). To expound, a micro-entrepreneur is an individual entrepreneur subject to a simplified tax and social system allowing him to very easily exercise a small independent professional activity generating a turnover below a certain threshold. It is basically a status that entails a simplified regime for sole proprietorship. Hence, it does not constitute a legal form (which remains the status of the sole proprietorship), but only a simplification of the formalities for the exercise of independent activities: either a commercial or craft activity can be carried out in parallel with a main activity or in addition to another status (employee, job seeker, pensioner, student, etc.).

INSEE (2019) has reported that 4 out of 10 (40%) entrepreneurs in France are women. In a study done by Auger and Lu (2018) in the Grand Est Region of France, it was found that although women can be said to be more highly educated than men, they face more difficulties in starting a business due to problems with paperwork or challenges in establishing customer contacts. This may be due to that, considering that it is only recently that it has become more and more acceptable for women to be business owners, women are often first-time creators, whose main reason for starting a business is the opportunity to exercise their profession and to secure their own means of employment. Women in France also have less financial resources devoted to entrepreneurial activities. They often don't live alone and contribute to family responsibilities, which weigh on their available budget. Finally, many women who engage in creative entrepreneurial activities are also younger which make it difficult for their businesses to receive acceptance from the general public.

## B. Macron's Start-Up Nation: A Critique



Une start-up nation est une nation où chacun peut se dire qu'il pourra créer une start-up. Je veux que la France en soit une. #SommetStartUp

6:37 PM · Apr 13, 2017 · Twitter Web Client

Figure 3: Emmanuel Macron on the "Start-Up Nation."

Retrieved from Twitter (2017).

During his campaign for the presidential election in April 2017, Emmanuel Macron clearly displayed his ambition to make France a place for young innovative companies. Over the course of his presidency, he has strongly voiced his opinions of this "start-up nation" movement. He envisions France as a place where young and old can identify with figures of success through entrepreneurship, stating that the last few years in the French tech scene have proven this: "Ces dernières années, il y a eu un vrai bouleversement en France. Cela a été celui de la French Tech, de l'émergence des générations quels que soient les ages ... Ces années furent riches : elles ont montré au monde et à l'Europe qu'il y avait un entrepreneuriat français fort (Macron, 2017; Gendron, 2017)." He has also carefully cultivated a tech-savvy image by crafting his official portrait to include two iPhones, participating in a number of high-profile events involving technology and entrepreneurship, and implementing economic and labor reforms to make France more appealing to international investors. He even dined with executives of several of the world's largest technological companies, who have said that they will invest billions into France (Friedman, 2017).

According to him, startups are a means of developing training, not only by their innovative ideas but also by their spirit of initiative and evolution. He believes that this transformation of France to a "start-up nation" can only succeed through a collective state of mind. Through a start-up, everyone is given a chance to reveal his or her merits and talents; thus, making the economy more competent and innovative. He emphasizes this spirit of transformation in his pre-election speech saying that: "En

quelques mois, on change les usages et on crée des innovations qui n'étaient pas possibles naguère. On efface les frontières... C'est le courage d'aller vers des plaines inexplorées, c'est l'audace, l'agilité presque animale qui incite à se relever, à faire pivoter un modèle d'affaires; à réinventer son projet initial. C'est la soif d'apprendre, de découvrir et de faire différemment. Toutes ces qualités, c'est ce que vous êtes en train d'inventer collectivement pour notre avenir (Macron, 2017; Gendron, 2017, para. 3)." He also evokes the place of women in this start-up movement with reasons as, "parce qu'elles brisent cet entre-soi, parce qu'elles viennent bousculer nos habitudes, parce qu'elles viennent changer le visage de notre économie (Macron, 2017; Gendron, 2017, para. 10)."

In order to critique this so-called Start-Up Nation, it is necessary to first understand what it entails. How exactly do you make France a country of startups? And how is this start-up movement related to Macron's recent reforms that have led to the erosion of the welfare state, one that emphasizes a unified system that supposedly rewards workers for their "hard work" and entrepreneurs for their "creativity and innovation"? In Macron's presidency, this has involved the following (Agnew, 2017; Gendron, 2017; Agnew, 2018; Alderman, 2018):

- The implementation of many reforms such as the lowering of taxes, eliminating the heavily criticized RSI (Social Income of the Independent) and lessening the bureaucracy involved around starting an enterprise.
- The simplification of the labor code, including reforms in the pension scheme, unemployment benefits and available training. As a result, pensions and unemployment benefits of French residents are heavily reduced. For example, the age for acquiring retirement benefits are increased to 64 and the formula for calculating benefits have been impacted, resulting in likely benefit cuts for millions. It aims to turn the 42 different pension schemes across France's private and public sectors, with variations in retirement age and benefits, into one single regime.
- The simplification of access to existing aid, such as research tax credit, innovation tax credit and innovative young business credit as a means of strongly encouraging private investment.

- The opening of the French Tech Visa, which allows business creators to obtain a four-year work visa on the French territory.
- The opening of an incubator for entrepreneurs in Paris called *Station F* last 2017, funded by telecom billionaire, Xavier Niel and presented by Macron himself.
- And finally, large investments on artificial intelligence research and the opening of a fund of 10 billion euros to support innovation and increase the number of French "*licornes*."

## "French Tech," "Licorne," and "Start-Up Nation"

Three terms which have been thrown around amidst Macron's propaganda of entrepreneurship. A discourse glorifying the so-called "start-up nation" and making entrepreneurs from all walks of life dream big. But that also in its same essence conceal the more significant reality of the start-up phenomenon. Macron has gone on and on about entrepreneurship for the future of the French economy. But what is it really for? Is it for employment, for growth? But how can this be so? According to a report by Small Biz Trends (2020), 9 out of 10 startups fail. So why is it being put up there? The answer is simple: it is to ensure the recognition of the "licornes" that Macron highly speaks of. In a book by De Grave (2019), he states there is one "licorne" for every 1,000 startups. In France, these are seen in the companies of Doctolib, Blablacar and Free Mobile among others. But what do these "licornes" even do? Critics have stated that their economic model and profitability is not always proven and that the effect these "licornes" have on the economy is most certainly not as good as media portrays it to be (De Grave, 2019; Turin, 2020). Turin (2020) in his book states that the contribution of start-ups in terms of wealth creation and employment in the country remains likely to be marginal. Most start-ups fail very quickly, from the first two years of their existence. When they do not fail, they are bought by large French or foreign groups in which they are immediately absorbed into. In the end, they do not really contribute to the lasting enrichment of the economy.

On another note, taking in the examples of global tech giants, Uber and Amazon, only a small portion of their workforce is actually highly paid while the rest are mass workers, often part-time and enjoying very little social benefits. As such, another issue arises. To follow in the footsteps of great tech giants, start-ups are urged to accumulate the greatest possible wealth in a minimum of time by the investment funds that finance them. It is precisely in the context of such disproportionate ambitions that predation becomes the most likely explanatory factor for success (De Grave, 2019). Many of these "*licornes*" grow by taking down everything in their path. But what about entrepreneurs who are badly placed on the market and who are not doing well? It is on this vulnerable population that the harmful dimension of the propaganda in favor of business creation risks being the most damaging. So is it really innovation or criminality? Liberating technologies or enslavement? Social cause or a scam? Growth but at the expense of widening social gaps?

It has been reported that in France, about 33% of entrepreneurs have no salary. They work Monday to Saturday, often from 8AM to 3AM (Lescurieux, 2019). So now I ask, who is this entrepreneurship for? For the young and the vulnerable who lack any other prospects? Whose alternative prospects, small as they already are, continue to diminish with the state defunding of public services, including education and non-governmental organizations. Can this encouragement to create start-ups be seen as the media counterpart of a very discreet strategy of the government and other capitalist organizations to placidly get rid of underlying social problems in the country involving the most vulnerable, the poor, the women and the migrants? Because after all, as Macron has said, the most important thing is that everyone can say that they can create their own business, right? And just like that, *voilà*, a whole myriad of problems should be solved! Or not...

The issue is that society may not be welcoming the most marginalized people in a world of work prepared for their arrival. Society sends them back to themselves by baptizing them as "entrepreneurs" to start their own business or to be a self-employed micro-entrepreneur. And thus, the person is charged with freedom and hope. All the responsibilities to get out their current situations transfers to these people and hence, the responsibility of the disappointments also await them. Their failure will then be a mark of their insufficiency and the success of others will be proof that they could

have succeeded. But really, is it a mark of their inefficiency? Or the inefficiency of a government that promotes such propaganda, while failing to address the real and inherent issues in society?

What is, however, most interesting to note is the way Macron has handled the current situation of the global pandemic. From Macron promoting a globalized and capitalist approach to France with increased reforms and the view of a *start-up nation*, reports have critiqued that it has therefore taken a crisis of unprecedented magnitude to stop the reformist fever of the President (Dedieu et al, 2020; Ronfaut, 2020; Strangler, 2020). At the present, Macron has put aside many of the reforms he so actively voiced just a few months before from pensions to unemployment to privatization schemes. The question remains, just how long will his mindset on this last? With a brutal economic slowdown in the horizon for the entire world, does a start-up nation still make sense? Most especially for the ordinary and most marginalized members of society that are engaging in entrepreneurship and who are already losing in this battle.

## II. International Migration: A Look into France

International migration is a global phenomenon that has been growing in scope and significance, especially in the current times. Today, the number of migrants has reached an estimated 272 million people, or around 3.5 percent of the global population. This is compared to 2.8 percent in 2000 and 2.3 percent in the 1980 (UN, 2019).

International migration is a crucial aspect of developed countries because migrants from less developed countries move to more advanced economics (Edo et al., 2018). Global migration across the globe is both a cause and effect of continued globalization trends and development policy changes (UN, 2019). France has a long history of migration where immigrants were brought in as labor migrants as early as the 18th and 19th century. This was due to the fall in birth rates which resulted in labor shortages compared to other Western European countries in the age of industrialization. Labor migration eventually stopped in 1974 and through the past

few decades, the immigration policy in France has taken an increasingly restrictive course with immigrants in France taking a difficult road towards a slow integration process (IMIS, 2007).

For one, labor market outcomes for immigrants in France have generally been unfavorable. In their study encompassing the periods of 2000 to 2011, Simon & Steichen (2014) found that a large proportion of immigrants failed to enter the workforce within the first few years of moving to France, either because they were unable to find work, chose not to look for work or were discouraged in their search. Those who arrived through marriage migration or family reunification were more especially prone to inactivity. Furthermore, due to nationality requirements, about one fifth of the French labor market is off limits to migrants from outside of European Union. Hence, this leads to immigrants being highly concentrated in sectors that apply difficult working conditions and have labor shortage such as construction, agriculture, hotel, trade, security, cleaning among others.

The labor market outcomes are even less positive for women. Women have been said to be among the majority that comprise the number of people on the move (UN, 2019). In a review by Fleury (2016), it is said women are treated more as the wives of migrants or of citizens than as independent individuals. Their role in the migration process is deemed less important even if they make up a significant proportion of the total migrating population and consequently of the total labor force of a host country. Almost 52% of immigrants in OECD countries are women (OECD, 2019). And this number is actually the case for France, 52% of third country nationals are women (INSEE, 2018). Yet these women are often the people who face difficulties to integrate into the labor market. The gap in participation rates between native-born and foreign-born women is particularly large in France where it is over 10 percentage points (OECD, 2019). Meaning, although women immigrants add a significant part of the French labor force, they participate substantially less in the labor market than their native-born counterparts.

Furthermore, in a study by Simon (2008), he discusses that in France, there is no data describing the origin of immigrants. From the 19th century, he found that the

data categories produced were limited to three categories of citizenship status, the "French," the "French by acquisition," and the "foreigners," while the identification of previous nationality had only been recorded since the early 1970's. Meaning, for centuries now, statistics have been designed to promote a model of integration in which immigrants would gradually lose their cultural and linguistic distinctiveness as they progressed on the path to citizenship. Hence, there was no need to distinguish amongst the people on the basis of their origins as they were expected to assimilate in the country regardless. This meant that in statistical numbers, the descendants of immigrants have remained invisible. That is "idea of a hyphenated Frenchman (as in French-Algerian, for instance) acquired no political or social legitimacy (Simon, 2008, p. 7)" in France. Simon (2008) refers to this as a "choice of ignorance (p. 8)" that removes any reference to ethnic or racial origin from policies or laws as well as from statistics. However, this kind of strategy can only go so far especially with increasing conversations on race and ethnicity happening in public debates, political addresses and the media nowadays. Though, France would like to claim that it is officially a society without "race," racism and racial discriminations are still as widespread as everywhere else (Simon, 2008). So the question begs, what does the absence of the use of ethnic or racial categories in French numbers really do and why must it be necessary? It certainly doesn't help to silence the spread of prejudice and stereotypes in the country. Perhaps, it is the notion that when you come to France, you are expected to become "French." That is to immediately adapt to the language, culture and way of life. But even for those that do, most immigrants are still left in the periphery.

# III. The Global Pandemic: Entrepreneurship, Women and Migrants in France

The onset of the global pandemic has been an unexpected occurrence for the whole world (Kuckertz et al., 2020). The virus first reached France on January 24, 2020. From then, between the dates of mid February to the start of March, the virus saw it's rapid increase in France as well as in the entire Europe, prompting economies to shut down and nations to close borders. On March 12, Emmanuel Macron announced that schools and universities would be closed until further notice starting

from March 16. This was followed by the ban of gatherings, the closure of all non-essential public areas like restaurants, cafes, cinemas, bars and clubs. From March 16, French residents were ordered to a mandatory home confinement, first for 15 days and then eventually extended twice until May 11. Most industries were forced to close down except for essential services encompassing health, agriculture, transportation, banking and food services. French residents were not permitted to leave their homes during the confinement period without an attestation that states where they are going based on a set number of choices as identified by the French government. Failure to comply would lead to fines starting from 135 euros. With businesses not functioning, the government provided financial aid of up to 1,500 euros to business owners depending on their turnover. Tax, electricity, water and rent could also be delayed or cancelled. Aid was furthermore provided to students who lost their jobs/internships and to people less than 25 years old that are in precarious situations (Mediavilla & Bloch, 2020).

Vulnerable as they are, most businesses and micro-entrepreneurs have suffered from the effects of coronavirus. At the other end of the spectrum, "licornes" like Doctolib are winning in this crisis (Ronfaut, 2020). However, beyond the "licornes," an average start-up is generally very young with little cash flow and not often profitable. Given their fragile economic model, the government, as mentioned, has announced emergency aid for companies and self-entrepreneurs alike (Mediavilla & Bloch, 2020). But even then, with the impending economic slowdown, who's to say if they will survive at all? On a positive note, past evidence has shown that entrepreneurs often show resilience in times of crisis, especially small businesses who are already more likely to be affected by and struggle to recover from crises (Smallbone et al., 2012; Asgary et al., 2012; Bullough & Renko, 2013). This is a result of a disturbance in their structures, routines, and capabilities (Williams et al., 2017). One such study was that of Martinelli et al. (2018), who investigated the resilience of entrepreneurs across several periods relating to a crisis, before, during and after the 2012 Emilia earthquakes in Italy. The study revealed the emergence of a new type of entrepreneur - the resilient entrepreneurs, one who adapted to change and took opportunities with the resources they had at hand. Entrepreneurs were found to embrace iterative and flexible approaches to get out of precarious situations

(Sarasvathy, 2001; Brünjes & Revilla-Diez 2013). They created opportunities and resource gains out of a crisis, developing new ideas and collaborations at the individual, organizational and local level.

For the marginalized members of society, the effects of the pandemic on vulnerable groups like women and migrants have been even graver. Emerging evidence from the United Nations (2020) suggests that the economic and personal lives of women and migrants are affected disproportionately by the pandemic compared to other groups of people. They earn less, hold less secure jobs and are likely employed by the informal sector. Hence, their capacity to absorb economic shocks is therefore less than that of other citizens. They also have greater responsibilities within their families, which results with them putting less priority on their needs.

For one, women take on greater care demands at home, leading to a disproportionate effect to their jobs. Women have been found to be doing three times as much more unpaid care and domestic work as men (UN, 2020; Engender, 2020). As formal and informal supply of schooling and childcare declines with COVID-19, the demand for unpaid childcare falls even more heavily on women, not only because of the existing structure of the workforce, but also because of social norms. This has limited the women's ability to work, particularly when jobs cannot be carried out remotely. Where remote work is possible, stress and multitasking have taken a disproportionate toll on women's health and well-being. Such effects risk the already fragile gains made by women in the labor force, limiting their ability to support themselves in lieu of unpaid care and domestic work that prioritizes their families (Blasko, Papadimitriou & Manca; 2020). Furthermore, economic stress on families due to the pandemic can put women at risk of gender-based violence, something that has been reported to have increased 5 times more in France during the quarantine period (Horton, 2020). Evidence from the United Nations (2020) has also shown that due to the pandemic, resources are often diverted from routine health services. This reduces the already limited access of many women to sexual and reproductive health services, as well as maternal, new-born and child health services. Though the impacts of COVID-19 are indeed very serious for all, this is not an excuse to lessen the access

of essential sexual and reproductive health rights of women, which must continue to be prioritized, funded and recognized.

For migrants, evidence has shown that a situation like the pandemic puts them at situations where they more likely to take on high-risk work for their economic survival. In many countries, the first round of layoffs has been particularly focused in the construction and services sector, including retail, hospitality and tourism, where migrants (especially women migrants) are overrepresented. In turn, migrants take up work in the informal sector or in sectors, which continue to remain active such as food services, domestic work, trash collection often with little protection and unsafe working conditions (IOM, 2020). Furthermore, just like with women, migrants face vulnerability in their access to healthcare and exclusion from welfare programs. If it exists, they are most often not the prioritized members of society who can access such services. Legally speaking, they are also at a disadvantage. In France, many migrants are left in precarious situations with the processing of their paperwork being suspended or having expired. Though the government has extended the validity of residents with permits expiring between March 16 to June 15, this does not address the situations of immigrants that are in the loophole, with either their paperwork being processed or expired a few weeks before and after these dates. Prefectural services have been especially lacking, with millions of immigrants in France left without appointments, unable to renew their residency and hence, unable to continue to work in a situation where their economic situation is already meager (Makool, 2020).

### IV. The Case of Grenoble

The City of Grenoble is an interesting case to look at in the context of France. Surrounded by the mountains of Vercors, Belledonne and Chartreuse, Grenoble has been ranked the best city in France for living and working conditions by Le Parisien (2018) and the fifth best place to study in France by the newspaper L'Etudiant (2019). The living environment is said to be vibrant with many options for activities including hiking, skiing and biking in its numerous bike lanes, which I personally can attest to. Cultural life is also thriving with numerous museums present in the city such as Musée de Grenoble and Musée Dauphinois; concert halls like MC2 and La Belle

Electrique along with many other major events. With over 67,500 students, Grenoble is a young and dynamic city with a thriving student life and over 9,000 international students, contributing to the international environment of the city (Office de Tourisme, 2016). I was not able to find specific statistics for the number of immigrants in Grenoble but for the entire Isere, the most recent data I found from INSEE (2017) is that there is counted to be 122,419 immigrants in the Department. Since most of the population of Isere is concentrated in the metropolis of Grenoble (INSEE, 2017), it is safe to assume that most of the immigrants are also concentrated in the city. On another note, based on more unofficial statistics, a very active Facebook Group targeted towards immigrants called "Grenoble Life" has over 6,500 members. Thought it is not totally representative of the entire immigrant community in Grenoble, conversations within the English-speaking community of Grenoble can be found in this group, ranging from questions on French bureaucracy and employment advice to activity recommendations encompassing language exchange, hiking suggestions, coffee meet-ups and offers of services. The Facebook group has over 15 new posts each day on daily life in Grenoble as part of the international community.

Grenoble has also been recognized as a home for excellence and innovation. In 2013, Forbes Magazine ranked it as the fifth most inventive city in the world. By fostering ties between industry, research and academia, the region has earned worldwide and international recognition. Being situated in the center of the Rhône-Alpes region and at the crossroads of northern and southern Europe, this gives companies direct access to markets in Switzerland, Germany, and Italy. Various multinational corporations can be found based in the department of Isere - Grenoble, contributing vastly to the local economy with over 470 foreign owned firms contributing to over 41,000 jobs (AEPI, 2014). Rhône-Alpes is said to be the second region for foreign investments after Paris, driven highly by research and development and home to Europe's sixth GDP amounting to 197 billion euros (6<sup>th</sup> in Europe and around 10% of France's total GDP) (AEPI, 2018). This environment strengthens the international visibility of the Grenoble region and the attractivity of its territory. Furthermore, in a 2018 study by the French business magazine, Challenges, and business consultancy company, Arthur Lloyd, Grenoble ranked the third best city in

France for business attractiveness - based on the potential for creating or relocating a business. This rank was based on factors such as talent available, innovation, accessibility and being open to international markets (The Local France, 2018).

But I ask the question of how does this "environment" and "ranking" truly apply to the immigrant women of Grenoble and in their entrepreneurial activities within the French system? Larger cities like Paris are buzzing with the start-up culture and full of networking events to support international female entrepreneurs. But what about the profiles of immigrant female entrepreneurs in more mid-sized cities like Grenoble? The voices of these women are often unheard and in cities like Grenoble. there is still less of a multi-cultural environment and support system that is often present in bigger, buzzing cities like Paris. Paris has recently ranked as the eighth city in the world for female entrepreneurship development (IHS Markit, 2019), with Grenoble being nowhere near this map. A quick Google search reveals the numerous networks and communities easily available for international women in Paris, a city where English is also more widely accepted. But a search in Grenoble reveals scarce resources. Most of the international community in Grenoble can be found communicating in Facebook Groups such as Grenoble Life and the Expat Women of Grenoble. There is also the Working Women's Network Grenoble but this is a membership-based community, which requires a fee to join. So this brings to question, how exactly do these women end up engaging in entrepreneurial activities here in Grenoble? What are their reasons for doing so? What have been their experiences and challenges? How have they supported themselves and do they have support communities? How are they coping with the ongoing global pandemic? Bringing all this back to the main research question of the study: in what ways do gender and race impact the entrepreneurial experiences of immigrant female entrepreneurs in Grenoble?

#### **CHAPTER 5: RESEARCH METHODOLOGY**

This thesis draws on a qualitative approach comprised of literature review, data collection, semi-structured interviews and participant observation that capture the narratives of the subjects of the study. As Lankshear and Knobel (2004, p. 69) have pointed out: "qualitative research provides rich and detailed descriptions (rather than 'counts' or statistical relationships) of people in action." More recently, Mohajan (2018) has stated that interviews can provide personal insight into one's reflection of work. He has further emphasized that taking a narrative approach to interviews is particularly useful as it allows the subject to not only share their current situation but also to reflect on broader experiences and issues that shape their social realities. This is particularly useful to answer the research question that I have posed in this study. As I aim to examine the entrepreneurial experiences of women immigrant entrepreneurs in Grenoble and how these experiences intersect with gender and race, a narrative approach provides the lens in which these women can share their experiences, without feeling that the questions are being imposed or forced upon them. Furthermore, due to the lack of available quantitative data and to ensure the feasibility of the study, a qualitative and narrative-centric method is better fitting to the focus and theme of the research.

In the literature of female immigrant entrepreneurship studies that have been discussed in Chapter 3 (Conceptual Discussion and Research Question), a qualitative approach has been thoroughly used as an appropriate methodology with a focus on the women's narratives (Cho & Moon, 2019; Njaramba, Chigeza, & Whitehouse, 2018; Jang & Jung, 2017; Munkejord, 2017 Taylor & Wingfield, 2016; Davidson & Fielden, 2012; Harvey, 2005). Erel (2007) has pointed out why an immigrant women's life stories and biographical interviews can balance the power strucutre often found in research. He states:

"Life stories reveal effects of immigration legislation on personal lives, which one cannot simply read off the legal or policy texts. They reveal structures of exclusion and resistance that quantitative or larger scale studies render invisible. Moreover they can call into question the categories of legislation and theorisation based on these as for example the discreteness of statuses of refugees, labour migrants, au pair, marriage migration, student migration, professional or undocumented migration. Since life stories do not narrow down lived experience to one single category or event, they offer a privileged vantage point for understanding and theorising the processual dynamics of migration and the intersectionality of gendered, ethnicized (racialized) and class structures of power (Erel, 2007, para. 5.2)."

## I. Using Purposeful Sampling to Identify the Interviewees

Purposeful sampling (Patton, 1990; Palinkas et al., 2013) was used to identify the women who have participated in this study. To first define, Patton (2002) has provided a thorough description of what purposeful sampling is:

"The logic and power of purposeful sampling lie in selecting information-rich cases for study in depth. Information-rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the inquiry, thus the term purposeful sampling. Studying information-rich cases yields insights and in-depth understanding rather than empirical generalizations (p. 230)."

I choose purposeful sampling because based on my discussion in Chapter 3 (Conceptual Discussion and Research Question) where I [attempted to] define who exactly are women, immigrants and entrepreneurs, *self-identification* was something I found to be a common theme that balances the so called discourses that revolve around these concepts. By setting the criteria for the scope of the study, it was up to the women to *identify* with this criteria, however they defined it in their own terms and if such characteristics resonated with them. This proved to be in line with being able to yield information-rich cases from the subjects of the study that provided me with in-depth insights to answer my research question.

A mix of personal contacts and reaching out to the Facebook groups of Expat

Women of Grenoble as well as the community of the Working Women's Network of Grenoble were used as platforms to identify the women interviewed. As their group description states, Expat Women of Grenoble is a Facebook group for people who identify as females, are currently living in Grenoble and are looking to socialize, share ideas and tips with other English-speaking women. On the other hand, Working Women's Network of Grenoble is a networking community for English-speaking professional women that are currently living and working in Grenoble. Given distancing measures in line with the pandemic, I had to do more of a digital fieldwork in order to find interviewees and did not have the opportunity to visit local associations or organizations in Grenoble where I could have potentially found more interviewees under normal conditions. In short, the search for interviewees was all done completely online.

It was not easy to find interviewees online for the study because of the sensitivity and urgency of the current situation. Many women, I think, didn't have time to see my posts in these online groups or just didn't want to bother, which is expected and understandable. I also experienced women backing out, either by no longer replying to our initial conversation or getting back to me in the end that they felt the study was too personal for them at this moment - even when I assured them it was all confidential and anonymous.

Of the total interviewees I had, 2 of them I personally knew, 5 responded from my posts online and 2 were referred to me. In line with using purposeful sampling, the women that I have found from these online platforms identified with the following criteria that is listed below:

- Of legal age;
- Identify as a woman;
- Born outside of the European Union (including the United Kingdom);
- Identify as immigrants who migrated to France and considered to be as third country nationals (i.e. non-French / non-EU);
- Hold a French long-stay residency or citizenship;
- Identify as an entrepreneur (in the form of company creation, sole proprietorship or micro-entrepreneur);

• And finally, lives in Grenoble.

## II. Incorporating the Significance of the Global Pandemic

The current situation of the coronavirus is an important aspect that has, of course, been incorporated to the study. As we have all experienced, the pandemic has placed an unprecedented burden on many of our health systems worldwide. But not only that, the control measures to stop infection are causing an economic crisis with most activities brought to a complete and abrupt halt. Never have we seen in this day and age such a widespread disruption of economic activities all over the globe. While many other crises have hit humanity in the past, either at a specific point in time or regionally, such as natural disasters, or developed over a longer period of time such as the 2008 financial crisis. The COVID-19 pandemic, however, has impacted people from everywhere and the necessary countermeasures put in place to stop its spread have hurt economies suddenly, without warning and preparation (Kuckertz et al., 2020).

Entrepreneurs are among the most vulnerable in the aspect of a crisis as has been already discussed in Chapter 4 (Contextualising Entrepreneurship and Migration in France). A crisis such as the COVID-19 pandemic threatens the functioning and performance of the entrepreneur's activities due to a disruption in their structure, routine, resources and capabilities (Williams et al., 2017). Already at risk of failure without the existence of a pandemic, the vulnerabilities of entrepreneurs are further more highlighted in crises. Not only that, the impact of being a woman and immigrant engaging in entrepreneurial activities is an even more important lens to look at in this current situation. As mentioned in Chapter 4, women and immigrants, as part of disadvantaged groups, are disproportionately affected by the COVID-19 crisis because they face more barriers both in their personal and professional lives. This applies as well in business compared to an ordinary entrepreneur under normal circumstances (United Nations, 2020). As we have seen in Chapter 3 (Conceptual Discussion and Research Question), these women already lack access to capital, lack support and assistance, receive bias in their activities and overall, they take on three times more domestic responsibilities, making it harder for them to prioritize

themselves and their entrepreneurial activities, now more than ever in the current circumstances.

### III. Literature Review and Data Collection

The written resources I used in my desk research were all from online journals and libraries. I used *Google Scholar* and *Research Gate* in order to access articles online as well as made use of the *digital library of the Université Grenoble Alpes*. On the other hand, for quantitative data, I used the official information found in the national statistics bureau of France, the *Institut national de la statistique et des études économiques* (INSEE). Most of the preliminary literature and data that is presented in this study were gathered in the months of April, May and June.

As an additional note, it has been hard to find any official data or specific information about Grenoble and the number of third country national women living in the city. The same goes for the number of entrepreneurs. The only data I have found in INSEE (2020) is the number of businesses created for the entire region of Isere (as presented in Chapter 4 - Contextualising Entrepreneurship and Migration in France). Given that, as I've mentioned, there was not really much of an opportunity to do field work and survey the city, this is a limitation of the study and a recommendation for improvement in the methodology for future researchers on this topic.

# IV. Conducting the Semi-Structured Interviews and Participant Observation

Due to the current situation of the global pandemic, the interviews were mostly done through video call via *Skype* and *Zoom* during the months of May and June. One was done in person in a public meet-up point during the deconfinement period. At the start of the interview, I always introduced myself, my motivations for the study and briefed the participants that I would be taking down additional observation notes during the interview and that the interview would be recorded only for the purpose of my research and analysis. I also reassured them that their personal information would

be kept confidential, as some of the questions may be sensitive to them.

The total number of interviews conducted is nine (9) and each interview lasted around 40 to 60 minutes. They were all conducted in the English language, except for one woman of Filipino nationality who spoke a mix of English and Tagalog, which I translated later on for the analysis. Furthermore, the initial plan was also to incorporate a participant observation in the woman's place of activity, however, due to the situation of the pandemic as well as that I found that many of the women were transitioning their activities online to adapt to the situation, this was not possible to accomplish. However, I still decided to do a participant observation during the interview itself where I noted some observations about the women at home as the interview was on-going, which they were aware of when I first briefed them. I wrote down details that I observed in their workspace such as if their children were at home and if they had interactions with their family that disrupted the interview as it was being conducted. These notes allowed me to better contextualise the women in their current workspace at home, given the present situation, and also the conditions in which they work in. This helped to provide additional notes for the analysis in Chapter 6.

The key topics that were asked in the interviews are as bulleted below and the questionnaire can be found in *Appendix A: Interview Questions* for further reference:

- Their background information in terms of their education, previous work experiences, childhood and story for migrating to France;
- Their motivations for starting their entrepreneurial activities;
- Their experiences in operating their entrepreneurial activities such as getting funding, networking within the community, finding clients, marketing, etc.;
- The challenges they faced in their entrepreneurial activities including any cultural, linguistic, financial, legal and/or domestic barriers they may have encountered;
- The vulnerabilities and resilience they exhibited in light of the current situation of the global pandemic, COVID-19;
- The contributions their entrepreneurial activities have brought to them

such as financial independence, building relationships and developing a sense of identity as a women and immigrant in France.

## V. Method of Analysis

For the analysis of the results that is seen the following Chapter, first, I must say that I am honestly not so well equipped and knowledgeable with qualitative analysis methods coming more from an Economics and quantitative background. However, based on the literature I have read and the past methods used by similar studies on this topic (Kacar & Essers, 2019; Jang & Jung, 2017), I performed an *inductive analysis* through the *thematic framework* of Braun and Clarke (2013). Inductive analysis derives patterns and themes from the data itself rather being imposed on them before data collection and analysis. This allows for a rich understanding of the results (Patton, 1990).

To do this, I transcribed the recordings of the interviews and collated this with the additional notes during the interview itself that I observed. With this information, I created a table summarizing the responses, observations and taking only the key quotes from the interviewees as seen in *Appendix B: Summary of Interview Responses and Participant Observation*. I, then, identified patterns in the data, segmented it accordingly and created themes based on these patterns as seen in *Appendix C: Analysis of Results*. Then, I compared these themes with information gathered from the concepts and context that is presented in Chapter 3 (Conceptual Discussion and Research Question) and Chapter 4 (Contextualising Entrepreneurship and Migration in France) in order to present the results that is seen in Chapter 5. Finally, to note, I did not use any applications to automate the analysis process due to the lack of knowledge on this aspect. I manually did the segmentation for the analysis of results all through Microsoft Excel.

With this methodology, I am able to provide a clearer narrative of the entrepreneurial experiences of immigrant women entrepreneurs in Grenoble – more than what numbers and statistics can show. The results in the succeeding chapter provide a revealing lens on the exclusion, inequality and difficulties that these women

face in running their entrepreneurial activities as a result of intersecting structures of oppression, especially in light of the current situation of COVID-19. As mentioned, there are various limitations as well to my study. First due to the global pandemic, my fieldwork is limited to digital resources and responses. Hence, the respondents were also limited to those that I could reach out to online, which may not be totally representative of the total population of immigrant women entrepreneurs in Grenoble. This, along with my limitations in the French language, could only allow me to reach out to English-speaking individuals that I could find online, most often coming from the middle-class. Because of this, I recommend future researchers to reach out to local organizations (such as those for asylum seekers) where they may be able to find migrant women that have a different backgrounds and experiences than those that I was limited to finding online. My limitations in the French language also made it difficult for me to look deeper into French resources and data due to my inability to understand more difficult, academic words. Finally, due to the time limitations and sensitivity of the situation of the global pandemic, which is still on-going, it was difficult to find a larger sample of women, even online, who were willing to participate for reasons they mention such as privacy and other personal circumstances they were facing that they felt would be invasive at this time.

#### **CHAPTER 6: ANALYSIS & DISCUSSION OF RESULTS**

## I. Characteristics of the Participants

The demographic characteristics of the sample (n = 9) are shown in *Figure 4: Characteristics of the Interview Participants*. All the interview participants came to France as adults and their age currently ranges from 29 to 58 years old. Most have lived in France for over 2 years (with one having lived in France for up to 25 years) at the time of the interview. All of the women spoke English as well as the local languages in their respective country, if one exists. All of the women except one (who studied under French qualifications) were educated with foreign qualifications outside of the European Union. Five out of the nine women are considered to be racialized (i.e. Pakistani, Kenyan, Ecuadorian & Filipino) while four are seen as white, westernized women (i.e. American, Australian & Canadian). Five of the women are married to French nationals while the other four are single with one having a child that has an E.U. passport. Furthermore, five of the women have children in France except for one who already has adult children with their own lives in Australia.

Six out of the nine women are micro-entrepreneurs while three created a company. Two of the women who created a company hires employees. One woman hires employees depending on the season and the other takes family members as her employees. They all reside and hold their entrepreneurial activities in the surrounding area of the Grenoble Metropole. Moreover, all of the women conduct entrepreneurial activities that are catering more towards the English-speaking and international market of Grenoble, with some stating that they did, from time to time, have French clients but not very frequently. Most of the women have engaged in entrepreneurship for not too long with 4.5 years as the highest number of years and 0.5 years (6 months) as the lowest number of years.

Figure 4: Characteristics of the Interview Participants (Generated from sample)

Participant	# 1	# 2	# 3	# 4	# 5
Nationality	American	Australian	American	Filipino	Pakistani
Age	32	58	42	40	35
Highest Level of Education	Bachelor's	Bachelor's	Master's	Bachelor's	Bachelor's
Marital Status	Single	Divorced	Married	Married	Married
Number of Children	0	2	3	1	1
Years in France	5 years	2 years	5 years	4 years	4 years
Years in Entrepreneurship	1 year	2 years	4 years	3 years	6 months
Number of Employees	0	0-3 (Seasonally hires)	0	2 (Family relatives)	0
Entrepreneurial Activity	Wine Tours & Tourism	Bed & Breakfast	Music & Education	Clothing & Printing	Interior Design
Entrepreneurial Type	Micro-entrepreneur	Company Creation	Micro-entrepreneur	Company Creation	Micro-entrepreneur

Participant	# 6	# 7	#8	# 9
Nationality	Filipino	Kenyan	Canadian	Ecuadorian
Age	29	40	52	32
Highest Level of Education	Juris Doctor (Law)	Teaching Diploma	Master's	Master's
Marital Status	Married	Married	Single	Single
Number of Children	0	0	1	0
Years in France	2 years	2 years	25 years	3.5 years
Years in Entrepreneurship	1 year	1.5 years	2 years	1 year
Number of Employees	0	0	0	0
Entrepreneurial Activity	Yoga in English	Teaching English	French Cuisine Atelier	Teaching French & Translation
Entrepreneurial Type	Micro-entrepreneur	Micro-entrepreneur	Company Creation	Micro-entrepreneur

## II. Qualitative Findings and Critical Analysis

Following the thematic framework of Braun & Clarke (2013), the full analysis of results can be seen in *Appendix C*. Eight major themes were identified as listed below with a discussion for each in the succeeding sections:

- A complex interaction of push & pull factors as motivations for entrepreneurship;
- ii. The double burden of business & domestic responsibilities;
- iii. Discrimination faced in foreign qualifications;
- iv. Lack of support and assistance amidst challenges with women turning to their own networks for support and as a customer base;
- v. Financial support from the state as an insufficient solution in times of crises (COVID-19), ignoring real issues that need concrete solutions;
- vi. Women as the family caretaker during times of crises (COVID-19);
- vii. Resilience exhibited by entrepreneurs in times of crises (COVID-19);
- viii. Sense of fulfillment as a woman and immigrant in business.

# i. A complex interaction of push & pull factors as motivations for entrepreneurship

Most of the women (except one) in this study were not previously involved in any entrepreneurial activity before moving to France. All of them had past work experience in the white-collar industry - in working in an office or corporation. In France, they engaged in entrepreneurial activities for various push and pull factors or a combination of both. About a third of the women were influenced by pull factors but many of them were more affected by push factors. Some women wanted to exercise control over their lives (pull factors). They had a desire to change career and saw an opportunity for more flexibility in their work (pull factors). Meanwhile others chose to engage in entrepreneurial activities because of less positive push factors such as they had to support family decisions as trailing spouses or because it was the only form of employment that they could adapt to amidst the lack of job opportunities (unemployment) they faced in France due to barriers in language skills or qualifications.

These findings are consistent with the previous research of Patterson & Mavin (2009) and Achtenhagen & Tillmar (2013), who address that women turn to entrepreneurship due to barriers in advancing in the corporate context where they feel invisible in their workplace, which is the case for Participant No. 2 and 5. To illustrate, these women have said:

"It's exceptionally challenging but life in Sydney and struggling as a 50 year old woman in the workforce and struggling with nepotism, and sexism, and ageism, and people who say we'll hire you but we won't pay you and those insulting processes. The dynamics of employment and working in Australia and my prospects there getting older, and with being a woman, were poor. I couldn't get my superannuation for another 10-15 years. This has pushed me to take control of my life, to take the risk, I've put every cent I've owned to this. An old friend of mine once said to me 'it's not the special occasions we should look for' cause in Australia we often say 'I'm really looking forward to lunch tomorrow, to the weekend, etc., etc.' but this, this has allowed me to live this, day to day. Being

responsible for my income, knowing where my money goes, and seeing the fruits of that, this it for me. This is me. It's hard but it's motivating. I was 55 when this idea came, and my prospects were to work in a office, in front of a computer, commute on a train, which is never pretty, everyday, to a job I may or may not be able hold, for poor pay or medium pay and survive. That was my future and that wasn't much of a way to live. I wanted to show myself that life doesn't finish at 55 or 56, that we can create life for ourselves at anytime of our lives and not let this society dictate otherwise, as a woman, as a person, as of any age. And so life, how we live our lives, and what we ask from our lives, requires bravery. I haven't always been brave but here I am, trying to change that (Participant No. 2)."

"Doing this allowed me to take a step back from the very, very, very commercial, very sometimes unnecessary work that I was doing previously and try to be doing something a little bit more essential and more necessary in a sense for myself and as a.. as a woman. It's difficult when I was working in this industry before, there were a lot, a lot of junior designers who are women and pretty much nobody was in kind of mentorship leadership position in my company who was a woman. It is horrifying and shocking and normal. Unfortunately. It is just exactly the way that this industry and many others seem to be in spite all of the, how can I say this? It matters more that I'm a woman and it has definitely made my life 'less.' Mmm. I don't know. It's just really hard to be taken seriously. I don't know how to extend it to you. There's not a single particular moment where I could say this happens because I was a woman, except that I know it does. Having said all of that, I think that is also where it is definitely pushes you to what? To do your own part, to not have to depend on other people's validation of your work. So here I am now. Making my own path (Participant No. 5)."

On another note, the aspect of a lack of formal employment opportunities is a finding consistent with that of Kloosterman (1998), Ram (1994), Tubergen (2004), Kelley et al. (2013) and Jayawarna et al. (2013), who stress that high levels of unemployment provide the motivation for immigrants to become entrepreneurs. One of the women has said:

"In Tanzania, because I spoke English, it gave me good work. I didn't really want to be a teacher at first as I had no teacher experience but eventually it grew on me, it provided me with good income and the school there funded my diploma. I like kids too, they make me happy. You know, they're quite funny. And here, I continued being an English teacher because well it was the only option I had, like I said I don't have a 4-year degree and I don't speak French well enough either (Participant No. 7)."

The women with French partners, in general, mentioned moving to France to be closer to their partner's families, similar to the concept of the trailing spouse (Shauman & Noonan, 2007; Klis & Mulder, 2008; Braseby, 2010; Jurges, 2016). They had to give up more stable careers, face the difficulties of the job market and eventually, turned to entrepreneurship as the only solution. One of women has mentioned how she did not feel mentally confident for a while in the process of getting accustomed to a new culture and system, to quote:

"I think I felt when I moved here and from having a stable job before, I think that I didn't really appreciate the impact of going from a stable salary to totally dependent on yourself in a foreign country and for a while, my, my confidence wasn't totally good (Participant No. 3)."

All in all, these push and pull motivations were not always clearly separated, but closely interacted with one another to shape and influence these women's motivations in engaging in entrepreneurship. Although more women started an entrepreneurial activity for financial and employment reasons, there were often other complex factors that generated different opportunities and pathways to eventually them deciding to pursue their activities (such as their economic situation, family circumstances, discrimination in the workforce and accidental circumstances).

### ii. The double burden of business and domestic responsibilities

The women have mentioned that domestic responsibilities such as taking care of their family and children have hindered them from fully focusing and developing their businesses. This leads to time constraints where they chose to prioritize the needs of their family over their own. This finding reinforces the expectations and power structure inherent in patriarchal society where the woman is responsible for the household - consistent with the studies of Roomi & Parrott (2008) and McAdam (2012). They state that because of the power structures dictated upon society, men are deemed to be more superior than women and women are more suited to be the homemakers. Hence, women receive little encouragement in the development of their entrepreneurial potential. Below are some quotes from these women illustrating this burden:

"My husband is a baker, he does baking classes. And well I was kind of waiting to get my own thing started. Well.. I started being self-employed the same time as him but my music kind of - because of having kids and his work - my work was kind of lowered down. But I've been self employed since 2016 (Participant No. 3)."

"When I first started trying business here, I started small. I started with making dream catchers by hand, by myself. I made 200 pieces with different personalities all by myself and sold them personally. But it was hard because I have a son, I would bring him to wherever I needed to go. Then he had to go to school, so I had to stop making the dream catchers even if it was successful. His happiness will always be my priority so I stopped for a while. Then my son wasn't happy in his school. We were living in Savoie then, so we ended up moving here. Eventually, things settled down and I kept pushing. I tried to do something else and thought customized T-Shirts. We opened a stand in Grand Place and it was difficult, there were so much expenses involved and I think people were surprised that I was the owner. They didn't expect that! I was proud of that. But eventually, it was too hard to manage, the rent was too high and I had a son, so I had to switch to an online service and now I do it all from my home. I guess my biggest challenges have been language and managing family and business (Participant No. 4)."

## iii. Discrimination faced in foreign qualifications

On the aspect of foreign qualifications, the women in the study have said that they had to occupy lower skilled jobs due to the non-recognition of international education in France. The process of crediting one's educational attainment was complicated and involved going to different agencies with various paperwork, made even harder with language barriers and the need to translate all papers into French. This experience is even more discriminatory for racialized women who receive it not only from an institutional and legal standpoint by the French system but also from fellow peers. In line with this, one woman has said:

"When we arrived we thought, oh yeah, we can go out and do everything easily and then realized, no, the French system is different. Even if my husband can speak French and helps me in my paperwork. It's never straightforward. They need to check your qualifications. And then we need to be given a qualification that is similar to French. Like you send it to a body that goes through your qualifications and then gives you okay, come back plus one thing or come back plus two sort of thing. So we were like, oh! And my husband has a degree in music and theater in the U.K. and they told him if they feel you're not up to it, they might make you do a course as a top-up. I was like, if they're making you do a course with your British education, what would they make me do? Because most of my qualifications are African. I was like, there's no way I can do a top up, cause I don't even speak the language well enough to sit into a course... I find that, a lot of the English speaking jobs or teaching English jobs, if it's French, their problem is you speak enough French to be understood. And then if it's, other foreigners, like if it's Europeans or Americans, then it's more of the doubt. Whether my English is good enough. So when I meet them is when it's like, oh, you speak very good English! Oh my goodness. Cause there's that idea that in Africa we don't really have that much education but we were colonized by the British. So that is the language of instruction in school. That is a language of government, you know, like that is the language that is used apart from other languages. But yeah, there's that thought of, we don't speak English

really well. So that kind of discrimination has been a challenge as well (Participant No. 7)."

This finding is consistent with the studies of Rettab (1995; 2001), Nijkamp, Sahin & Baycan-Levent (2006) and Martin et al. (2016), who found that because of lack of recognition in the education of immigrant workers by a host country, they remained unemployed, occupied unskilled jobs or accepted lower income careers than what they were qualified for. One such woman from the study has said:

"Another thing that came up very frequently for myself as a challenge and recurring experience was the recognition of degrees and education and certification, which is a huge problem. And in France, and I don't know exactly how that works in the E.U. as a whole, but I know that France does not recognize many degrees from other parts of the world. That is huge. Like, especially problematic. Like I did my Master's in Architecture, but I can't call myself an architect in France, which was one of the primary reasons that I kind of took a turn away from that and started working in modern interiors. Because I just legally, I'm not allowed to call myself an architect nor can I be one for my business (Participant No. 5)."

# iv. Lack of support and assistance amidst challenges with women turning to their own networks for support and as a customer base

The women experienced many challenges in setting up their business especially in terms of the legal and linguistic aspects of the French administrative process. They often mention not knowing of any support or assistance to better deal with these difficulties and are simply left alone to solve their problems in starting and running their activities. Although entrepreneurship is encouraged by the French government through Macron's Start Up Nation movement (Macron, 2017; Gendron, 2017), the steps to actually be an entrepreneur, especially for marginalized groups like immigrants and women, are complicated with help being unavailable or insufficient. This is seen as well in the studies of Woldie & Adersua (2004), Belwal & Singh (2006) and Roomi & Parott (2008), who mention that the potential of female

entrepreneurs is not actually being realized due to factors such as the lack of institutional and formal support.

It can be seen that there is a clear romanticization for the creation of entrepreneurs. In actual practice, with the potential exception of the *licornes* (De Grave, 2019; Turin, 2020), most entrepreneurs are left to be vulnerable without concrete solutions to assist and better integrate them and their activities into society. The women of the study have said:

"Maybe at the back of the administration's minds, they kind of.. don't want you to stay here. And you feel that. And when you come to a roadblock, they don't really try to help or.. provide solutions for you. So you're on your own and it's a constant hustle (Participant No. 9)."

"When I moved to France, it was on a student visa, then when I worked at the embassy and OECD, I had a semi-diplomatic status and the organization took care of all my legal matters. So when I left, it was a big culture shock for me because I had never applied for anything by myself. And they told me I would be eligible to stay being the mother of a European child. I had never married the father of my child, he's British, and my daughter was born here and of course, I want to stay in France, I don't want to separate my daughter from me or from her father. So I was under the impression I would be eligible for family reunion but apparently I was not because we were never married and being a mother of a child is apparently not enough. So I told them I actually had a business idea and they said well then that's great, come back in 3 months with these documents. And so it was challenging, I may speak French fluently but all the paperwork I had to do to set up my business. I had to write a business plan, show how I would be profitable. And you'd think after living here for 25 years, it would be easier. It wasn't... (Participant No. 8)"

"... Since it is a very, very monolingual and monocultural country it is definitely hard to carve out space as by being different and be accepted for your business ideas. It's difficult for me to decide exactly how to position myself, whether I

really play down the fact that I am an immigrant and just act mostly as a French person because that is, that feels more comfortable and more confidence inspiring... To fit in and to function, you, you're the one who has to really stretch herself professionally (Participant No. 5)."

In light of this, the women have mentioned turning to their own circle of networks, often from the same group of immigrants, as well as other international groups for moral support. The most frequently mentioned groups where they find informal support and meet other people similar to themselves are the earlier mentioned Facebook Groups of Grenoble Life and Expat Women of Grenoble. They also mention that they cater their businesses towards these same immigrant groups and their customers are not often French natives. This is consistent with the literature of Masurel et al. (2003), Super (2005) and Nijkamp, Sahin & Baycan-Levent (2006) who found that migrant entrepreneurs find niches in their own communities and started businesses based on that market. They make use of these groups for their clients and networks due to similar backgrounds in language, culture or religion. This helps to contribute to the economic activities and relations of the international community of Grenoble. One such example of the above point is the case of Participant No. 8, who started a Food and Wine Atelier, at first because she wanted to meet other people in Grenoble when she first arrived. She realized that as she hosted more of these events, people were into it and hence, she decided to create a business around it. Another example is Participant No. 1, who started a business doing wine tours in the Rhone-Alpes Region because she felt there was a gap in the market for English-speaking tourism especially when there is a big international community to be found in the city.

# v. Financial support from the state as an insufficient solution in times of crises (COVID-19), ignoring real issues that need concrete solutions

With the effects of the global pandemic, the women mentioned financial difficulties in their businesses, a challenge that is still ongoing. Most of them have lost customers and those who did not already work online prior the pandemic have not been making any income. To highlight this point, the women have said:

"It's been hard. The language center where I was working, that's gone and I don't know if that's going to come back, who knows? So that work is gone, but I did during the pandemic pickup a kid. Since my husband works in a choir. So the mother, one of the women in the choir asked him if I would teach English to her son online. So I picked up that work. So I've been doing that through the pandemic and then, you know, afterwards now when I realized, okay, that's it. My teaching where I was getting mostly paid is gone (Participant No. 7)."

"It's super affected everything because like with the company I was freelance translating for, they stopped getting requests from clients so of course I don't have any clients either and have no work altogether. Obviously with my students also it's complicated. I tried doing online classes but you know they're also in complicated situations so they don't have so much time, most are either students or immigrants, and right now they're also dealing with their fair share of problems due to the coronavirus. So we agreed, let's take a pause on it and come back to learning once the situation is better. So yeah, it has not been so great. I'm at a standstill right now and have no income. I'm just hoping in the next months, I'll be able to get contracts again with the translation agency. And my students will be okay to learn again. Or maybe I'll have to teach French in the local schools. Luckily, because my brother lives here in France, he's been helping out and my parents too have been helping in any way they can and between that and the little bit of financial aid from the government, I'll be able to manage (Participant No. 9)."

In order to rescue entrepreneurs, the government has provided a financial aid of up to 1,500 euros to business owners but this is depending on a businesses previous turnover. Similar to the bottom of the pyramid economic argument (Reynolds et al., 2004; Prahalad, 2004; Johnstone-Louis et al., 2012), the aid symbolizing microcredit in some ways puts the responsibility on these women to get out of their precarious situations through financial aid. In the end, the women have said that this financial aid has been largely insufficient:

"I had a friend in China, who I went to school with in Australia. She called me and told me this virus was very serious and that I should prepare. So I had 2 weeks sort of a head start to really brainstorm, the 2 weeks came and by then, the virus had hit us. And my business had lost all its bookings by April, then May, then the summer. Thankfully, unlike most French businesses, we take bookings longer out in the year. So there's still bookings in the Fall but who knows if it will continue till then. I had to think about my liquidity and so decided to open up bookings for next year, and post in social media to drive this. That is how I've been dealing with the blow. But for now, everything is uncertain. It's hard to maintain a building like this, there's a lot of taxes and expenses involved. And though, there is 3 months of support from the government, this is not going to be enough if things don't turn around. I don't know what I'll do, I left my life in Australia to make it happen here and put all my assets into this (Participant No. 2)."

This reinforces how institutions put an overemphasis on aid but with a lack of focus on the legal, regulatory and social mechanisms to actually protect vulnerable groups in business in these precarious times. This is even more so the case for entrepreneurs who fall in the loophole because they haven't been in business long, hence, not having turnover to be eligible to receive financial aid or they were already operating at a loss.

## vi. Being the family caretaker in times of crises (COVID-19)

On another aspect of the COVID-19, the pandemic has put extra pressure on women to be the (unpaid) caretakers of the household, sacrificing their own needs and prioritizing their families. The women with children in this study have mentioned difficulties with having children at home to teach and take care of. Furthermore, all the women even mentioned the situation of their respective partners amidst the pandemic even though this was not a question in the interview. This represents their unconscious role and sense of responsibility for being the caregivers of the family, worrying not only about their children but also of their spouses or partners. This has led to a disproportionate impact on their entrepreneurial activities and represents one

of the key facets of gender inequality that women face in this global pandemic. Such finding is consistent with the growing evidence from the United Nations (2020) as well as the research of Blasko, Papadimitriou & Manca (2020), who state that women have been doing three times more domestic and care work in light of the pandemic, as a result of the effects of home schooling, childcare, family responsibilities and household duties. To provide a look into this, the women have said:

"At the start of this year, I set up my business and I was planning on this but then corona came and I had to stop. And that's because of many reasons like one, I'm a mother who has a son to take care of and home school and it's difficult. He was at school and he stopped being at school, obviously. And so it was really difficult to continue spending the time that I needed to for my business. That was in a sense - it's possibly the hardest moment right now in my life, to have that time to focus. And really the, the silence to, to be able to really think and do stuff because he was all over the place and he was very, very loud. We live in an apartment. I think in the beginning it was quite exciting because he's not used to having officially me at home all the time but it's really, it's been too long for all of us now. So my business has kind of stopped because of that, because of my personal and family reasons. I mean, it's not, I, I'm not working on projects yet, but I had everything else to kind of organize and take care of (Participant No. 5)."

"For now, business has halted and I've also had to take a pause on this to help support my husband in his affairs, which hasn't been so good, as he's also in business. My son also is at home so I've had to focus on that and home schooling. It's good that my business is mostly online right now because I can't imagine how much worse it would be if I still had the stand at Grand Place (Participant No. 4)."

"For my family.. well it's not been so good - my husband's business.. we had to change plans.. because he was going to open a little cafe but obviously that can't happen right now and that's been stressful for us, we're hanging in there. With the children at home as well, it's been incredibly busy for me as a mom,

from juggling teaching the kids then teaching music. But I'm grateful I can still teach music online and have that for my family (Participant No. 3)."

# vii. Resilience exhibited by entrepreneurs in times of crises (COVID-19)

In past crises such as natural disasters or financial downturns, evidence from previous research has shown that entrepreneurs often show resilience in times of crises, especially small businesses that are most likely to be affected by it (Smallbone et al., 2012; Asgary et al., 2012; Bullough & Renko, 2013; Williams et al., 2017; Martinelli et al., 2018). The women in the study have adapted similarly, finding ways to bounce back with the resources they have (Sarasvathy, 2001; Brünjes & Revilla-Diez, 2013). Furthermore, they have remained determined while transitioning their activities online:

"I had to think quick on my feet how I would transition. And so now I do sort of online courses or "Master Classes" as I would call them on French cuisine and French spirits, and offer it not only to people I knew here, because that wasn't going to be enough to help me get through, but also the people I knew in Paris and their friends in other parts of France. So now I host master classes and webinars for a small fee. It isn't much but it gets me through for now (Participant No. 8)."

"I didn't know what to do for a while, I would cry, and still do a lot. But I told myself I need to figure this out, I have to get this going, so I decided to shift into online wine courses. I've just been dealing with this by working my ass off. It's hard because you were already working so hard to be something in this country and then you finally felt like you made it, you have something stable as a livelihood, then it gets taken away. Now I have to start from zero again and I work, work, work – it's all I do, all day, 24/7. I do turn-off after dinner but I only do it for the sake of my relationship... I would work 24/7 if I could just to get this going. I feel like if I don't do it, I will drown. I need it to work (Participant No. 1)."

## viii. Sense of fulfillment as a woman and immigrant in business

Despite feeling largely ignored in the French society and even despite the current circumstances of the global pandemic, the women have resoundingly stated that they have no regrets for pursuing entrepreneurial activities in Grenoble and in the French system. To illustrate, they have said:

"I think it has helped me pay more attention to being black and the responsibility of being black. The whole thing of being, you know, a woman of color in France. Whether we like it or not, we are ambassadors of our countries. I feel like I'm carrying the whole continent. I'm thinking Africa is made up of 53 countries. I cannot speak on the whole. I can speak about Kenya. I can tell you about Tanzania. I can tell you about East Africa. I can tell you a bit about South Africa and some other countries, but a whole continent that's, you know, I cannot speak, but that's what people expect. So when they see me, they think, oh African, so yeah, I'm representing the whole continent. I feel like I'm more proud of being African or being Kenyan when I'm here. I feel like, yeah, cause I find like people ask me, oh, you speak. teach English? Oh, are you British? No I'm not. You're not giving me credit for my education now, which my husband finds funny. I find that I'm more proud of that and more conscious of that... (Participant No. 7)"

"So as I said, in my law office, it was a very competitive and male dominated place, and I realized that's not for me. My yoga practice is my identity and it has revealed my true self. I think that for me, being a yoga teacher here in France has allowed me to grow into the yoga teacher that I want to be. Like if I was not me, I would definitely attend my classes. I say this now with full confidence like yeah! This, this is my identity as a teacher! This is the style of classes that I do. This is the kind of teacher that I am for my students. So it really has helped me solidify that. Like arriving here in France. I thought I had to be French, you know, like I had to learn the language, I had to learn the culture, maybe I had to be French, but then like in the process of trying to fit in, I realized this was hard and that I could actually just be myself and just be

confident in what I know in who I am, what I can offer. And being here really made that final for me. Like, no, you're not French, so stop being French, you know, like just be yourself and people will resonate with you or not, but just be who you are and that's okay. So I guess that's the, that's my biggest lesson (Participant No. 6)."

"I love working for myself and not working for men. I'm never going to work for anyone else. As a woman, it's been awesome. It's empowering, it feels really good. Most industries, even in the wine industry, is misogynist and in France, I'm a nobody in this space. I'm an outsider. But with determination, I find people who find me and I believe I will find them again. Even if the situation is not great right now, I would never change it to work for anyone else (Participant No. 1)."

Even with all the disadvantages and barriers that these women faced, they showed perseverance in their entrepreneurial activities and embraced their diversity as part of their daily life. As seen in their words above, they mentioned being proud of coming this far even with all the societal expectations that they had to deal with as an immigrant woman practicing entrepreneurship. They state their business activities have helped them embrace their identity and independence as women and immigrants in France, findings that are in line with the studies of Veciana (1999) and Jang & Jung (2017). For them - being able to make it within male-dominated industries and escape the male-dominated culture that they experienced in the corporate world was a significant take-away of engaging in entrepreneurial activities. They have mentioned how they felt their potentials were not being realized in such environments. Furthermore, the women realized how their diverse cultural views and practices should be regarded and made aware of. Being their own boss, they were proud to be a part of something that makes an impact to their customers, their family and the immigrant community – bringing to them a sense of fulfillment and recognition for what they have accomplished.

#### **CHAPTER 7: CONCLUDING REMARKS**

This thesis has provided one of the only (if not the first) qualitative studies of immigrant female entrepreneurship in France and in Grenoble. Through this, I am able to share the narrative of these women – their motivations for engaging in entrepreneurship, the challenges they have faced, the support they have received, their perceptions on the French system and their current standing amidst the global pandemic.

I bring focus on the role of female immigrants as entrepreneurs, contributing to the gap in literature in both immigrant and female entrepreneurship as well as answering the research question and hypothesis posed in this study. These two fields of entrepreneurship are often discussed separately but combined, is a significant field on it's own. I highlight how women entrepreneurs time after time, are celebrated as the new engines for growth (including Macron's Start-Up Nation), yet their potentials still remain unrealized - due to the lack of support they face within their household and in the professional world as well as a result of the societal expectations that continue to subordinate women within the gender construct. Women entrepreneurs still remain largely invisible within the social structure of power relations in our society. For migrants, this injustice too exists. Entrepreneurship is seen a way of recognition and social acceptance by migrants amidst the lack of protection by the State for these people against unemployment and discrimination. In bringing these two fields together, I emphasize how experiences of oppression and inequality is not reduced to a single phenomenon but it exists because of a complex interaction of multiple forms of discrimination that an individual faces being at the intersection of different groups, such is the case with immigrant women entrepreneurs. The women of this study have all identified themselves to be women, immigrants and entrepreneurs. From this, I examine how their entrepreneurial experiences are then impacted from identifying with these three group categories and what are its nonadditive effects. I hypothesize if this acts as a double disadvantage to them or even, a triple disadvantage if they are women of color.

To examine this, I show the importance of narrative interviews, especially for understanding the nuance and intersectional challenges that women immigrant entrepreneurs face. This helps me to provide a more balanced and humanized perspective of the actual experiences of diverse groups of people such as immigrant women entrepreneurs. It shows the distinction of their experiences, instead of considering them as part of a homogeneous group or as the "other."

My results and analysis have shown how the immigrant women of Grenoble in this study have lived in France for at least two years, were mostly educated with foreign qualifications and more than half of them (six out of nine) were microentrepreneurs with three having created a company. Their businesses were in the sectors of tourism, teaching, printing, interior design and hospitality. They've been doing business from 6 months to 4.5 years. More than half of the women are married to French nationals and more than half are mothers with children. Consistent with the findings from the literature review, their motivation to engage in entrepreneurial activities involved various interacting push and pull factors, with the lack of employment and the search for new opportunities amidst patriarchal structures in the corporate context as the major drivers. They mention that domestic responsibilities, especially now in the current situation of the global pandemic, has hindered them from fully focusing on their entrepreneurial activities as they have to prioritize their families needs over their own. They also face barriers to entry when it comes to their foreign qualifications. This discrimination is even more difficult for racialized women who receive it not only from an institutional standpoint but also from doubt of their qualifications from other peers. The women have as well felt a lack of support and assistance from both the French government and locals amidst the challenges they face. Hence, they turn to their own immigrant networks in Grenoble for support and as their target customer base, contributing to the growing international scene of the city. With the onset of the global pandemic, female immigrant entrepreneurs are even more at a disadvantage. We see that the financial support from the state has been greatly insufficient in addressing the real issues that these women face to sustain their professional and personal lives. However, what has been inspiring to note is that these women have shown resilience in these precarious times, exhibiting resourcefulness and determination to get their business back on ground. In the end, they have all said

that choosing to engage in entrepreneurial activities even despite the difficulties of the French system has provided them a sense of fulfillment as a woman and immigrant.

The findings of the study highlights the complex intersections between gender, race and entrepreneurship that immigrant women in Grenoble experience in starting and engaging in entrepreneurial activities in the French system. We see that the experiences of immigrant female entrepreneurs are different from that of female or immigrant entrepreneurs, in that they experience even more challenges and barriers to entrepreneurship, as a result of being discriminated against more than one identity category. The results have shown how these women have to overcome greater differences in their social, professional and personal lives, making it harder for them to practice entrepreneurship. With an intersectional lens, I demonstrate the multifaceted story of exclusion that they experience and the uneven access to support and assistance that they receive, especially now in light of the current situation of the global pandemic. We see how this form of exclusion has brought inequality of opportunity for these women when it comes to running their businesses.

As a critique to my own study, the sample may not be totally representative of the immigrant women entrepreneurs found in Grenoble. Previously mentioned in the limitations of the methodology, it is advised to reach out to local migrant organizations in Grenoble in order to potentially find women who are for example, refugees or asylum seekers turned into French residents and followed an entrepreneurial path for employment. Or to reach out to French-speaking immigrants coming from other French-speaking countries who became entrepreneurs in Grenoble. As a result of the global pandemic, time limitations and linguistic barriers, during the time of my field research, I was only able to reach out to women I found online and those who spoke English. Hence, this sample may be more representative of immigrant women entrepreneurs who come from more middle classes, use social media/online platforms, had formal education and professional backgrounds, and migrated to France for reasons such as family reunion, better opportunities or after taking further studies in the country.

However, even though it was generated from the aforementioned sample and therefore difficult to generalize into a resolved conclusion, these insights, I believe, still provide important implications for policy makers, researchers and the broader community. First of all, there is a need for a paradigm shift in how people who engage in entrepreneurship are perceived in that institutions and policies must not only prioritize the *licornes*, the tech start-ups and the innovators if they are all about promoting a nation of start-ups. It must be known that entrepreneurs encompass a diverse group of people and that this diversity should not be invisibilized in the policies set and in the data made available. We see the lack of information regarding immigrant women entrepreneurs in official statistics and research. We see the lack of inclusion and integration within the French system that addresses the complex challenges that these women face. Given the increasing number of immigrant women engaging in entrepreneurial activities in Grenoble and in France, there is a need for more resources and assistance to support these women in becoming entrepreneurs, to be able to develop the necessary skills they need to succeed, combat gender and racial stereotypes and above all, benefit from equal opportunities. For this, further research is needed in various areas of immigrant women entrepreneurship by both state and non-state actors. Moreover, this research needs to be intersectional and mindful. Finally, additional qualitative studies with a larger sample and for different immigrant groups, classes and geographic locations are essential and especially crucial to further explain the experiences and perspectives of immigrant women entrepreneurs working in a wide range of activities and coming from diverse backgrounds.

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#### **APPENDIX**

## **Appendix A: Interview Questions**

## 1. Background Information

- Can you tell me about yourself? Your age, where you're from, your educational/professional background, etc.?
- What is your story for migrating to France, specifically Grenoble, and how long have you been living here?
- Did you previously work in your home country or in France?

# 2. Motivations for Starting Entrepreneurial Activities

- What is your entrepreneurial activity (i.e. own business, freelancer, micro-entrepreneur)?
- What has motivated you to engage in this and why?

## 3. Experiences and Challenges Faced in Entrepreneurial Activities

- What did you have to do legally to operate your entrepreneurial activities? How was it like?
- What are your customers like and how do you find them?
- Have you met other women like yourself?
- Do you receive any formal and/or informal support?
- What challenges do you face (i.e. legal/financial/cultural/linguistic barriers or challenges at home)?

## 4. Vulnerabilities and Resilience of Entrepreneurs

- How has the current state of the global pandemic affected your activities?
- How are you dealing with it and have you ever experienced anything similar before (i.e. 2008 financial crisis, natural disasters, etc.)?

## 5. Contributions of Entrepreneurial Activities

- How do you think engaging in entrepreneurial activities contributes to your life here in France?
- What opportunities and downfalls has it brought?

# **Appendix B: Summary of Interview Responses and Participant Observation**

Interview Ag	Interview Age Nationality	ity Status	Educational & Professional Background	Reasons for Migrating	Living since	Entrepreneurial Activity
-		-	Cooking and Wine Diploma with work experience in the field. Took part-time jobs as a	'America especially it living in the USA didn't have to be the	Off for 5	Micro-entrepreneur. Wine Tourism - Shifting to
7	32 American	n Single	cook, wine harvester and waitress up in the Alps.	T	Years	Online Wine Courses.
2	58 Australian	Divorcee with 2 m Children	Past experience in retail industry, did not finish high school. Always wanted to go to university, eventually did at the age 40 when her youngest graduated from school. Took her 9 years to complete university. Took up Archaeology and History. Worked in corporate world as a business manager.	"I wanted to futfill my dreams. I wanted to have children, which I did who I adore and am so proud of. I wanted to go university, which I did at 40 and was difficult because I had a learning difficulty with writing. And my last unfulfilled dream was to come back and live in Europe after having ravelled here in the 1980s. My cultural identity was here, it always felt right here. After a divorce and my children having grown up, I decided to move to Europe. I felt I owed it to myself, after having focused on my family most of my younger years. The thing is, I wanted to live AND work but it's very difficult to do this. I'm not young anymore. If you're a self-finded retiree who wants to just live in EU, you definitely could do it easily but if you wanted to work and immigrate here as a foveigner, its difficult. Germany would have been easier but I saw the opportunity for my business idea here in France, in the Alps."	2 Years	Business Entrepreneurs Vísa. Company Creation. Boutique B&B in the Alps.
Е 4	42 American	Married with 3 n Children	Bachelors and Masters in Music Performance in United States. Has 20 years experience of teaching violin and piano.		Since 2015. Around 5 Years.	Micro-entrepreneur. Freelance Music Teacher.
4	40 Filipino	Married with 1 Child	Studied Mechanical Engineering but was not her passion since her family forced her and her 2 sisters into it, having no male children in the family. Former experience working in an Oil & Gas Company in the Philippines. Always wanted to pursue entrepreneurship, eventually did in her 30s.		Since 2016. Around 4 years.	Company Creation. Owner of T-Shirt Printing Store. Now an online store.
5	35 Pakistani	Married with 1 Child	she met her husband, who is French ney decided to move back to France frect by education and previously t designer and worked for a local	Moved to France, in general, to be closer to the family of her husband. When she first came to France, they first moved to a small city in the south of France, where her in-laws lived. There, she met a lot of immigrants in her French integration classes and French language classes which was why she found my study interesting. She emphasized that the demographic she had met in that city is way different than in Grenoble, which has a definitely more international atmosphere. The women she had met there were from Morocco or North Africa, some coming to France not out of choice, as partners of French Moroccans and were very young with babies. Though, she feels this kind of situation is present in Grenoble, it's not as obvious as there. They chose Grenoble because of her husband's work, proximity to the mountains and growing international community.	Around 4 years.	Micro-entrepreneur. Interior Design (was just starting her business this year as she was doing some design work at first for a local company).
6 2	29 Filipino	Married	sity,  v.  v she she it and h. h.	ga ole,	Since 2018. Around 2 years.	Micro-entrepreneur. Yoga Studio/Class in English and French. Shifted to Online Classes.
7	40 Kenyan	Married	Born in Kenya and moved to Tanzania when she was 16. She spent 20 years there and worked as a teacher where she met her husband who is half British and half French. She has a teaching English diploma but no degree which she mentions has always been a problem for her with teaching.	Their work contracts were finished in Tanzania and hence, they decided to move to France.  They chose specifically Grenoble because it was a more international community, a lot of British people lived here as well, her husband had some friends here, and it was in the South of 2018. Less than France which generally had better weather.		Micro-entrepreneur. Freelance English Teacher at Local Centers as well as conducts private classes.
8	52 Canadian	Single with 1 Child	Has been speaking French since she was 10. She studied her Master's in Paris and ended up working as a secretary in the Canadian Embassy in Paris. She mentioned that the internet was just starting then and so the embassy wanted to transition digitally and she was assigned to that and that's how she became sort of an expert in digital communications. She Migrated for her studies, ended up working in Paris for over 22 years and then moved to then saw a post for an HR term in OECD and applied there, which she got into and became [Grenoble as she was looking for a more slow paced lifestyle but with a good mix of part of the team of Digital Communications for the last 16 years.		Around 25 years.	Company Creation. Atelier. Shifting to Online Master Classes.
6 3	32 Ecuador	Single	Studied in a French school in Salvador. Came to France to do a Bachelor's Degree from 2005 to 2009 in Foreign Languages. Then went back to Ecuador, working in a call center, teaching English, doing translation for 10 years.	After already having lived in France and doing her Bachelor's here, she knew she wanted to return to complete her Master's here in Translation which UGA offers. She had a friend who graduated from the same Master's. Her brother is also living in France already in Toulouse so she wanted to follow the same path of finishing Master's in France and living here after like him. The cost of education was also cheaper here. So she completed her masters in 2018 and has been here ever since.	3.5 years	Micro-entrepreneur. Freelance French Translator and Teacher.

Interview	Motivations	Experiences and Challenges	Formal and Informal Support Received
	Felt there was a gap in the market for English speaking tourism when there was a big international community in the region. Originally was looking for wine and cooking jobs but due to linguistic limitations, decided that she had to giner something out by herself. She instead found that she had to change industry and focus on a niche so she got into wine tourism, focusing on the Rhone-Alpes Region.	Visa for reuniting with British family living here, BREXIT is an issue to her as the complications of upcoming paperwork and uncertainty for her as well as her activities. Also, filing taxes in two countries (US and France) has been challenging, with the added uncertainty of what she will have to do in the following months after Brexit as she shifts to applying as an American instead of family of a British citizen. She states that "the paperwork and bureaucracy in France requires you to prove so many things and does not make it easy for foreigners. Qualifications are also a high standard. You can't just come here with international education even if it was good education."	Lack of any kind of formal support. She finds her support communities in local and global online groups in Facebook such as local expat groups (Expat Women of Grenoble) or worldwide group - Girl Gone International, which she spoke highly of. The only support she received from the French Government is the recent fund for businesses due to coronavirus which runs for only 3 months. For her, that will not be enough because coronavirus has drove her business to the ground.
2	Couldn't see herself working a desk job at 58 years old. Always found herself odd in Australia, disinterested and dispassionate for her work. Wanted to take control of her life and start her own business - where she labored and saw the fruits of her ideas.	"It's not easy, for a business entrepreneurs visa - you needed an equivalent education qualification, which I had to show. I had to move all my assets here. Really, there was so much paperwork and bureaucracy involved. They don't make it easy for you to move here. They put so many requirements as if you had to show you were worthy. It was bloody complicated, I submitted pages and pages of my business plan, in French, which I don't speak. The standards were very high and I remember waiting for so long to hear back if I was approved. I had to distract myself with waiting. I kept thinking I would be rejected, I mean I wasn't a young dynamic woman anymore."	She finds her support in online groups in Facebook such as local international groups (i.e. Grenoble Life and Expat Women of Grenoble) and nationwide groups focused on women in business. She was not really aware of any formal support except the one she received as a fund for businesses due to coronavirus. She spoke highly of the international community who has been so welcoming here. That is what she finds comfort most in.
	Music was always her passion. Wanted to continue what she was good at here. For her to do that as both a mom and a non-French speaking woman, married to a French man, the easiest route was as a micro-entrepreneur since she felt it fits best in her circumstances. All she had to do was sign-up. She tried looking for normal employment but nobody hired her so it was the simplest thing to do.	"My husband is a baker, he does baking classes. And well I was kind of waiting to get my own thing started. Well. I started being self-employed the same time as him but my music kind of - because of having kids and his work - my work was kind of lowered down. But I've been self employed since 2016. And also I guess, I started being self employed and taught I could play music for weddings and teach with an idea where I could get a job at a school but so far, that's not what happened. I've had one interview in person and several where they were interested but the system has been very stringent. And my degrees are American and therefore don't transfer so I have to do something to make them valid which I have not done yet being so busy. Another challenge I do think is the language. I came here not totally as a beginner nor advanced but my speaking is not as good as my reading and writing and it's really frustrating. And with having young kids, it's hard to make time to get better at it. It's hard to do anything when you can't speak the language and you end up surrounding yourself with people like you in the end."	More informal support. She is friends with many international women and families in the city who she goes to for family support. She also joined a local amateur music group where she can practice French and practice her music. And there are some international people in the group as well, she met a Russian woman there who is fluent in French and gave her advice on how to transfer her degrees. As far as formal support, she's not aware of any.
	Business was always her passion. Having put up her own businesses in the Philippines and the sense of freedom and accomplishment that gave her, especially from where she came from, she wanted to continue pursuing that here.	"Business was always my passion even if I can't speak French, I knew I wanted to do it. Actually, when I first started trying business here, I started small. I started with making dream catchers by hand, by myself. I made 200 pieces with different personalities all by myself and sold them personality. But it was hard because I have a son, I would bring him to wherever I needed to go. Then he had to go to school, so I had to stop making the dream catchers even if it was successful. His happiness will always be my priority so I stopped for a while. Then my son wasn't happy in his school. We were living in Savoie then, so we ended up moving here. Eventually, things settled down and I kept pushing. I tried to do something else and thought customized T-Shirts. We opened a stand in Grand Place and it was difficult, there were so much expenses involved and I think people were surprised that I was the owner. They didn't expect that! I was proud of that. But eventually, it was too hard to manage, the rent was too high and I had a son, so I had to switch to an online service and now I do it all from my home. I guess my biggest challenges have been language and managing family and business."	She didn't speak about any formal support, more of networking with other international people she knew here through online groups (Grenoble Life) and most especially with other Filipinos (Filipinos of Grenoble).
	"I decided about, I'd say maybe six months or a year ago, that I needed to change. I wanted to leave my job initially but more and more as I began to think about it, I wanted to, I decided that I wanted to work on my own and start my own company because I had I mean, I've worked for many years in Shanghai and in France. But before that I'fel - being a foreigner or immigrant in France, I wasn't as comfortable as I am now three, almost four years later to start a business. I felt like, okay, now it's time I'm ready. But if I don't do it now, I probably won't do it later."	"I think one of the biggest challenges in business and in general, life here, is feeling like a foreigner. I speak French fairly well because of the integration classes I had, but I'm not a French and my French is not fluent. And I think also the last couple of months being at home and speaking English continuously has not helped that either. But I think that since it is a very, very monolingual and monocultural country it is definitely hard to carve out space as by being different and be accepted for your business ideas. I think there are other cultures and other countries which really idolize, almost valorize difference as something that is something to be attained, something to look up to. But I feel like over here its much more homogenous and its difficult and I don't have the answer. It's difficult for me to decide exactly how to position myself, whether I really play down the fact that I am an immigrant and just act mostly as a French person because that is, that feels more comfortable and more confidence inspiring. I mean I felt this a lot even when I was working in a company with all of my colleagues, I felt that it wasn't just language issue that made it difficult sometimes for me to like understand the conversation. It was this enromus cultural baggage that I just did not have. I had not been exposed to right from, you know, being a child and growing up. But that, that is not something that you can pick up and kind of learn the way that you would learn a language or that you would learn in a few years of living in a place when you're also, you know, trying to carry on a life, a profession, a business. It's just not a culture that's as cosmopolitan and as mixed as I'm used to, which means that in order to fit in and to function, you, yrive the one who has to really stretch herself professionally. Another thing that came up very frequently for myself as a challenge and recurring experience was the recognition of degrees and education and certification, which is a huge problem. And in France, and I don't	Because she previously worked in France, she received unemployment support after she quit her job, which she thought was a privilege she would never be afforded in other countries like her own. She was also provided with a crash course on how to start a business and she appreciated the institutional support that encourages unemployed to experiment with starting businesses. Though, she said that this may be just because she was already employed here, living for a few years and can speak a level of French. If she had done this in the start, had no knowledge of the system or language, it would be very different. She also finds informal moral and technical support in local expat groups (Grenoble Life and Expat Women of Grenoble).
	her husband, she looked for an apartment which was wide enough	"I think the most difficult aspect of living here as an immigrant woman and having your own microenterprise is the paperwork. Yes, for a microenterprise, I just had to sign up online. But you had to have already all your documents - you needed to have an existing bank branch, bank account, status, social security, all that bureaucracy, you know. So even if I knew It vanted to do this when I came, I couldn't do it immediately because I was lacking in paperwork. But then once I had everything it was easy. Like I just went online and then in one week they gave me a piece of paper saying that this is your business number and this is the official start date of your activity. So everything went really easy after that. I also had to adjust to the market, there are different European practices for yoga. The French and I think most Europeans are proud to have "no religion" so some things in yoga are sensitive to them, its something else. And leanguage of course is a challenge. That was my biggest barrier when I first came so I couldn't really dive in to practicing yoga right away. I had to learn and until this day my French is not perfect. With yoga, I decided to teach mostly in English but I have some French people who come to my classes."	She received support through the OFII where she received free courses as part of integrating in France, which she found useful. She also mentions that there are a lot of institutions in France that can help women in business like URSAFF, CMR, CC but "it's helpful if you already know how to speak French, you know, because you have all these mazing resources, but if you don't speak the language then it's not going to be easy." She also spoke of finding people to connect with in online groups. She's an active member of Expat Women of Grenoble. She also spoke about in the current situation, she was grateful about her taxes being waived and receiving some aid from the government.
	"In Tanzania, because I spoke English, it gave me good work. I didn't really want to be a teacher at first as I had no teacher experience but eventually it grew on me, it provided me with good income and the school there funded my diploma. I like kids too, they make me happy. You know, they're quite funny. And here, I continued being an English teacher because well it was the only option I had, like I said I don't have a 4-year degree and I don't speak French well enough either."  She decided to quit OECD because it was becoming too "political." She was also getting older and wanted to "slow down."	"When we arrived we thought, oh yeah, we can go out and do everything easily and then realized, no, the French system is different. Even if my husband can speak French and helps me in my paperwork. It's never straightforward. They need to check your qualifications. And then we need to be given a qualification that is similar to French. Like you send it to a body that goes through your qualifications and then gives you okay, come back plus one thing or come back plus two sort of thing. So we were like, olt! And my husband has a degree in music and theater in the UK and they told him if they feel you're not up to it, they might make you do a course as top-up. I was like, if they're making you do a course with your British educant, what would they make me do? Because most of my qualifications are African. I was like, there's no way I can do a top up, cause I don't even speak the language well enough to sit into a course. So the language is a challenge when it comes to work. Cause sometimes people post work, we're looking for a teacher, but you have to have at least basic level of French to communicate with their kids. And my French is not the level where I can give an instruction in French and in English without looking at a translation app. So that has been a big challenge for me. And also I find that, a lot of the English speaking jobs or teaching English, big, if it's French, their problem is you speak enough French to be understood. And then if it's, other foreigners, like if it's Europeans or Americans, then it's more of the doubt. Whether my English is good enough. So when I meet them is when it's, loe, hy you speak very good English! Oh my goodness. Cause there's that idea that in Africa we don't really have that much education but we were colonized by the British. So that is the language of instruction in school. That is a language of government, you know, like that is the language that is used apart from other languages. But yeah, there's that thought of, we don't speak English really well. So that kind o	Informal Support - mostly online groups such as Grenoble Life, follow threads of people in online groups. Develop great relationships with other international people, mostly British, who help them with the French way of life. Didn't know about any institutional support but had heard later on about the French lessons from OFII, which she did not know she was supposed to take.  Becauses the was working in an international organization before, she wasn't really eligible for support through the French government becauses the already received a lot of benefits through OECD such as tax-free salary, allowance
8	She wanted to do something more meaningful for her. She started a Food and Wine Atelier, only because, at first she wanted to meet other people in Grenoble when she first arrived. She didn't know anyone and it was a big change from Paris to Grenoble. So she thought of this idea to do sort of a tasting workshop and also a way to meet other people. As she did more and more, she saw people were into it and decided to create a business around it, also because that was her only option to legally be able to stay.	never married the father of my child, he's British, and my daughter was born here and of course I want to stay in France, I don't want to separate my daughter from me or from her father. So I was under the impression I would be eligible for family reunion but apparently I was not because we were never married and being a mother of a child is apparently not enough. So I told them I actually had a business idea and they said well then that's great, come back in 3 months with these documents. And so it was challenging, I may speak French fluently but all the paperwork I had to do to set up my business. I had to write a business plan, show how I would be profitable. And you'd think after living here for 25 years, it would be easier. It wasn't. I couldn't go the micro-entrepreneur route. I really had to set up as a business under sole proprietorship or a company. And I don't have experience in business."	for children's education etc. So when she left, she wasn't eligible for unemployment because she wasn't taxed for her salary and so she technically did not count as eligible for those things. For formal support at the moment, she only mentions the COVID financial aid. And for informal support, she connects with other international members in Online Groups such as Grenoble Life and has made friends with some local French people.
	Because she can speak French fluently, she mentions that there were actually more permanent job opportunities for her. However, she chose to do freelancing and be a micro-entrepreneur because she wanted to diversify. She didn't just want to stick to doing one or the other (teacher or translator). She wanted to do both and saw the opportunity for herself to do both. As a translator, she has some local French contracts and a contract with a company that she has worked for before in Salvador. As for teaching French, this is something she enjoys doing because it allows her to meet international people in Grenoble.	Her biggest challenge was paperwork. She came here as a student then had the 1 year to search for a job or create an activity. She had to prove the viability of her freelancing plan by writing a business plan and submitting that for approval. The processes were very lengthy and even with a French education, from bachelors, French language knowledge, she had this feeling of being an outsider "because maybe at the back of the administrations minds, they kind of. don't want you to stay had you feel that. And when you come to a roadblock with these matters, they don't really try to help or provide solutions for you. So you're on your own and it's a constant hustle."	She's not really aware of any formal support. As a student, she received a lot of support but now, as a professional, she just mentioned the COVID financial aid. She does find support in local international groups and is an active member of Grenoble Life and Expat Women of Grenoble.

Interview	Customers	Vulnerabilities and Resilience of Entrepreneurs: COVID-19	Contributions or Downfalls of Entrepreneurial Activities	Additional Notes - Participant Observation
1	Social media and online reviews. Mostly foreign customers. She says she does not have much French and Local EU customers, locals are not interested in what she has to offer, possibly due to language or price.	"It killed my business. I have no business, I believe for 2 years. It hurts a lot, it was going really well. I've been feeling depressed because I worked so hard and now its all gone just like that. Tourism, is dead and will be dead especially for an outsider like me I didn't know what to do for a while, I would cry, and still do a lot. But I told myself I need to figure this out, I have to get this going, so I decided to shift into online wine courses. I've just been dealing with this by working my ass off. It's hard because you were already working so hard to be something in this country and then you finally felt like you made it, you have something stable as a livelihood, then it gets taken ways, Now I have to start from zero again and I work, work, work - its all I do, all day, 247. I do turn-off after dinner but I only do it for the sake of my relationship, not for me. I would work 247 if I could just to get this going. I feel like if I don't do it, I will drown. I need it to work."	"I love working for myself and not working for men. I'm never going to work for anyone else. As a woman, it's been awesome. It's empowering, it feels really good. Most industries, even in the wine industry, is misogynist and in France, I'm a nobody in this space. I'm an outsider. But with determination, I find people who find me and I believe I will find them again. Even if the situation is not great right now, I would never change it to work for anyone else."	Working and living in an apartment. Seemed to be really heartbroken by the coronavirus. Carrying the burden on her shoulders and face. No sign of partner during the interview.
2	Through online marketing and social media. Mostly foreign customers, sometimes French people who speak English but because there are usually international companies wanting to book the place.	"I had a friend in China, who I went to school with in Australia. She called me and told me this virus was very serious and that I should prepare. So I had 2 weeks sort of a head start to really brainstorm, the 2 weeks came and by then, the virus had hit us. And my business had lost all it is bookings by April, then May, then the summer. Thankfully, unlike most French businesses, we take bookings longer out in the year. So there's still bookings in the Fall but who knows if it will continue till then. I had to think about my liquidity and oedicided to open up bookings for next year, and post in social media to drive this. That is how I've been dealing with the blow. But for now, everything is uncertain. It's hard to maintain a building like this, there's a lot of taxes and expenses involved. And though, there is 3 months of support from the government, this is not going to be enough if things don't turn around. I don't know what I'll do, I left my life in Australia to make it happen here and put all my assest into this.	on a train, which is never pretty, everyday, to a job I may or may not be able hold, for poor pay or medium pay and survive. That was my future and that wasn't much of a way to live. I wanted to show myself that life doesn't finish at 55 or 56, that we can create life for ourselves at anytime of our lives and not let this society dictate otherwise, as a woman, as a person, as of any age. And so life, how we live our lives, and what we ask from our lives, requires bravery. I haven't always been brave but here I am, trying to change that."	Was a very positive and kind woman. Working and calling from her B&B. It looked very homey and made of wooden interiors. Very quiet in the background.
3	Plays for weddings for English speaking couples. Partnered with wedding businesses in the region that help English speaking couples, mostly British couples. Played few times for French weddings but noted that it was different and the local clients don't want live music or have different budgets. Word of mouth through students and the parents she knows with kids.	"I've been fortunate with my teaching because I was already doing some teaching online and a few of my students were already comfortable. So in that way it wasn't that bad for me from switching all my students to teaching online. However for my family, well it's not been so good - my husband's business, we had to change plans. because he was going to open a tiltle cafe but obviously that cart in happen right now and that's been stressful for us, we're hanging in there. With the children at home as well, it's been incredibly busy for me as a mom, from juggling teaching the kids then teaching music. But yeah, I'm grateful I can still teach music online and have that for my family."	"I think I felt when I moved here and from having a stable job before, I think that I didn't really appreciate the impact of going from a stable salary to totally dependent on yousself in a foreign country and for a while, my, my confidence wasn't totally good. And I felt like I was always getting a no. Or just people that couldn't understand me and I just felt really frustrated but I just kept trying. And through time, I think I've gotten better where I'm not so insecure about being here. I know that I have a skill that I'm good at and I'm proud I'm sharing that here. And music. and I guess that's why! was saying before, I was surprised how it was here, because music, I think playing music, playing well, that should transcend your speaking capabilities and who you are, where you come from, if you immigrated here, where you come cluetaeth, but still there's a French way and I'm not in this French system at all. Maybe if I studied here, it would have been different but I'm older and I have kids, I thought about going back to school but I cant. At the end of day, I'm still happy."	Working and living in a house. Her children interrupted often during the interview, coming in the room to watch us or talk to their mother. She seemed very exasperated in a humorous matter. Told the children to go to their father many times.
4	Her customers were a mix of her contacts and her husbands networks. It's been mostly international customers. Local customers are companies looking for teshift freebes/souvenirs.	"For now, business has halted and I've also had to take a pause on this to help support my husband in his affairs, which hasn't been so good, as he's also in business. My son also is at home so I've had to focus on that and homeschooling. It's good that my business is mostly online right now because I can't imagine how much worse it would be if I still had the stand at Grand Place."	"I'm really proud of what I've become here. I feel empowered. You know growing up, you're constantly told what kind of woman you should be like, what job you should get, how you should help your family, how you should raise your children. Here, I'm not saying it's any easier, there are a lot of challenges especially nowadays. But I don't regret any of my decisions in business that I have pursued here, especially as a woman, as a mother and as a Filipina. If anything, I'm only learning and learning more about myself."	Was delayed for the interview because she had put her child to sleep and we could not start until she was able to do so. Working and living in a house. Seemed very distracted during the interview as I could hear noises from the background from her husband talking or interrupting her, though from far away. She spoke English and Tagalog with me.
5	From her previous work, she already connected with some people who were interested in what she was offering. For her be eastest networks were "obviously the expat circles." But in the future she wants to expand further, if possible. Though her primary customers at the moment are definitely international because her vision for her business is not very "French" and will take some time being accepted in the market.	"At the start of this year, I set up my business and I was planning on this but then corona came and I had to stop, and that's because of many reasons like one. I'm a mother who has a son to take care of and home-school and it's difficult. He was at school and he stopped being at school, obviously, And so it was really difficult to to continue spending the time that I needed to for my business. That was in a sense - it's possibly the hardest moment right now in my life, to have that time to focus. And really the, the silence to, to be able to really think and do stuff because he was all over the place and he was very, very loud. We live in an apartment. I think in the beginning it was quite exciting because he's not used to having officially me at home all the time but it's really, it's been too long for all of us now. So my business has kind of stopped because of that, because of my personal and family reasons. I mean, it's not, I, I'm not working on projects vet, but I had everything else to kind of organize and take care of. And also, the entire construction industry was put on a halt as well. I had a few of potential clents just before confinement who were in the process of buying homes and who wanted to do renovations. And they were not able to go ahead with this and I actually am not sure if they're even managing. And so, my whole industry came to a halt. However, I think this situation also helped me a sense. Maybe not welp in me > but forced me to take a step back on what is it I really wanted to do. That's how I've been dealing with it. Taking time to reflect and prepare myself when the world goes back to normal — "U. a different normal."	"For my sense of self-worth, I think it's been really great. I don't regret making this decision even considering the timing. I'm happy that I did it when I did it. Doing this allowed me to take a step back from the very, very very commercial, very sometimes unnecessary work that I was doing reviously and try to be doing something a little bit more essential and more necessary in a sense for myself and as a. as a woman. It's difficult when I was working in this industry before, there were a lot, a lot of junior designers who are women and pretty much nobody was in kind of mentorship leadership position in my company who was a woman. It is horrifying and shocking and normal. Infortunately. It is just exactly the way that this industry and many others seem to be in spite all of the, how can I say this? It matters more that I'm a woman and it has definitely made my life "less." Mmm. I don't know Now to extend it to you. There's not a single particular moment where I could say this happens because I was a woman, except that I know it does. Having said all of that, I think that is also where it is definitely pushes you to what? To do your own part, to not have to depend on other people's validation of your work. So here I am now. Making my own path. The timing could have been different but it's hard to look into the future. I know I have no regrets with this decision for my life here."	Working and living in an apartment. Also informed me that she had to put her child to sleep before we can start the interview. Seemed very passionate and excited about the topic as she gave a lot of extra information about women from her integration classes that really faced the burdens of living and moving to France as an immigrant. There were multiple stacks of paper in the desk and the apartment looked a bit cluttered. She had to rush the call in the end because her son woke up and started crying in the background.
6	She got customers through digital marketing. She created a Facebook page for her yoga studio and posted simple advertisements in online groups like Grenoble Life Expat Women of Grenoble. She first started offering her classes for free for popel to get to know her practice then eventually started charging. Most of her customers are through networking within the international community in Grenoble and from the French people she meets and practices her French with (i.e. language exchange).	"I guess like most people. I go through waves of energy, throughout waves of emotion, throughout the day. It's been hard first mainly because I cannot help but think about my family who are still in the Philippines. Also think of our friend's here and not being able to see them or talk to them and also not wanting to impose ourselves. Like left shave a Skype, you know, like it's, it's hard connection wise. And for me, as a yoga teacher, it's hard for me to teach yoga online and not be there for my students to help adjust their positions and just be not there physically to help them because then they can just watch online videos right? So I feel afraid, that my business can be at risk because what and I for it'll mo not there for my students to help in their practice? And my husband, his work has also stopped because the construction industry you, you may have heard is not fully operating right how. There are all these worries that you have to think about. But I don't want to complain either because I still think I am very fortunate. I still have my students. I tould be worse or I distill like to think I'm lucky in the still have my students.	"So as I said, in my law office, it was a very competitive and male dominated place, and I realized that's not for me. My yoga practice is my identity and has revealed my true self. I think that for me, being a yoga teacher here in France has allowed me to grow into the yoga teacher that I want to be. Like if I was not me. I would definitely attend my classes. I say this now with full confidence like yealh! This, this is my identity as a teacher! This is the style of classes that I do. This is the kind of reacher that I am for my students. So it really has helped me solidify that. Like arriving here in France. I thought I had to be French, by uthous, like I had to learn the language, I had to learn the culture, maybe I had to be French, but then like in the process of trying to fit in, I realized this was hard and that I could actually just be myself and just be confident in what I know in who I am, what I can offer And being here really made that final for me. Like, no, you're not French, so stop being French, you know, like just be yourself and people will resoante with you or not, but just be who you are and that's oay, by Guess that's the, that's my biggest lesson."	Working and living in an apartment and her studio. Studio where she used to conduct her yoga classes was clean, spacious and full of plants. Her husband was in the background listening in as she would often often look at him or ask a question.
7	She started with schools and organizations that she was volunteering with locally and then eventually took her as a teacher. As she mentioned in her challenges, there was a lot of doubt about her capabilities of leaching English because of the misconceptions around Africans and their English. She eventually got contracts with a local language center.	"It's been hard. The language center where I was working, that's gone and I don't know if that's going to come back, who knows? So that work is gone, but I did during the pandemic pickup a kid. Since my husband works in a choir. So the mother, one of the women in the choir asked him if I would teach English to her son online. So I picked up that work. So I've been doing that through the pandemic and then, you know, afterwards now when I realized, okay, that's it. My teaching where I was getting mostly paid is gone. I reached out to the center and told them if they could forward my details to the parents, whose kids I was teaching and I could teach their kids online, even if it's for a discount or at least I can do something. My husband at least has been fine cause he teaches music. So instead of doing one on one, teaching the kids, he's now doing it all online, so he's been fine. So for us, we're lucky in that respect because yeah, he's all right."	"I think it has helped me pay more attention to being black and the responsibility of being black. The whole thing of being, you know, a woman of color in France. Whether we like it or not, we are ambassadors of our countries. I feel like I'm carrying the whole continent. I'm thinking Africa is made up of \$3 countries. I cannot speak on the whole. I can speak about Kenya. I can tell you a about Tanzania. I can tell about East Africa. I can tell you a bit about South Africa and some other countries, but a whole continent that's, you know, I cannot speak, but that's what people expect. So when they see me, they think, Oh African, so yeah, I'm representing the whole continent. I feel like Pmore proud of being African or being Kenyaw hen I'm here. I feel like, yeah, cause I find like people ask me, oh, you speak. teach English? Oh, are you British? No I'm not, You're not giving me credit for my education now, which my husband finds funny. I find that I'm more proud of that and more conscious of that being an auto-entrepreneur. And finding my own way."	Working and living in an apartment. Very kind and bright woman. Often smiling and encouraging me in my questions. Very passionate and conscious of where she comes from. No sign of husband during the call.
8	She did social media, put up her own website, and found her customers through the online groups, mostly Grenoble Life and Expat Women of Grenoble.	"I had to think quick on my feet how I would transition. And so now I do sort of online courses or "Master Classes" as I would call them on French cuisine and French spirits, and offier it not only to people I knew here, because that wasn't going to be enough to help me get through, but also the people I knew in Paris and their friends in other parts of France. So now I host master classes and webinars for a small fee. It isn't much but it gets me through for now. I honestly don't think the situation is going to get better so I have yet to figure things out completely on what I'm going to do. Thankfully my daughter is with her father right now who's better managing at this particular time. I mean he's still working in the OECD so I at least feel better on that, though I miss my daughter."	"I think through the Atelier, I've been more in touch with women, especially international women.	Working and living in an apartment which is where also hosts her atelier. Very spacious and cozy. Very smart and well-spoken. Background and apartment was quiet and clean.
9	For her translation activities, the companies give her the tasks and the clients. However, for teaching French, this is mostly her personal initiative and so she posts her offer for classes online and shares them in Grenoble Life and gets students from there.	"It's super affected everything because like with the company I was freelance translating for, they stopped getting requests from clients so of course I don't have any clients either and have no work altogether. Obviously with my students also it's complicated. I tried doing online classes but you know they're also in complicated situations so they don't have so much time, most are either students or immigrants, and right now they're also dealing with their fair share of problems due to the coronavirus. So we agreed, let's take a pause on it and come back to learning once the situation is better. So yeah, it has not been so great. I'm at a standstill right now and have no income. I'm just hoping in the next months, I'll be able to get contracts again with the translation agency. And my students will be okay to learn again. Or maybe I'll have to teach French in the local schools. Luckliy, because my brother lives here in France, he's been helping out and my parents too have been helping in any way they can and between that and the little bit of financial aid from the government, I'll be able to manage."	"I'm happy that I came back, finished my Master's and sort of started doing my own thing here. I mean it was always the big dream and I can't say that I've made it because haha. I'm incomeless right now, but actually I think I can, I think I have made it, in some sense and that makes me proud of myself. The situations not great but I mean if I was able to go through everything that I did to get here then I can get pass this next hurdle."	Interview was done in the park so I was not able to see her workspace but in terms of observations about her. She was very relatable, maybe because she was a Master's student in UGA before. She also seemed very young and free spirited.

# **Appendix C: Analysis of Results**

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L PATTERNS IN THE RESPONSES						
	Motivations	Challenges	Support	Customers	COVID-19	Contributions of Entrepreneurial Activi
grated to France/Grenoble at the	Started business to exercise control over their lives saw an opportunity in their ideas.		Many were unaware of formal support from the government. Some emphasized that this was mostly because of a lack of information that if you didn't	Women found their customers within their circle of networks and friends. Most customers are from the same group of immigrants plus other international members as well as British citizens residing in Grenoble. Many women mentioned not having French customers due to their different preferences.	All women mentioned difficulties financially due pandemic and losing customers. Nobody mention having experienced anything like this before. And that received financial support from the governm mentioned it would not be enough to cover their	to the All women mentioned having no regrets for their chosen path and feeling empowered of those those far they've come that even the corona will not stop them from pushing forward.
grated to France/Grenoble for the ortunity they saw in conducting their repreneurial activities within the rnational community of the city.	Started entrepreneurial activities to support their fai decisions.	mily  Some also mentioned the lack of recognition of their qualifications as another common challenge of being an immigrant setting up business in France. Because of this, they had to settle with working on a lower qualification than what they were actually qualified to do. This was also the case for those who were previously employed in France before engaging in enterprenuship.	All women mentioned informal support through Online Groups as essential for their life here and for connecting with people for their business. The most common Online Facebook Groups mentioned were Grenoble Life and Expat Women of Grenoble. Others include global and nationwide international groups of Women in Business.	For those women freelancing through an agency, their customers were given to them.	For women with children, all of them mentioned difficulties with having children at home to home and take care of. This hinders them from being at on their business.	
	Started entrepreneurial activities due to a lack of joi opportunities in the mainstream job market due to a language skills or qualifications under French stand	a lack of their business due to domestic responsibilities where they	For women married to French or EU Citizens, they mentioned the OFII and Integration Courses as a support they remember having.	Many women relied on social media to showcase their activities and mentioned finding clients through Online Facebook Groups, specifically, Grenoble Life and Expat Women of Grenoble.	For women with partners, they all mentioned the of their respective partners amidst the pandemic though this was not an asked question, represent role of being caregivers of the family, worrying in about their children but also their spouses or part	even ng their oot only
		Even after many years of residing in the country, many women still felt like an outsider and unwelcomed with how much they have to prove to be able to stay as well as the overall cultural baggage they have to learn.	In times of COVID, most mentioned the financial aid from the government but emphasized this amount would not be enough.		The women exhibited positivity, emphasizing tha still felt fortunate despite the situation, and show resilience by bouncing back through a transition activities.	ed
C.2. THEMES	OBSERVED IN C.1 F	INAL RESULTS		Supporting Literature	Ou	otes from
Theme	Analys	sis		(From Chapter 3 & Chapter 3		terviewees
Push and Pull I	Factors of Pull Fo	actors: Exercise control in their lives	desire to change career	Patterson & Mayin (2009)	· Achtenhagen &	

			Even after many years of residing in the country, many women still felt like an outsider and unwelcomed with how	In times of COVID, most mentioned the financial aid		about their children but also their spouses The women exhibited positivity, emphasized	zing that they		
			women still felt like an outsider and unwelcomed with how much they have to prove to be able to stay as well as the overall cultural baggage they have to learn.	from the government but emphasized this amount would not be enough.		still felt fortunate despite the situation, an resilience by bouncing back through a tra- activities.			
C 2 Tryes	C.2. THEMES OBSERVED IN C.1 FINAL RESULTS								
C.2. THEMES	S OBSERVED IN	<u>C.1 FINA</u> 	AL RESULTS		Supporting Literature		Quotes f	rom	
Theme		Analysis			(From Chapter 3 & Chap		Interviev		
Push and Pull I Motivations	Factors of		ors: Exercise control in their lives	, desire to change career,	Patterson & Mavin (2009): Tillmar (2013)	; Achtenhagen &	Interview	2; Interview 5	
iviotivations				Kloosterman (1998); Ram	(1994); Tubergen	Interview	z, merview 5		
			ors: Form of self-employment ar		(2004); Shauman & Noona			1.1.	
					Mulder (2008); Braseby (2 (2013); Jayawarna et al. (2		Interview	1; Interview 3;	
				S-p					
		Domostia r	responsibilities which lead to time	a constraints hinder the woman					
			focusing and developing their bu						
	rden of business		ns and power structure inherent in	n patriarchal society where the	B : 0 B (2000) N	f + 1 (2012)		2.7.4	
and domestic re	esponsibilities	woman is r	responsible for the household.		Roomi & Parrott (2008); N	4cAdam (2012)	Interview	3; Interview 4	
		Non-recogn	nition of international education	leading women immigrants to					
		occupy low	ver skilled jobs and putting them	at a disadvantage in the labor					
Discrimination qualifications	ın foreign		e experience is even more discri- ve it not only from a institutional		Rettab (1995; 2001); Nijka Levent (2006); Martin et al			5; Interview 7	
quanneutions		who recerv	e it not only from a institutional	standpoint out tilso from peers.	Ecvent (2000), Martin et a	1. (2010)	Timer view	5, interview 7	
		The women	n experienced many challenges in	n setting up their business					
		especially i	in terms of the legal and linguist	ic aspect of the administrative					
			They seem to receive no support difficulties and are left alone to s						
		and running	g their activities. Though women	and migrant entrepreneurship					
			ged by Macron's Start-Up Nation ed and help is often unavailable o						
			ation for the creation of entrepre						
			ft to be vulnerable without concre			2017) W 11' 0			
Lack of suppor	t and assistance		nem and their activities into socie of networks, often from the same		Macron (2017); Gendron ( Adersua (2004); Belwal &				
amidst challenges with women		as other int	ternational groups for moral supp	ort and for their primary	& Parott (2008); De Grave	(2019); Turin			
turning to their own networks for support and as a customer base			base. This contributes to the econ- tional community of Grenoble.	omic activities and relations of	(2020); Masurel et al. (200 Baycan-Levent, Nijkamp &			5; Interview 6; 8; Interview 9	
support and as	a customer base	-			Bayean-Levent, Nijkamp e	x 5amii (2000)	Interview	o, interview >	
Einonaial aunn	art from the state		n have said that the financial aid nough. In line with bottom of the						
as an insufficie	ort from the state ent solution in		nbolizing microcredit, in some w						
times of crises	· //		lity on the vulnerable to get of the						
ignoring real is concrete solution			ne legal, regulatory and social me en in these precarious times.	chanisms to actually protect	Reynolds et al. (2004); Pra Johnstone-Louis et al. (201			1; Interview 2; 7; Interview 9	
			P			,		,	
		The corors	avirus has put extra pressure on w	romen to be (the unnoid)					
			of the household, sacrificing thei						
D : 4 6 .		a dispropor	rtionate impact on their entreprer	eurial activities and	TT 12 137 1 (2020) =	1 (2020)		2 7	
Being the fami times of crises		representin this global	ng one of the key facets of gender pandemic.	inequality that women face in	United Nations (2020); En Blasko, Papadimitriou & N		Interview Interview	3; Interview 4;	
	()	, g.oour	<sub>p</sub>		, - upuammurou ce n	(=020)	, / 10 W	-	
		T			C				
			ses such as natural disasters or fin urs have exhibited resilience, find		Smallbone et al. (2012); As Bullough & Renko (2013);				
Resilience of e		The women	n have shown the same resilience	by remaining positive and	(2017); Martinelli et al. (20	018); Sarasvathy			
crises (COVID	-19)	determined	d while transitioning their activiti	es to online services.	(2001); Brünjes & Revilla-	-Diez (2013)	Interview	1; Interview 8	
		Despite fee	eling largely ignored in the Frenc	h society and despite the					
		current circ	cumstances of the global pandem	ic, the women have					
			gly stated that they have no regret						
			n Grenoble/France. They are prouges they have faced involving so						
	ment as a woman	to women a	and immigrants. Their activities l	nave helped them to embrace		(2015)		1; Interview 6;	
and immigrant	in business	their divers	sity as part of their identity in the	ir life here in France.	Veciana (1999); Jang & Ju	ng (2017)	Interview	7	