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Filipino entrepreneurship in the Netherlands

Male and female business activity compared



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Abstract¹

Unlike several other migrant populations in the Netherlands, Filipinos appear to engage in entrepreneurship only to a limited scale. Accordingly, their business pursuits have never been explicit subject of elaborate study. This is nevertheless valuable for it enlarges our understanding of the way in which migrants make a living in the destination region and possibly also provide opportunities to do so in their home region – for instance, by running a so-called transnational business that involves the own family. In this light, the determinants for their business pursuits are most relevant to study.

This paper is mainly empirical by nature and based on qualitative research among 28 Filipino entrepreneurs in the Netherlands. Firstly, it broadly describes the features of their businesses and seeks to identify some common entrepreneurial patterns. In addition, the paper explores the factors that together explain the specific business performances.

For the present (the paper is based on ongoing research), the findings of the research seem to indicate a fairly sharp distinction between the sexes regarding their business design and orientation, ensuing from supposedly gender related overt and more hidden motivations and considerations.

¹ This paper was prepared for the 7th International Conference on Philippine Studies, "The Philippines: Changing Landscapes, Humanscapes, and Mindscapes in a Globalizing World", 16-19 June 2004, Leiden, The Netherlands.

1 Introduction

Immigrant entrepreneurship is by no means a new phenomenon. However, the past years have shown an exceptional rise of immigrant entrepreneurship in all advanced economies. In the Netherlands, between 1989-1999, the number of small immigrant businesses has gone up relatively even more than that of native businesses, at a rate of 266% and 151% respectively (Tillaart, 2001, p.56). Furthermore, between 1986 and 2000, the number of immigrant enterprises more than tripled from 11.500 to 36.461 (Tillaart, 2001, p.36). This growth that mostly occurs in the urban areas is generally ascribed to demographic changes and the drastic transformation that urban economies presently go through (Rath, 1999 & 2000; Rath & Kloosterman, 2000). These changes can be captured under the general heading of the emergence of a post-industrial society (Delft, Gorter, & Nijkamp, 1998; Kloosterman, 2000 & 2003). Through subcontracting of business and household activities, this new economic order generates a demand for both more specialised and flexible as well as low-grade labour. Of all people, immigrant populations can and do exploit these new business opportunities. Against the background of unemployment among immigrants, which is more persistent and higher than among the native population, this stands out as a positive development (Delft, Gorter, & Nijkamp, 1998; Tillaart & Poutsma, 1998; Tillaart, 2001).

However, the rate of participation in entrepreneurship differs greatly between the various immigrant populations (Kloosterman, Leun, & Rath, 1999). In the Netherlands, especially the Chinese, Greeks, and Italians show a high interest in entrepreneurship: 16.7, 12.0 and 8.2 percent of their respective labour forces own a business (Tillaart, 2001). The Filipinos, who are the focus in this paper, display with only around 0,5 per cent engaged in (registered) business (Spaan, Nieling, & Naerssen, 2001, p.11) only very little entrepreneurial activity, both compared to the total labour force in the Netherlands (at a percentage of slightly over 10 percent) as well as to most immigrant populations (Tillaart, 2001).

The first question to answer is then of course what explains this lower inclination to self-employment. Some answers will be given for this, derived from the literature and conversations with key persons out of Philippine government institutions and civil organisations (section 3). However, this paper's principal focus is on those who do have a business of their own. After a brief review of the scarce secundairy sources that deal with the features of Filipino entrepreneurship in the Netherlands (section 4), the remainder of the paper is based on personal empirical findings based on in-depth interviews² with 28 Filipinos³ who run small-scale enterprises in the Netherlands (section 5). Next to a mere description of their business designs and performance, I first and foremost aim to provide some insight into the factors that drove

² These in-depth interviews broadly dealt with topics such as the migrants' living conditions in the Philippines, their migration experience, labour career, motives to put up a business and actual business performance, relations with the family/home country and future plans. The interviews were based on the life history approach that structures the questions in terms of trajectories of change or persistence from the past to the present and a possible future. In this manner, it is possible to uncover the social, structural and cultural bases for choices and actions that would otherwise appear natural or obvious in the eyes of the interviewee and would therefore be neglected to explicate. By following one's walk of life, the interview thus detects the various ways in which social arrangements either reproduce pre-existing relations or prompt the emergence of new social and behavioural patterns, an issue central to understanding the orientation of the Filipino businesses in the Netherlands (Gerson, 2002).

³ Actually, I personally spoke with 25 Filipino entrepreneurs; the remaining three entrepreneurs are (partially) included in the analysis, since some basic information is known about them.

these entrepreneurs to a (specific type of) business. Since the research from which the findings are derived is still on-going, the findings must be considered as a selected, exploratory sample of empirical insight about this community's entrepreneurial experiences – exploratory also because Filipino entrepreneurship in the Netherlands has never really been thoroughly analysed or examined at an academic level before. This paper is foremost an attempt to fill in this empirical gap. At the same time, I seek to reflect, in an as yet more brainstorming than thoroughly grounded or nuanced manner⁴, on theoretical explanations that are generally attributed to the set up and development of immigrant entrepreneurship. The next section will examine these theoretical approaches in broad outlines, after which the paper turns to the specific case of the Filipinos in the Netherlands. In the final sections of this paper, I will then revert back to the theory and put forward some ponderings regarding their verity or relevance for the particular case under study.

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⁴ This paper is actually to be seen as a first analysis of a selection of empirical findings that are part of my promotion research. Accordingly, the conclusions drawn must be considered as preliminary and onsets for the final ones that will be included in the thesis in which this project will result.

2 Theoretical approaches to immigrant entrepreneurship

The general increase in small business activities among immigrants in Europe (and the United States) has revitalised research on ethnic business in the last two decades (Rath & Kloosterman, 1998; Rath, 2000b). Many articles, monographs and edited books have been published. An extensive body of literature deals with the (alleged) features of ethnic entrepreneurship and the reasons why immigrants show this varied propensity for self-employment (Kloosterman, 2000; Raijman, & Tienda, 2000; Rath, 2000a). This section discusses these foregoing theoretical and empirical insights and debates only in broad outlines⁵.

Immigrant entrepreneurship is generally thought of as, to a greater or lesser extent, distinctive from native business. Immigrant enterprises are usually found at the bottom of the market, where less financial capital and specific knowledge is required and entree barriers are thus relatively lower (Rath, 2000a; Rath & Kloosterman, 1998 & 2000). Consequently, these markets are characterised by strong competition, mostly from co-ethnics and based on price instead of quality, and the entrepreneurs often have to accept small profit margins, while relatively many are forced to close after a short time (Kloosterman, 2000; Rettab, 2001). In the Netherlands, approximately 60% of all immigrant entrepreneurs are found in the more traditional sectors such as wholesale, retail and catering industry (Tillaart, 2001). Furthermore, immigrant entrepreneurs are said to frequently make use of their social networks to acquire employees, informal credit and information, and also in their offer they are often primarily targeting the own ethnic community (see among others: Choenni, 1998; Flap, Kumcu & Bulder, 2000; Tillaart & Poutsma, 1998).

In connection with these (alleged) distinct features of immigrants and their entrepreneurship, much has been written on the reasons why immigrants engage in business. Exclusively concerning immigrant entrepreneurship in the Netherlands, Rath (2001, p.3) mentions a number of at least 300 academic publications. The main argument in these theoretical accounts focuses on the different levels of business engagement and success between ethnic groups. The explanations that until recently were put forward can broadly be classified into two approaches (Pütz, 2002).

On the one hand, the cultural approach focuses on the 'supply side' of entrepreneurship, or ethnic resources internal to the group or community concerned (Larsen, 1995). Followers of this type of explanation emphasise the 'ethnic advantage' enjoyed by immigrants that ensues from their imported or transplanted culture and that embraces values, believes and conducts that are retrieved, invoked, produced and reproduced to start and maintain a business (Bun, 1995). Ethnic resources thus include those distinct cultural and group characteristics that predispose and direct its members towards entrepreneurial activities in the host society, such as a "protestant

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⁵ The scientific literature used in this paper is only a minor selection of all that has been written on immigrant entrepreneurship; after all, the main thrust is the presentation of the own empirical findings. Some authors might therefore not be quoted or referred to emphatically, while their contributions to the debates may not be disregarded. Let me here enumerate some of those authors that have greatly added to understanding immigrant entrepreneurship. For more elaborate theoretical and empirical accounts of the characteristics and determinants of immigrant entrepreneurship, see the extensive lists of writings of, among others, Waldinger, Portes, Min, Rosenstein, Barret, Jones and McEvoy. Light and Gold (2000) provide a specific overview of the American literature in this field of study. Specifically with regard to migrant entrepreneurship in the Netherlands, some important authors are Rath, Kloosterman, Boissevain, Raes, Choenni, van den Tillaart, van der Leun, and Poutsma. For a rather complete and critical historical review of Dutch research on immigrant entrepreneurship, I refer to Rath and Kloosterman (2000).

ethic" of hard work and individual achievement, ethnic solidarity, and dependence on relatives or co-ethnics for labour or finance. In particular, family and ethnic networks are deemed a crucial part of entrepreneurial success among immigrants (see among others: Delft, Gorter, & Nijkamp, 2000; Flap, Kumcu, & Bulder, 2000; Light, Bhachu, & Karageorgis, 1993; Portes, 1995a; Pütz, 2003). Especially these resources that immigrants extract from their relations and the mechanisms that make them available, broadly referred to as their social capital⁶, have for long dominated the discourses on immigrant entrepreneurship, certainly in this approach. After initially considering this kind of capital merely as a stimulus, lately attention also goes more emphatically out to its down sides (Portes & Sensenbrenner, 2001; Rath, 2000a). In summary, this school implies that some ethnic minorities display a greater proclivity for self-employment because of a specific cultural heritage.

The structural explanation for the development and growth of ethnic entrepreneurship, on the other hand, focuses on the contextual or external forces in the host society, on the constraints and the opportunities, i.e. the "demand side" of entrepreneurship. Although this school acknowledges that the structure of the host society does provide some opportunities for immigrants to engage in business⁷, most studies emphasise the disadvantages in the labour market or racism in society in general that would push immigrants towards self-employment (Larsen, 1995; Rath, 2000a; Rettab, 2001). In this view, it is the structural lack of economic alternatives that provides immigrants with the motivation to set up a business.

Recently, scholars increasingly realize that immigrant entrepreneurship is not explained by either one of these two approaches alone, but by the interaction between them. That is to say: both sociocultural features and the economic and institutional environment, thus supply and demand together, produce ethnic entrepreneurship (Rath, 2000a). Researchers consider labor market disadvantages and opportunity structure as well as group resources and embeddedness as the major factors for the development of immigrant business (Min, 2000). As such, they recognise the articificiality of an either/or framework on whether culture or structure dictates the trajectory of socio-economic success (Bun, 1995; Rath, 2000a). This new, more integrative approach is called the interactive model, firstly formulated by Waldinger in the early nineties and since then become more and more widely accepted (Waldinger et al, 1990; Fernandez, & Chung, 1998) although definitely not exempt of criticism.⁸ A similar approach can be found in the so-called Mixed Embeddedness concept, proposed by Kloosterman, van der Leun and Rath (1999, p.2). They also state that the analysis of immigrant entrepreneurship should encompass the immigrants' two sides of embeddedness, referring to their embeddedness in social networks and their embeddedness in the socio-economic and politico-institutional environment of the host country (Kloosterman, 2003).

After this concise theoretical introduction on immigrant entrepreneurship, the attention now first turns to the specific group of Filipino entrepreneurs in the Netherlands.

⁶ See for some more theoretical elaboration on this concept section 4.2.

⁷ These opportunities are often referred to as ethnic niches that are either found in the specific demands among the own ethnic group, or in the vacancies left behind by native entrepreneurs.

⁸ Discussion of these criticisms is beyond the scope of this paper. See, for example, Rath (2000a, pp.4-10) for a critical assessment of the interaction theory.

3 Little Filipino entrepreneurship in the Netherlands

Data from the Dutch Chambers of Commerce mention 167 Filipino entrepreneurs in the Netherlands mid-2000, on an estimated total of around 6,500 Filipinos at that time⁹. Despite the fact that migration is a widespread phenomenon in the Philippines with almost ten percent of the population living and working outside their country of origin (around 7.4 million people) (Bagasao, 2003), and we therefore might think of Filipinos as adventurous and risk-taking people (traits that are generally also ascribed to entrepreneurs), Filipino immigrants do not come to the fore as very business-minded. Several authors cite Filipinos as a striking example of an immigrant group with little entrepreneurial involvement compared to other immigrant groups, not only in the Netherlands but also in other destination countries such as the United States and some other European countries (Fawcett & Gardner, 1994; Muijzenberg, in press; Ribas-Mateos, Oso & Diaz, 2001).

Consequently, empirical studies on this specific population and its business pursuits are scarce, which only stresses the need for more scientific attention. A more profound (qualitative) study of their entrepreneurship, as this paper is based on, is valuable for it enlarges our understanding of why and to what extent this particular group of immigrants make a living in the destination country through their business (and simultaneously even also may create livelihood opportunities in their home region, as will be shown by the own empirical findings (section 5)). Factors affecting their business pursuits are particularly interesting to explore, since these may form starting-points for policies to stimulate or improve immigrant entrepreneurship that possibly has significance beyond the destination country's borders.

Let us first, however, briefly explore why Filipinos display little interest in business. As a matter of fact, exactly the characteristics of the large-scale out-migration that marks their country of origin form one of the most important explanations for their limited entrepreneurial orientation. About one third of the Filipino immigrants go abroad on contractual base and are thus employed in the regular labor market. Having perspective on a paid job, for them, entrepreneurship is neither a necessity nor a real option, particularly not because of their limited stay and with all financial risks attendant to it (Maas, 2002). Moreover, the fact that these temporary immigrants often feel obliged to send back money to their family in the home country means they cannot use their overseas income for investing in a business. Their strong family orientation prevents them from saving and putting up a business (Ribas-Mateos, Oso, & Diaz, 2001). However, neither the group of permanent immigrants tends to self-employment. These immigrants are mostly high educated professionals who leave their country in search for higher wages, which they often find in jobs for which they are actually over-skilled (Alegado, 2001; Bagasao, 2003; Batistella, 1995). Also these Filipinos that stay abroad for an indefinite period generally send back huge amounts of remittances to support the ones left behind. Because of the vital importance of this stable inflow of foreign currencies for the national economy, state policies are explicitly oriented towards overseas wage work (Go, 1998; Sicam, 2003; Tyner, 1999). This shows itself not only by the extensive institutional and legislative framework that guides the prospective immigrants to their overseas employers, but also in the educational system that has largely been shaped by the demands of foreign employment, thus neglecting the teaching of entrepreneurial activities

⁹ Figure from the Central Bureau for Statistics (CBS), only referring to the first generation Filipinos, since the number of entrepreneurs given also only constitutes first generation immigrants.

(Cariño, 1998). Filipinos are world-wide known for their fairly high educational level and English proficiency which provides them a prominent position in foreign labour markets (Bagasao, 2003; Ribas-Mateos, Oso, & Diaz, 2001).

Also the historical background of the country has been pointed out as an explanation for the lack of entrepreneurial skills and traits among the Filipino population (Maas, 2002; Madigan, 1990; fieldwork in Manila¹⁰). The Philippines know a long history of subordination to Western powers. Under colonial rule, first by Spain and next by the US, a feudalistic system was introduced, which was not conducive for broadening economic opportunities. Consequently, no tradition of entrepreneurship developed, such as that which took root among the Chinese. Through centuries of foreign oppression, the Filipino got "accustomed to an inferior position", as one of the informants put it. Nowadays, this is manifested in the tendency to work in jobs dedicated to serving others – which is also reflected in their foreign employment occupations. Findings from previous research confirm this: most Filipinos were indeed no entrepreneurs before their migration. The majority were paid employees or were in farming and accordingly, many were not equipped with the trade skills other immigrant populations have (Fawcett & Gardner, 1994).

In brief, their specific historical and cultural background did not provide Filipino immigrants with the skills, experience, and insights that promote economic independence through entrepreneurship. What they do have are skills and an orientation that encourage and facilitate paid employment, particularly in foreign labour markets (Ribas-Mateos, Oso & Díaz, 2001).¹¹

This seems to count for the Filipinos in the Netherlands too. Nearly three-quarters of this immigrant population consists of women who came here either to work in the services sector, often on a contractual basis as professionals, midwives, nurses, seamstresses or au pairs; and/or to marry a Dutchmen (Muijzenberg, 2001; Muijzenberg, in press). Thus, before they left their country, many of them already had a specific destination in the regular Dutch labour market; or else the perspective that they would be (financially) taken care of (Spaan, Nieling, & van Naerssen, 2001, p.11). Logically then, the drive to engage in self-employment is not as generally persistent as compared to many other immigrant populations with less favourable economic prospects. Furthermore, the small size of the Filipino community in the Netherlands in itself probably also accounts for their limited participation in entrepreneurship. Firstly, the market for a specific supply is restricted, as such reducing business opportunities. Additionally, ethnic or social networks are in general important sources for cheap labour, supplies of goods, finances,

¹⁰ Fieldwork conducted end of 2002, primarily consisting of conversations with key persons from governmental agencies and non-governmental organisations involved in migration. The central aim of this preliminary research was to get a broad understanding of the specific features of Philippine migration and of the Filipino migrants themselves.

¹¹ Let me stress here that this lack of entrepreneurial spirit (and the various explanations for that taken together) mainly concern the Filipino *migrants*. I do not claim to know enough about business-mindedness of those still living in the home country to make any valid judgements on the entrepreneurial skills of "all Filipinos". Some informants (fieldwork 2002) did however point to little entrepreneurial insight as one of the major reasons why the Filipino population cannot seem to break the migration cycle in which the country is trapped: according to these informants, Filipinos are not capable of creating independent livelihood opportunities and since the regular labour market does not offer enough jobs either, they are forced to find work outside the country.

¹² Although, of course, marriage does not directly imply someone does not want or need (self-)employment. Still, I deem it plausible that the need or desire to independently earn an income (either in the regular labour market or through self-employment) for this group of Filipina women is generally less pressing.

information, and opportunities for entrepreneurial training. Filipinos can thus only to restricted extent draw upon these social capital resources that are generally considered essential ingredients for immigrant businesses (Maas, 2002).

In sum, compared to other immigrants, Filipino immigrants appear to lack the necessary cultural, social and human capital for successful entrepreneurship. What they miss in terms of entrepreneurial tools is, however, compensated by their possession of other skills and characteristics that promote paid employment. Their migration history with the Netherlands¹³ provides other clues for the little entrepreneurial activity among this immigrant population. Above notions altogether suggest that Filipinos do not have serious problems in finding paid employment, which is often considered the main drive among immigrants to engage in business (Delft, Gorter & Nijkamp, 1998, 2000; Light & Gold, 2000; Rath, 1999, 2000a). However, since the Filipino community and her experiences in the Dutch labour market and self-employment have, as said, hitherto hardly been subject of study, there is a need to empirically audit these assumptions. Let us now, as a start to fill up this knowledge gap, turn to the ones who run a business

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¹³ Referring to both their principal reasons to come here (contractual labour/marriage) as well as the size and composition of the Filipino population in the Netherlands (small/predominantly female).

4 Filipino entrepreneurship in broad outlines

This section provides a general overview of Filipino entrepreneurship in the Netherlands insofar as the limited sources allow for that. Based on the Commercial Register of the Chambers of Commerce, the 167 Filipino entrepreneurs mentioned before are divided over 153 economic active businesses, that is, businesses that provide services or products to clients. The bulk of these enterprises are one-man businesses (56%). With a share of 39 percent, partnerships are also often found among the Filipino businesses (Tillaart, 2001, annex, p.29). Spaan, Nieling and Van Naerssen (2001, p.11) suspect that part of these registered Filipino enterprises may actually be social organizations rather than business enterprises and therefore estimate the number of bona fide Filipino businesses lower than the above number. My personal search for Filipino enterprises also give rise to surmise a smaller quantity, though several key informants mention the existence of a significant informal business sector. Fearing detection, these informal entrepreneurs are logically difficult to trace and are hitherto not included in the empirical data presented in this paper, except for one who herself states that her commerce is actually "a hobby that got out of hand". Next to the 153 active businesses, Tillaart (2001, annex, p.25) reports 21 non-active enterprises¹⁴ in 2000. In the years between 1992 and the change of the millennium, in total 154 Filipino businesses have closed down, of which 144 were economic active ones.

Spaan, Nieling and Van Naerssen (2001, p.13) argue that Filipino entrepreneurship is distinctive from other immigrant business in the Netherlands because of the active participation of women is not surprising in view of their overrepresentation in the Filipino population as a whole- and the high level of education of these women. Another feature that these authors identify as typical for Filipino entrepreneurship is that funding of the enterprise often originates from the Dutch spouses (Spaan, Nieling, & Naerssen, 2001, p.13). It would be hard to strictly demarcate between the activities of the Filipina¹⁵ and her husband, since the latter often has a job of his own but is nevertheless actively involved in the entrepreneurial activities of his wife (Spaan, Nieling & van Naerssen, 2001).

Regarding the 167 entrepreneurs, Tillaart (2001, annex, p.27) furthermore reports that they on average were 41.2 years old at the time of investigation, mid-2000. With 3.6 years of experience, this means that the age at which these people set up their businesses was 37.6 years. This may seem rather late, but is supposedly most often directly related to their migration history and possible preceding participation in the Dutch labour market. Compared to the average age at which the total immigrant population engaged in business, which is 35 years (Tillaart, 2001, p.30), this is at least not extremely exceptional.

Not surprisingly, the Filipino businesses are spread over the Netherlands according to the immigrants' residence patterns: mostly concentrated in the Western region (61%), and least in the

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¹⁴ Non-active enterprises are companies that are set up for other reasons than the provision of products or services to a clientele.

¹⁵ The term "Filipina" is a rather commonly used word in the literature. However, it appears that according to some authors, it has a negative connotation, resulting from a perceived demeaning class and status associated with paid domestic labour, the sector in which the majority of the female Filipino migrants are employed (Barber, 2000, p.400). I would like to stress that I consider and use the term Filipina as an entirely neutral, female counterpart of the male term Filipino, both simply pointing to the country of birth of these people.

Northern provinces of the Netherlands (8%). In the Eastern and Southern regions, nearly the same number of companies can be found: respectively 14 and 16% (Tillaart, 2001).

Most Filipino businesses are in wholesale trade (27 companies), business services (20), catering industry (14), and retail trade (13) (Tillaart, 2001, annex, p.31). Compared to other immigrant entrepreneurs, Filipino entrepreneurs are relatively less often found in the catering industries, though they are similar in that trade and catering are still the most popular branches among them as well. In general, their business activities are predominantly oriented towards services instead of towards production (Maas, 2002; Muijzenberg, in press; Spaan, Nieling, & van Naerssen, 2001, p.13). More detailed information on the business pursuits within these branches is lacking, but Muijzenberg (in press) states that "The few Filipino businesses focus first of all on catering to the needs of their compatriots, like combined transfer service providers who take care of transportation of balikbayan boxes¹⁶, remittances, insurance, travel arrangements, while a few Filipino-Dutch couples started an au pair mediating agency". Herein, we find some indications of the existence of cross-bordering, or transnational, entrepreneurship¹⁷, although exact numbers thus are missing. The own empirical data also confirm a transnational outlook, as I will show later on in greater detail.

Unfortunately, the Commercial Register¹⁸ does not provide any figures on the extent to which the entrepreneurs are successful. Tillaart (2001, p.60) however states that certain ethnic populations display a better performance than other immigrant populations, and explicitly mentions the Filipinos as one of these more successful businessmen. He illustrates this with the fact that eight years after the start of the business (in 1992) nearly half of these still exist, in contrast to one third of the businesses of all immigrant populations together. This however does not say anything about the size of turnovers or profits nor on the number of people relying on the business income.

All in all, both qualitative and quantitative information on Filipino entrepreneurship is rather scarce and superficial (Spaan, Nieling, & Naerssen, 2001, p.11). Statistical data only show very general characteristics; academic literature that explicitly explains this immigrant populations' business inclination (or its relative absence) is even more limited, the more so if the focus is on the Netherlands as destination region. Supposedly, this can be ascribed to the previously

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¹⁶ The term *balikbayan* (literally home comers) has been created by President Marcos, during a major national speech encouraging immigrants to visit their home country once a year during the holidays. He developed economic and legal means to facilitate their return and the sending back of goods (Glick Schiller, Basch, & Blanc-Szanton, 1992, p.4). These boxes are now sent back home on a very regular base by nearly all Overseas Filipinos, through transport companies called *door-to-door services*. These service businesses pick up the boxes in the destination country and ship them to the Philippines where the boxes are, as says the name, delivered at the front door of the addressees. Anything can be sent back with limited taxes -appliances, electronic equipment, canned foods- as long as it fits the weight and size prescriptions defining a *Balikbayan* box. This system of sending "remittances in kind" is, in addition to the migrants' money transfers, considered very important for the country's economy and has thus been instititutionalized, clearly indicating the existence of a highly regulated transnational Filipino community.

¹⁷ A transnational business is simply defined as a business that requires an input (finances, goods and/or labor) from abroad.

¹⁸ This register is the most important and detailed database on (immigrant) businesses, that Tillaart used for his Monitor Etnisch ondernemerschap (2001), and to my knowledge this Monitor forms the only written (and therefore "freely" accessible) source with statistical data on Filipino entrepreneurship in the Netherlands.

mentioned small Filipino population in this country as well as to their low participation in entrepreneurship itself (which, as suggested, may be related, among other things, to the small size of the Filipino community in this country). Let us now look more closely at the 28 Filipino enterprises included in the empirical research that underpins this paper.

5 A closer look at Filipino entrepreneurship in the Netherlands

This section, which makes up the main body of this paper, first provides a broad description of the main features of the Filipino businesses involved in the research. The emphasis is, however, on identifying and explaining prevailing patterns among the entrepreneurs and their businesses.

5.1 Business designs

In this paper, I define the business design in terms of the type and orientation of the business, the people that are involved in it (either as employees, informal helpers or as clients), the place of establishment (in or outside the dwelling), the needed (financial and human) capital inputs to start the business, and the extent to which it requires full or partial attention of the business owner (expressed in the working hours), linked to the income it provides within his or her household. Let me stress on forehand that I do not provide exact and/or quantitative information on the financial items capital input or income; these are reported merely in indicative terms.

Business type, orientation

Figure 1 (see annex) shows the gender composition of the research population together with the branch or type of business, its legal status and its orientation. The orientation can be either local or transnational, the latter meaning in some way related to the origin region of the entrepreneur, thus the Philippines. Thus, if the business imports or exports products from or to the Philippines, brings over goods or people from or to the Philippines or is foremost directed towards the Filipino community in the Netherlands (which is obviously closely related to the first two ways to be oriented towards the origin region), the business is considered a transnational business.

Figure 1 first of all clearly underpins the earlier notion that Filipino businesses are mainly services oriented instead of production oriented (Spaan, Nieling, & van Naerssen, 2001). The businesses are almost exclusively found in trade, the catering and travel industry, and in recruitment or other personal services. Moreover, this figure actually already reveals one of the most interesting findings of the research hitherto. If we consider the orientation of the Filipino businesses, it is striking that, except for one, all businesses owned by the women, either as partner or as sole proprietor, are in one way or the other related to their Philippine provenience, while nearly all men run businesses that have nothing to do with their origin. In other words: the majority of the women cater to the needs of the own community in the Netherlands or in the Philippines and are thus business-wise connected to their home region, whereas most men do not demonstrate any signs of their specific origins in their entrepreneurship and have businesses with a merely local outlook. This coincidence of local and transnational business orientation with respectively male and female ownership suggests that gender¹⁹ forms an explaining factor for the specific kind of businesses the Filipinos are engaged in.

¹⁹ The term "gender" is usually used in an ambiguous manner referring either to the two biologically separatable sexes as well as to the different roles or positions in society that are generally attributed to either one of them. Based on the striking difference in business orientation between the two sexes, I primarily seek to find out whether different expectations for men and women are translated into a different type of business engagement. Thus, I mainly use the term gender in the second denotation although in places, the distinction between gender and sex may be blurred.

Let us more closely see whether this alleged relation between the sexes and business design returns in other features of the business as well, starting with the people who are involved in the businesses – either as fellow workers/partners, informal helpers or as clients.

People involved in the business

In line with the statistics and general occurrence among immigrant entrepreneurs, the majority of the businesses are one-man's businesses²⁰: 21 out of 28 (see figure 1, annex). Except for two Filipino couples and one Filipino man with his Dutch (male) life partner running their business together, the remaining four partnerships are from mixed couples composed of a Filipina and a Dutchman. The 21 one-man's businesses are mostly headed by Filipinas (13), which is only logical since more women are included in the research. More importantly and in line with the earlier observation of Spaan, Nieling and Van Naerssen (2001), eight women indicate that their husband (in six cases from Dutch origin) plays an informal though important role in the business performance, even though he has his own job. Their assistance mainly consists of administrative activities, helping with the collection of the boxes and mediating with Dutch institutions. This business practice is in sharp contrast with the men who, except for one, say they cannot count on the instrumental assistance of a partner. Next to the aid of their partner, the female-run businesses, more specifically the door-to-door services, operate with the service of contact persons that are scattered all over the country. These contact persons are without exception from Philippine origin as well, and were almost all acquaintances of the entrepreneur before she put up the business.

Thus, most female-run businesses (either in sole proprietor or partnership) are linked to their Philippine origin in the sense that they foremost cater to the specific needs of the Filipino community in the Netherlands (door-to-door services; travel agencies); offer products that come from the Philippines (furnitures, handicrafts); serve to bring over Filipinos to the Netherlands (nurses; au pairs); and/or make use of fellow countrymen in the destination region. Whereas the locally oriented businesses of most men obviously do not need a counterpart in the origin region, the Filipinas cannot run their company without an input from abroad. They thus have business partners in the Philippines and in six cases, these partners are from their own family circle.

Above notions make all the more clear how much the women are oriented to their specific origin, in contrast with the men that do not show this propensity to that same, nearly exclusive extent.

Establishment and capital input

Another typical feature of the female-headed businesses is that they are often established in their own living house. Obviously, this is directly related to the kind of business activities. The various Bed & Breakfast establishments, the restaurant and coffee shop, and the two hair dressing salons (all run by men) simply require a building of their own, where clients can be welcomed. Businesses that mainly serve a mediating role, such as the door-to-door services, travel or recruitment agencies and e-commerce, can more easily be run from "the kitchen table". As such,

²⁰ One of these one-man's businesses is actually an informal business. Since the entrepreneur solely runs this business, I classified the business as a one-man's business, for the sake of simplicity.

only nine out of the 28 businesses have a separate setting where clients are hosted, and seven of these are in male hands.

Obviously, the starting capital and operating expenses are generally less when a business is home based and when the main business activity of mediating only requires equipments such as telephone, computer or car; items that are often already part of the common household effects. Since, as we saw, most businesses of this design are in female hands, the women generally need less financial input to run their enterprise than their male associates.

In addition, the required human capital appears to be rather low among the Filipino entrepreneurs, either male or female. Neither door-to-door services, nor Bed & Breakfasts demand a high educational level or much specific knowledge, as the business owners themselves indicated. Recruitment and travel agencies and import/export companies may demand for some (re)training and keeping abreast with current trends, but according to the respondents this is relatively easy to comply with. In this respect, we thus do not really find a significant difference between the enterprises and/or sexes, or it must be that the door-to-doors probably need the least specific know-how and can thus most easily be put up.

Working hours; income

The final element of the business analysis that possibly provides additional grounds or clues for the suggested relation between gender and business type, is the extent to which they furnish an income for the entrepreneurs. Supposedly, this is mostly related to the working hours spent on the business in the sense that if the business does not require full employment²¹, it will generally neither provide a full income.

Again, we see a clear pattern that is tightly connected to the earlier found correlations (see figure 2, Working hours in business and share of the business income in total household income; annex). A first observation is that the businesses that the Filipinos run together with their partner (i.e. the partnerships), mostly provide the main or only household income. Only one couple primarily relies on their retirement pensions –their business (bringing out a Filipino magazine) is foremost a hobby to them – and the two partners of another partnership both have a sideline job next to their Bed and Breakfast.

For the eight male-headed one-man's businesses counts that most of these entrepreneurs (6) are full-time entrepreneurial engaged and accordingly obtain their main or only income from it. The two remaining male entrepreneurs indicate their business is only a sideline; both have an additional job that furnishes them with their main income.

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²¹ Since most businesses are home based, and thus allow for more flexible working hours, full employment is defined here rather flexible as well, i.e. as on weekdays a daily involvement of at least 5 hours. It must be said that in the end I myself judged whether the business demanded for part-time or full-time involvement. Some respondents stated that the business required their continuous/complete attention, which led them to classify their occupation as full-time. However, the conversations repeatedly showed that with this "full-time" they meant they could always be called or emailed by clients who wished to receive a box (as with the door-to-door services); or that they had to be physically around the whole day (as in the Bed & Breakfasts), without necessarily having to spend all time (i.e. at least 5 hours a day) on business activities. Moreover, in case the door-to-door services do require such working days, this is only so for a limited number of days on end in a prolonged period; e.g. when the boxes need to be collected. Most of the time, this type of business does not call for several successive working hours a day. Thus, although these respondents answered the business was their full-time job, other statements made clear they did not meet the definition of full employment as given above but simply meant this was their main occupation.

Among the 13 female entrepreneurs with a one-man's business, the business is more often a sideline (ten times) and thus provides an additional income. Two of these "part-timers" have a second job that forms their main source of income. Not surprisingly, both women are single and thus have to take full care of their household living. The other eight women mainly rely on the income of their partner. The three women that are fully occupied with their business and for whom this provides the main household income, run their enterprise with complete participation of their spouses (even though these are not formally registered as partners). This is actually in line with the above findings indicating that the women are generally less (solely) involved in and depending on their business.

In sum

In sum, above characterization of the Filipino business clearly underpins the notion from which I started the analysis: the type and performance of the entrepreneurship among this immigrant population closely correlates with sex (and thus gender may be an explanatory factor for differences in business performances). Apart from few exceptions, the Filipinas run businesses that reflect their origin, do not need much financial input or specific knowledge, make use of their social network that even transcends borders, and require only part-time involvement, thus yielding an additional income to that of their (mostly Dutch) spouses. Conversely, the Filipinos are oriented to a more general clientele, not connected to their origin region and rely to a greater extent on the earnings of the business.

5.2 Migration motivations

How can this be explained? Why do exactly women run businesses that are connected to their home region and thus have a transnational impact²²? And why do the men more often dissociate from that kind of entrepreneurship? To account for this difference, we obviously need to take count of their motivations to start up a specific type of business. Such a decision however does not stand alone. As various scholars have made clear: economic actions are generally embedded in social relations and networks (see among others: Feldman & Assaf, 1999; Granovetter, 1992; Granovetter, 2001; Portes, 1995a & 1995b). Especially in social sciences, agreement exists about the significance of networks on all levels and in all spheres of society. For immigrants, living apart from (part) of their loved ones in a strange country, this may even be in force more strongly (Portes & Sensenbrenner, 2001). With Massey being the first to explicitly point out the central role of family in migrant networks (Boyd, 1989; Massey, Arango, Hugo, Kouaouci, Pellegrino & Taylor, 1998; Faist, 2000), migration research since the late seventies focuses on kinship networks in facilitating and perpetuating migration flows. Social networks help immigrants find employment or housing in the destination region, adapt to the new environment and provide the canals to keep being involved with their home region. Speaking more generally, social relations stimulate the efficiency of both collective and individual actions (Serageldin, 1998) and since people expect these relations to provide them access to certain resources they invest in them

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²² Defining and exactly determining this "transnational impact" is beyond the scope of this paper; we must roughly think here of the creation of employment opportunities that provide an additional income to some family members. Few cases, however, are known to have a larger impact, furnishing several relatives with full-time employment (in management functions within a specifically put up overseas business plant) as well as a varying number of community members with sidelines or temporary jobs.

(Flap, Kumcu, & Bulder, 2000; Grootaert, 1998). As such, social networks are generally considered an asset and therefore referred to as social capital (Baron, Field & Schuller, 2000; Faist, 2000)²³. Clearly, this mechanism works through shared values regarding interpersonal relationships. One of the basic constituents of social capital is the preparedness or sense of obligation to help when called upon (Flap, Kumcu & Bulder, 2000).

Social capital thus directly affects the economic well-being of the ones involved (Schiff, 1999). As explicated before, for (immigrant) entrepreneurs, networks act as effective mechanisms to obtain information on business opportunities, acquire capital or find (informal) employees (see among others: Flap, Kumcu & Bulder, 2000; Light, Bhachu & Karageorgis, 1993; Portes, 1995b; Rath, 2000b; Raht & Kloosterman, 1998). Most of these social or migrant networks thus originate from close relations within the own kin in the region of origin, they can however also include friends or acquaintances, other immigrants in the destination region, or the (new) partner and his or her relatives, and so on.

Research indicates how family ties assume a paramount role in the Philippine migration phenomenon – as generally within the Asian context (Ballard, 2001; Lindquist, 1993; Pflegerl, 2003; Tyner, 1999). These studies highlight the norms of obligation and reciprocity that heavily impact upon the functioning of the entire Philippine community – either at home or abroad. Philippine personal obligations, or utang na loob (debt of prime obligation), are amplified because kinship ties are composed of extended family members. As such, an individual's source of assistance, as well as debt, is not only found within the immediate nuclear family, but within a wider kin network. Filipinos are concomitantly expected to repay these social debts (Roces, 1992; Butalid-Echaves, 1999). This concept of utang na loob is perceived to carry immense pressures and obligations within a wide range of relatives and to greatly form the migration decision-making process (Garcia-Dungo, 2003; Tyner, 2002). The literature on Philippine international migration furthermore indicates that women in particular (daughters, wives and mothers) are often presumed to take the lead and fulfil the familiar obligations, because they traditionally maintain the closest ties with their family, even after marriage (Añonuevo, 2002; Barber, 2000; Garcia-Dungo, 2003; Paz Cruz, 1989; Ribas-Mateos, 2001; Tacoli, 1996; Wong, 2003). Thus, former research seems to underpin the suggested relation between business orientation and gender. Do the empirical findings further strengthen the argument?

To find out, let us consider what circumstances and considerations, either stemming from their life in the origin or in the destination region, drove the Filipinos into business. Did they deliberately engage in business, and subsequently in a specific kind of business, or was this perhaps more or less "by accident", something "that came on their way"? Such an issue may be closely connected to the expectations or intentions these immigrants had when coming to the Netherlands and it therefore makes sense to first look at their migration motivations. Did these people leave their country to find better paid work in another country, or perhaps even to pursue

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²³ The World Bank has embraced the concept of social capital with great enthusiasm for considering it the 'missing link' in understanding (under)development. This institution financed research programmes to further explore its theoretical dimensions and potential policy relevance. As such the World Bank has taken the lead as an outlet for social capital publications, many of which became important reference points in the social capital debate (Schuurman, 2003, p.997). In the reference list, several issues of the World Bank's Series Social Capital Initiative Working Papers are included. In addition, the World Bank started a special website with background information and articles on the concept: http://www.worldbank.org/poverty/scapital/index.htm

an entrepreneurial dream they could not fulfil in the home region? Did they go abroad to support the ones left behind or did they, by contrast, flee their country to forever turn their backs on it? Such diverging migration backgrounds may after all directly bear upon the type of business the immigrant engages in.

In general, Philippine migration is predominantly fuelled by economic considerations. Without doubt, the biggest push factors are the high unemployment rate in the country and the low wages (Abella, 1993; Aurora E. Perez, 1998; Battistella, 1995; Madigan, 1990; Soriano). Many Filipinos leave the country to find work abroad and financially support their relatives back home with their higher foreign earnings (Go, 1985; Maas, 2003; Raul, 1992). The huge amount of remittances that yearly flows back to the country is a fact in point²⁴ (Alegado, 2001; Bagasao, 2003; Rispens-Noel, 2002; Rodriguez, 1996). This migration motive may even count more so for the labour migrants who work abroad for only a couple of years, mostly on contractual basis, than for the permanent migrants although these too leave the country in search for higher wages. The former however leave their partners and kids temporarily behind, whereas the latter more often establish a new life, sometimes including a new family, in the host country and thus do not feel the same urge or need anymore to keep being involved in the home region. Still, as explicated, Filipinos are expected and keep inclined to support even further-away relatives – but this is then not necessarily explicitly reflected in their motivations to go abroad.

These general notions also seem to apply to the entrepreneurs included in the research presented here (see figure 3 (in the annex): migration intentions and motivation to come/stay). The empirical data²⁵ do not show an explicit drive to (financially) assist the loved ones back home as the main reason to come to the Netherlands. All entrepreneurs indicated they migrated to find a better life for themselves here. Important in this respect is that for most, the need to back up the ones left behind does not exist either, for they come from rather well-off families.

Strikingly, the majority of the entrepreneurs did not come here with the explicit intention to stay permanently²⁶: 16 people either stated they did not have a clear idea on what their stay in the

²⁴ According to the Bangko Sentral ng Pilipinas (BSP; Central Bank of the Philippines), migrant remittances have totalled over US\$6 billion per annum since 1999; and these only comprise the money sent through official financial channels. Economists and migration experts estimate total remittances to range from US\$8 to 10 billion if remittances through informal channels are included.

²⁵ The empirical findings on migration and business motivations (next section) are based on a sample of 25 respondents. Excluded here are the three entrepreneurs with whom a personal meeting not yet took place: one female and two male owners of a one man's business.

²⁶ The adjective "permanent" is a rather vague one, because one can never be sure to stay forever (or not) in the destination country. As the empirical findings presented here illustrate, migrants can go abroad with the definite plan to return, but end up staying in the host country for the rest of their lives; others may intend to permanently reside outside the fatherland but nevertheless return. In other words: a strict distinction between temporary and permanent stay/migrants cannot be made nor is really relevant. Accordingly, the term permanent is used here in a fairly flexible manner: if the informant displayed a more or less firm intention to stay here for at least a couple of years (not strictly confined on forehand, as with contractual labourers); has been here for at least a couple of years and does not intend to go back in the very near future, I respectively speak about a permanent intention or stay. In addition, if the informant was rather vague in his or her plans on staying or returning when he/she first came to the Netherlands, this is not categorized as permanent (but neither as an explicit temporarily migration); only if the migration was carried

Netherlands should bring them or even said they intended to only stay for a limited time. These people came here for gaining living and working experiences in another country, for vacation, to visit some friends or relatives, or to study. Other migration motives are even less clear-cut, such as "enjoying the freer Dutch mentality" or "looking for adventure" or "just curiosity". Furthermore, several people hinted they simply "would see how things would turn out", which indicates options were open right from the beginning. If only a chance to put up a decent life here would crop up, they would stay. And obviously, this chance did turn up, for they are still here, even though their initial reason to come is no longer valid. In a significant number of cases (7), this chance was foremost provided by the fact that they became romantically involved, either with a fellow country man (2) or with a native born (5). The remainder nine people stayed, simply because, as they put it: "Dutch life pleased them better", with which they referred to the more tolerant attitude of the population and the more quiet life. In the course of the interviews, it appeared that this "more quiet life" was mostly provided by the acquisition of a more secure job (7), and in three instances, as an additional factor, also a relation (making this latter ten times a consideration to stay, but not the initial drive to come).

Considering those who migrated to deliberately establish themselves in the Netherlands permanently, having a relationship even more often appears to be the main motivation. This counted for eight out of the nine entrepreneurs in this group. The ninth came, interestingly, because he would have his own business here, which he had let an acquainted Filipino arrange for him prior to his arrival.

Recapitulating: for the majority of the entrepreneurs, the main reason to establish oneself permanently in the Netherlands is to be found in the relational sphere, often with a Dutch partner. The Dutch tolerance and freer mentality, and the more peaceful life, through job security, are furthermore important migration motives to stay instead of returning as often initially intended. Only one Filipino came to the Netherlands because of business considerations. Unlike most Filipino immigrants, economic gains appear thus not to be the main or first reason to leave the home country and come to the Netherlands, although these economic considerations may be hidden in the repeatedly expressed motive "having a better or more quiet life". Most importantly, none of the entrepreneurs came here with the explicit aim to "make quick money and financially support the ones left behind" – not even when they first meant to stay only temporarily.

5.3 Migration and business motives by sex

At first sight, above findings do not explain the supposed relation between the type of business and sex (and following that in gender). After all, the migration of the entrepreneurs does not seem to be connected to their entrepreneurship in the destination region – except for one. However, this may only seem so due to the fact that we merely considered the explicitly mentioned and thus condensed migration motives. These, however, do not tell the whole story. We have to dig deeper into the personal backgrounds and living circumstances of the respondents (either back home in the Philippines or currently in the Netherlands) to understand why the female entrepreneurs are more often involved in businesses with links to their origin whereas the male entrepreneurs are almost exclusively locally oriented. Thus, next to the overtly expressed

out intentionally with the plan to return after a relatively short period abroad, I speak of temporary migrants - otherwise, the intentions are just not clear.

considerations to migrate, as I reviewed above, and next to the explicit motivations to engage in business (that just the same are probably only part of the story) as I will present below, more hidden factors might reveal other reasons that complete the explanation. Presuming an influential role for gender in the specific business implementation, it now makes sense to look more closely at the backgrounds and motivations for migration and/or entrepreneurship of both sexes separately²⁷.

The men

Starting with the seven interviewed men, it appears that for four of them, the main reason to come and/or stay has been the Dutch mentality; more nuanced the greater freedom of expression and tolerance. These four Filipinos turn out to be homosexuals who did not feel at home in their fatherland, which they described as conservative and discriminating against all who dare to stand out – according to them a logical consequence of the dominating and strict Catholic religion. These men could not think of "a better place to go to than the Netherlands", with the capital of Amsterdam as the "true Mecca for homosexuals", as one of them put it. Not only do these entrepreneurs resent their origins to a greater or lesser degree, they also suffer to some extent from damaged relationships with the own family, who reject their sexual inclination. As a direct result, these men have, for some formulated slightly exaggerated, turned their backs on the Philippines and their kinship and started a new life in the Netherlands. It is now no longer difficult to understand why these entrepreneurs do not run businesses that are linked to their origin region.

Another factor that needs to be included in the explanation of their specific business pursuits, is that these four homosexual entrepreneurs are all acquainted with one another and actually form a close clique²⁸, together with the two hairdressers (not yet interviewed but nevertheless involved in the foregoing analysis) and the one who came here for business purposes. These seven entrepreneurs have either persuaded one another to also come to the "freer Netherlands" (some are relatives or were already acquaintances in the Philippines) and/or assisted one another with their settlement by (temporarily) providing shelter and/or work. Some previously co-owned and worked together in a restaurant; others copied one another's business set up, more precisely the Bed & Breakfast concept. Three entrepreneurs mentioned the ease and financial success with which this type of business was put up and carried out as their main drive to also start such a business; the informant who firstly started this business had, as a matter of fact, himself also cribbed it from a befriended Filipino (not included in the research).

In short, from the nine male entrepreneurs included in the research, seven are closely related to one another in the sense that they form a clique in Amsterdam. Their homosexuality forms the latent rationale to dissociate themselves from their origins and run locally oriented businesses. Moreover, their friendship with one another, also primarily based on their sexual inclination, has – after helping each other with shelter and paid work in the first period after their migration - now apparently directly led to the occurrence of the same type of business among them.

²⁷ The two partnerships of the Filipino couples are left out of consideration here for they are thought not to add to this study on the role of gender in the type of business. The findings on the remaining informants are summarized in figure 4: motivation to come/stay by gender (see annex).

²⁸ A clique is a "subunit within a larger network designated by the greater strength of their interconnectedness compared with other parts of the network". Connectedness is the extent of reciprocal relationships among individuals in a network (Trotter, 1999, p.30).

Strikingly in contrast, the two male entrepreneurs who are not part of this group, run businesses that are connected to the Philippines – and seemingly in line with the above argument, these two did not come to/stay in the Netherlands because they wanted to distance themselves from their origin and live in greater freedom, but because of a relation.

The women

Let us now turn to the female entrepreneurs²⁹ and then start with their reasons to come to the Netherlands. Strikingly, for all 16 female entrepreneurs, a romantic relationship was either the motivation to come (5 times) to or to stay (11 times) in the Netherlands (figure 4, annex). Perhaps even more importantly, 11 of these 16 women have a Dutch spouse – which may directly or indirectly affect the course their life has taken after their arrival in the Netherlands, the specific direction of their entrepreneurial activities included. After all, as explicated, the Filipino value of utang na loob and the strong family system continue to operate in the relationship of the overseas Filipino with his/her family in the Philippines. This manifests itself in the expectations family members in the Philippines have towards the overseas Filipino on the one hand, and the overseas Filipino's feelings of responsibility on the other, to share in the financial responsibility of the family. Also indicated, this family loyalty counts even stronger for women as for men. In a purely Filipino context, this is not a problem. However, when the overseas Filipino/a has a Dutch partner, this may cause difficulties, as several studies make clear (Butalid-Echaves, 1999; Butalid & Padilla, 2003; Taguba, n.d.). Not all Dutch partners do understand this family expectation or their Filipino partner's strong feelings of responsibility towards their families in the Philippines. Thus, they are often unwilling to cooperate. This can become a serious source of friction within the marriage. Does this circumstance perhaps also play a role in the lives and (entrepreneurial) decisions of the Filipinas included in the research? After all, the majority of them are involved in an intercultural marriage. What latent considerations have shaped their business performances?

Even though some of the women initially came to the Netherlands because of employment arrangements and not all intended to stay permanently at first, in the end they all settled down due to a relationship, as indicated mostly with a Dutch partner. Concomitantly, all Filipina entrepreneurs made clear their decision to migrate was foremost based on individual considerations, and not so much on expectations from within the family. They wanted a better, more decent and quiet life for themselves and in a few cases for their child(ren) they had from previous relationships. Thus, as with the male entrepreneurs, the women did not come to the Netherlands with the explicit aim to (temporarily) earn a better wage and remit part of that to the loved ones back home. Ergo, the expressed migration motivations by themselves do not clearly explain why the women are still closely (business-wise) connected to their home region.

What then has made them put up such transnational businesses? Compared to the men, the Filipinas in general appear to have engaged in business more consciously. The reasons these women themselves indicate (often more than one) are usually more explicit and nuanced, whereas the men several times state that their business involvement simply was a matter of "coincidence", "a chance that turned up". Just as the conversations with the men gave evidence of other, more latent, circumstances that impacted upon their entrepreneurial decisions, so did

²⁹ Here, the findings on the motivations for either the migration or the business engagement are based on 16 female entrepreneurs, of which 12 are one-man's businesses (in which, however, the spouse often plays an informal though significant role) and 4 partnerships, all with a Dutch spouse – see figure 1 (annex).

these for the women. Next to their overtly expressed motivations, other more hidden factors (more diverse as among the men) together resulted in their specific entrepreneurship.

Having said that the women have more well-defined reasons for their entrepreneurship, this does not mean this was in all cases an entirely free choice. Apparently, various conditions simultaneously pushed them, to a greater or lesser extent, in a specific business direction. In few instances, engaging in business itself was a forced decision: two women mentioned they wanted to earn some money of themselves and first looked for a job in the regular labour market. However, the language barrier and/or invalid diplomas impeded them for finding a job at all, or otherwise only jobs that did, in the end, not answer to their wishes. Self-employment thus formed the only alternative for these women. Other general motivations to engage in business (as yet regardless of a specific type) indicated were "having something to do", "boredom sitting at home", "to shift my mind" (see figure 5³⁰, annex).

Females' ideological motivations

Subsequently, most women appear to have more deliberate considerations for a specific type of business that partly arise from their personal backgrounds as well as from their current living conditions³¹.

Four Filipinas put forward "help to family or home community" as their main consideration to put up a business that is connected to this region. This help then consists of the fact that the business actually provides the family/home community with the possibility to independently earn an income. The door-to-door service seems to provide the best and easiest means for this. After all, the specific business design requires a labour input from the origin region, for which no specific knowledge or skills are necessary. In three times, the own kin is involved in distributing the boxes to the addressees. The fourth business that is put up, among other reasons, to create employment opportunities in the home town is the import/export business that imports furniture produced by both family and other community members. Instead of simply remitting money, the concerning immigrant entrepreneurs stated they intentionally put up their business to provide their families/home community with livelihood opportunities. The women considered this a better help than remittances, for in this way, the people back home can lift themselves out of their financial problems and evade a dependency relation that, according to the literature, so often exists between migrant and family back home (Bagasao, 2003; Maas, 2003).

In addition to the expressed wish to, by means of the business, back up the own family or even the wider home community through the creation of employment opportunities, several other

³⁰ This figure provides an overview of both the overtly expressed and more hidden considerations of the women to engage in business. The numbers between brackets reflect only the number of times this consideration could be assumed with highest equity (meaning, this reason was put up as a straight answer to the question or otherwise literally expressed at another time during the conversation(s)). The figure thus serves as an indication for the reasons that drove the women into business.

³¹ As shown before, the Philippine origin of the entrepreneurs is more clearly reflected in the female-headed businesses compared to the men. It must be said, however, that this holds true for the male-headed business in a way as well. After all, the intolerance in the Philippines towards their homosexuality has caused them to distance themselves from their native country, which reveals itself in their local business pursuits. Regarding the women, their backgrounds actually impacts upon their entrepreneurship in the reverse way, meaning the strong emphasis on family loyalty in Philippine culture, in particular concerning women, has clearly played a role in their transnational business orientation.

women exhibited other ideological motives related to their Philippine origin to put up a specific business. Here, again, the door-to-door service provides a very suitable business framework to pursue philantrophical desires. Three women deliberately started their carrier to support their fellow countrymen in the Netherlands by furnishing them cheap boxes and/or good services, calling the business a "community service" and a "form of charity" instead of a way to profit from it themselves. Other women emphasised the fact that the people in the Philippines benefit from their services: "their difficult lives are brightened by the goods their remote relatives send back to them." Some women even said their overseas countrymen need the shipped goods for their daily survival; and called this their drive to put up the business.

Furthermore, various women make use of their business themselves; if not for their families then for the wider community. They ship second-hand clothes, furnitures, or whatever they collect while picking up the balikbayan boxes at their customers, to projects in their home community, for instance to orphanages, hospitals or schools. Thus, the door-to-door service provides them with a relatively cheap and practical instrument for humanitarian activities and as such constitutes an incentive for their self-esteem and social prestige within the immigrant community in the destination country. Although the women did not literally mention these latter gains as their motivations for the business, one can assume they play a role too, especially since the Filipino community in the Netherlands seems, to me, a rather close one in which everybody knows everybody. Besides, several other studies, as well as the present one, point out the high value put on social standing in Philippine culture, and indicate that Filipinos first and foremost derive their identity (and thus prestige) from their relations with family and community (Garcia-Dungo, 2003; Roces & Roces, 1992; Tyner, 2002).

Next to the transport companies, some other businesses owned by women also appear to be suitable for carrying out ideological inclinations. The woman running an au pair agency motivated this choice by the wish to offer her fellow countrywomen in the origin region an opportunity to come to the Netherlands and gain experience in another culture, and at the same time to prevent abuse of this particular group of immigrants by strictly following the legal regulations regarding the au pair arrangement – she herself had come to the Netherlands as an au pair as well and had regularly heard of malpractices from nearby. Yet another woman had, as she named it herself, the "romantic idea" to show the Dutch people that the Philippine people are capable of producing more varied and more modern house decorations than just rattan baskets and for that reason put up an e-commerce business selling various handicrafts.

These findings clearly underpin the basic premises in the field of economic sociology, viz. that economic action actually constitutes a form of social action or is socially oriented; and that it is embedded in social relations (Granovetter, 1992; Granovetter & Swedberg, 2001; Portes, 1995a, 1995b; Portes & Sensenbrenner, 2001; Swedberg, 2001). Moreover, the reasons the women give up for starting a transnational business demonstrate that the pursuit of economic goals is accompanied by that of such noneconomic ones as sociability, approval, status and, perhaps, power (Granovetter, 1992). Obviously, for the women included in this study, their social relations with their fellow countrymen, either "here or there", is of importance in their business performance.

Females' pragmatic rationales

Next to these merely ideological drives, other considerations that (in)directly led to a certain business engagement or design, are more practical by nature (see figure 5, annex). In some instances, the ideological motivations go alongside or are interwoven with pragmatic reflections, and may as such have an element of self-interest to it. This is clearly the case with the door-to-doors that involve the family back home and so provide these people with an income. Sometimes overtly explained, sometimes indirectly indicated, the female entrepreneurs consider this business design, next to a bétter kind of aid, a personal mitigation of the *utang na loob* responsibilities and, for some of them, a way to avoid the incomprehension of their Dutch spouses to time after time remit (his) money back home. Through their transnational business, these women thus on the one hand escape the remittance-expectation from the family and simultaneously take away a (potential) source of conflict within their intercultural marriage.

Another typical feature of most business set up – the place of establishment- serves the same goal of marital conflict prevention or, somewhat less strongly, of answering up to the various roles the Filipinas are deemed/wished to fulfil. "Allows for home employment" is put forward several times as an important consideration in the choice for a specific line of business. From the 14 women who run a home-based business, several tell that their Dutch husband in first instance was not happy at all with their wish to work outdoors, or in some cases did not even allow their wives to look for a job on the regular labour market. These men actually expected their spouses to take care of the house and possibly their children. The obvious and most practical solution for these diverging interests would thus be employment that could be combined with the various (expected) roles of these women: a business that can be run from home. In this manner, the women can earn some money, and at the same time carry out their role as a spouse, mother and housewife. Other women do not point to their husband as the one who drove them into home employment, but declare they themselves thought it more convenient to have work that would not compel them to go out of the house, and as such enable them to combine their entrepreneurship with their other (household related) activities.

All in all, five women explicitly put forward the possibility of a business based in home as (one of) the reason(s) to engage in this particular type of entrepreneurship (four of them explicating this with their care tasks). However, to my expectations it may count as a latent motivation for a number of women more, if not for above explanation than for other advantages that go with home-based businesses. For instance, also the limited financial capital needed to put up such a business could have been considered a major factor in the choice for this type; interestingly though, none of the women explicated this consideration.

Other mainly pragmatic (and as such perhaps to be seen as more economically or business-minded) considerations touch upon the ability to "administer or manage" activities that formerly were taken care of by others – but then not as good or cheap as they could themselves. This motivated one woman to put up her own door-to-door service through which she could send back boxes to her family more often and a lot cheaper than through someone else's service; and spurred another to start her own travel agency, so she herself could handle the frequent and complicated commercial travels of her husband. More in general did most women clarify that their businesses were fairly easy to start. According to them, "you just register at the Chambers of Commerce and you have your business". Obviously, the earlier notion that most of their businesses do not demand much capital (due to home establishment and little overhead) nor specialized knowledge will also have to do with that, though, as said, these considerations were not as such explicated by the women themselves.

Finally, business experiences (either of the woman herself or of her spouse), or labour experience in a particular branch also have played a role among several women to pursue their specific business activities. Two women pointed to the entrepreneurial spirit of their Dutch husband as the main drive to become entrepreneurially active themselves as well. One woman had worked in a travel agency herself before she came to the Netherlands and therefore now put up her own business here. Moreover, five women had already gained experience as agents in a door-to-door business, when they decided to start one for themselves, sometimes pressed to do so by conflicts with their former employers. "Why not start such a business myself?", they commented, considering the fact that they not only got insights in how to run such an enterprise but had already acquired a clientele too. Here, we see similarity with the male entrepreneurs who also display some copying behaviour in their business pursuits. Whereas among them, the Bed & Breakfast concept constituted a role model for self-employment, the door-to-door services have actually done so even more often within the Philippine community. In hardly one decade, the number of door-to-door services has gone up from one to about 10, each one of them headed by women.

6 Research gaps

With this, I come to the end of my account on the entrepreneurial activities of the Filipino population in the Netherlands and the factors affecting the specific direction these have taken. Based on a striking difference noted in business orientation between the sexes, I started this account with the expectancy that gender, by itself or through related conditions, play an influential if not decisive role in Filipinos' business pursuits. The empirical findings seem to underpin this expectancy. The findings demonstrate the ways in which (Philippine) gendered cultural politics, particularly those embedded in familial relations, are appealed to by the (female) entrepreneurs (Barber, 2000). With this, I do by no means intend to portray Filipinas as persons without agency. These women had to find ways of living that were acceptable to themselves, their husbands, the new society in which they found themselves, and also the society that they had left. In creating their new lives, they had to draw on ideas of appropriate behaviour they took with them from their origins, and the ideas current in the places to which they moved (Evans & Bowlby, 2000). The narratives of these women in business definitely reveal personal agency by means of an active strategising, negotiating and decision-making and show that they themselves and their actions are not only shaped by, but also shape transnational economic forces (Raghuram & Hardill, 1998).

However, as said, the findings presented are only preliminary —and should accordingly be treated - since the research on which this paper is based is still going on. Some critical reflections are thus in place here.

A first comment on this paper concerns the rather unbalanced attention for respectively the male and female entrepreneurs and their businesses. This can partially be refuted by the simple fact that more women were interviewed than men which subsequently led to more information on their situations and dealings with those. Another cause for the greater focus on the women is exactly that these situations and responses of the women were generally more complicated and thus logically asked for a more comprehensive explication – which they usually were more than willing to give. Finally, a justification can be found in the observation by several women generally neglected studies are in employment/entrepreneurship (Barber, 2000; Dhaliwal, 1998; Evans & Bowlby, 2000; Raghuram, 1998; Rehman, 2002); a pitfall I tried to avoid – although of course, this may not lead to disregard of the men's situation.

Criticism is probably more grounded with regard to the explanations and clarifications of Filipinos entrepreneurship themselves. In the end, I only touched upon the wide range of factors that possibly affect migration decisions and, to some extent connected with that, business/employment motivations. I left out of consideration several other circumstances that might have shaped the decision-making of the immigrants. For instance, I did not go into their personal backgrounds in the Philippines, such as their living conditions prior to their arrival in the Netherlands, or their educational level and employment/business experiences back home. I did not observe their future plans either, which naturally may also directly determine the course of their lives and (self-)employment opportunities or wishes. And I did not empirically include the large group of Filipino immigrants in the Netherlands who are not involved in entrepreneurship to unravel whether they are not interested in running a business or are not able

to. Some of these voids will hopefully be filled as the current research and data analysis proceeds, other gaps will require new research.

Thus, this paper should be considered a first step in a more thorough investigation of business characteristics and performances among Filipinos in the Netherlands, thereby simultaneously contributing to our understanding of the factors that lead up to these and giving rise to critically assess foregoing studies on immigrant entrepreneurship. Despite the noted shortcomings, I think the findings reveal some very interesting issues, both in their own respect and as directions to future research. With these suggestions, I would like to conclude.

7 Concluding remarks

The main conclusions to be drawn here with respect to the established theoretical approaches towards immigrant entrepreneurs then are, firstly and in line with the theoretical reflections I started this paper with, that neither cultural nor structural factors alone account for the typical Filipino business involvements, but that these simultaneously affect the propensity and actual performance. Secondly and more interestingly, these two sets of factors (cultural and structural) are not exclusively confined to respectively the immigrants and the destination country, but also to the natives with whom the immigrant relates and to the sending country. It is this latter notion that could probably be considered an adjustment to foregoing explanations of immigrant entrepreneurship. Whereas previously cultural and structural explanations were not only too artificially separated, they are –according to me- still too often applied with a too narrow scope. In many studies of immigrant entrepreneurship, the cultural factors only refer to the luggage of the immigrants themselves, and the structural explanations exclusively focus on the economic and institutional environment in the destination country. The preliminary empirical findings presented here, however, point out that immigrant entrepreneurship is also partially affected or perhaps even formed by cultural features of the *native* population and by structural conditions in the sending country. In addition, the paper clearly illustrates the need to adopt a gender perspective in the study of immigrant entrepreneurship.

Let me briefly summarize those empirical findings that underpin these theoretical thoughts best. Clearly, the female-headed enterprises are the most illustrative of my point. After all, the men included in the research mostly run locally oriented businesses and thus cannot provide us with all evidence needed to ground above reflections. Among the female businesses, the door-to-door services subsequently comprise the prime example to demonstrate the interaction between structural and cultural factors from the two regions with whom the migrant relates. The women's rationales (literally expressed and hidden) to engage in this particular type of business were, to a considerable extent, related to either their specific origin or to their current living conditions in the destination region, but mostly to both at the same time. Structural and cultural factors stemming from either geographical place appear to act upon their entrepreneurial decisions and result in a business that clearly reflects the existence and functioning of a transnational orientation.

Among the structural factors (referring to the opportunity structure), we could subsume the women's sometimes problematic position in the regular labour market due to language barriers and missing diplomas, which pushes them into entrepreneurship. A more significant explaining factor, however, is the continuous and rather stable demand from out of the own ethnic group for services that the autochthonous entrepreneurs do not offer (at the same price). Actually, this demand is firstly nurtured by the demand for support (in the form of foods, clothing, domestic appliances) by the families in the origin region, who therefore form an essential part of the market, and thus of the overseas opportunity structure, for the females' businesses. Next to the fact that their fellow country men (either in the destination or in the origin region) provide them their base of existence, they also enable them to carry out their business activities. The social network on either side of the ocean is frequently used as an important resource for business agreements and assistance. As such, the social and business relations frequently overlap – a common phenomenon among immigrant entrepreneurs.

Cultural factors seem, nevertheless, to have most power in explaining the typical Filipino entrepreneurship, although we must realize that these manifest themselves in a fairly direct sense in the opportunity structure. That is, the culture-based strong family orientation and the moral obligations that ensue from this actually form the market. Now we understand why this distinction between cultural and structural factors is not really useful: they are closely tied up with one another. But let us, with that comment in mind, now for analytical reasons use the term cultural factors and summarize how they impinge upon the business performances of the Filipinas. Evidently, certain values and expectations are weighing heavily upon their decisions to initiate a specific type of business. On the one hand, part of the women engaged in a transnational business to provide their families back home with an opportunity to earn an income themselves. For these women themselves, this particular business design forms an escape from both their families' expectations for remittances and from their husbands' unwillingness to regularly sacrifice part of his income. At the same time as they comply with their expected role as the good daughter or sister, they also fulfil their other duties as a spouse or mother, expected by their Dutch spouse. After all, they put up entrepreneurial activities that allow them to operate from out of the living house. As such, their entrepreneurial pursuits answer to the various roles these women are expected to perform, either by themselves and/or by these two (groups of) actors from two geographical and cultural distinct regions they are attached to. More in general, being involved in transnational businesses that evidently carry out a social commitment (perhaps even more than an economic goal) complies with the Philippine culture that highly values social acceptance and reciprocity.

Thus, in contrast with most male Filipino entrepreneurs included in the research, particularly the female entrepreneurs constitute a typical example of a transnational actor; someone "who forges and sustain multi-stranded social relations that link together their societies of origins and settlement" (Glick Schiller, Basch & Blanc-Szanton, 1992a). Considered an essential element is their multiplicity of economic and social involvements that they sustain in both home and host societies, and which form a significant part of their identities. It is these several involvements or identities that together have a particular entrepreneurial outcome.

Thus, in addition and connected to my comment that studies on immigrant entrepreneurship should broaden the scope of their analysis and more emphatically include cultural and structural determinants on either side of the borders that the immigrants transgress, this paper also give ample occasion to stress the need to highlight the role of gender in the immigrants' entrepreneurial pursuits. A central theme identified in this study is the interconnected nature of gender and culture (Rehman, 2002, p.54). Filipino immigrant entrepreneurship cannot be understood but from a decentred transnational vista that takes note of the various reference points for Philippine women in diaspora. The transnational practices of Filipinas cannot be separated from the cultural politics of identities inscribed on them by the various regimes in the spaces they traverse and reside in (Barber, 2000, p. 405). In other words: they negotiated their identities in the host country through ideas and social realities that are not exclusively or locally bounded to that new place of living. This paper demonstrated that, in a reverse sense, the same holds true for their male fellow countrymen as well: their national/local practices are also the active reflection of different cultural perspectives imposed on them – in connection with the opportunities or chances that the environment provided each of these entrepreneurs with. Hitherto, gender has remained an unexplored analytical category in analyses of how embeddedness (and more particularly immigrant business) operates for this was considered to be gender-neutral (Raghuram

& Hardill, 1998, p.481). However, this paper clearly underscores that gender must be part of these studies.

In conclusion: there is a clear need to recognise differences and diversity not only between but also within minorities – even when these are generally perceived to be rather homogeneous. Structure, culture and agency are inextricably linked, mutually inscribing formations through which gendered and racialised identities are multiply determined (Evans & Bowlby, 2000). The various social identities that so are shaped have obviously their own particular entrepreneurial outcome. We need to understand more profoundly how changed cultural settings and power relations are used by social subjects with agency and how their culturally constituted (transnational) identities in interaction with structural factors that possibly also transgress borders, result in specific economic activities.

Annex

	Sex	Type/Branch	Legal status	Orientation
1	Female	Door-to-door service	One-man's business	Transnational
2	Female	Door-to-door service	One-man's business	Transnational
3	Female	Door-to-door service	One-man's business	Transnational
4	Female	Door-to-door service	One-man's business	Transnational
5	Female	Door-to-door service	One-man's business	Transnational
6*	Female	Door-to-door service	One-man's business	Transnational
7	Female	Import/export & Recruitment	One-man's business	Transnational
8	Female	Retail/bar	One-man's business	Transnational
9	Female	E-commerce handicrafts	One-man's business	Transnational
10	Female	Book selling	One-man's business	Local
11	Female	Recruitment of au pairs	One-man's business	Transnational
12	Female	Retail business	One-man's business	Transnational
13	Female	Travel agency	One-man's business	Transnational
14	Male	Import/export	One-man's business	Transnational
15	Male	Bed & Breakfast	One-man's business	Local
16	Male	Various personal services	One-man's business	Transnational
17	Male	Coffee shop	One-man's business	Local
18	Male	Bed & Breakfast	One-man's business	Local
19 *	Male	Hair dresser	One-man's business	Local
20 *	Male	Hair dresser	One-man's business	Local
21	Male	Restaurant	One-man's business	Local
22	Female	Door-to-door service	Partnership - Dutch life-partner (m)	Transnational
23	Female	Door-to-door service	Partnership - Dutch life partner (m)	Transnational
24	Male	Bed & Breakfast	Partnership - Dutch life partner (m)	Local
25	Female/male	Travel agency	Partnership – Filipino couple	Transnational
26	Female	Travel agency	Partnership - Dutch life partner (m)	Transnational
27	Female/male	Filipino Magazine	Partnership – Filipino couple	Transnational
28	Female	Production and import furniture	Partnership - Dutch life partner (m)	Transnational

Figure 1 Sex, type/branch, legal status, and orientation of the Filipino businesses (Sex refers to the one(s) interviewed; * these entrepreneurs are not yet personally interviewed)

	Sex	Туре	Legal status	Full/part time	Only/main or additional inc.	In addition to
1	Female	Door-to-door	One-man's business	Part-time	Additional	Income partner
2	Female	Door-to-door	One-man's business	Part-time	Additional	Income other job
3	Female	Door-to-door	One-man's business	Part-time	Additional	Income partner
4	Female	Door-to-door	One-man's business	Part-time	Additional	Income partner
5	Female	Door-to-door	One-man's business	Full-time	Only income – Run with spouse	
6 *	Female	Door-to-door	One-man's business	Part-time	Additional	Income partner
7	Female	Import/export & recruitm.	One-man's business	Part-time	Additional	Income partner
8	Female	Retail/bar	One-man's business	Full-time	Only income – Run with spouse	
9	Female	e-commerce	One-man's business	Part-time	Additional	Income partner
10	Female	Book selling	One-man's business	Full-time	Additional	Income partner
11	Female	Recruitment	One-man's business	Part-time	Additional	Income partner
12	Female	Retail	One-man's business	Part-time	Additional	Income other job
13	Female	Travel agency	One-man's business	Full-time	Main income – run with spouse	Income 2d business husband
14	Male	Import/export	One-man's business	Part-time	Additional	Income other job
15	Male	Bed & Breakfast	One-man's business	Full-time	Only income	
16	Male	Personal services	One-man's business	Part-time	Additional	Income other job
17	Male	Coffee shop	One-man's business	Full-time	Only income	
18	Male	Bed & Breakfast	One-man's business	Full-time	Main income	Income partner
19 *	Male	Hair dresser	One-man's business	Full-time	Only income	
20 *	Male	Hair dresser	One-man's business	Full-time	Only income	
21	Male	Restaurant	One-man's business	Full-time	Only income	
22	Female	Door-to-door	Partnership –Dutch life partner (m)	Full-time	Only income	
23	Female	Door-to-door	Partnership –Dutch life partner (m)	Part-time	Main income	Retirement partner
24	Male	Bed & Breakfast	Partnership – Dutch life partner (m)	Part-time	Main income	Sideline of both
25	Female/male	Travel agency	Partnerhsip of Filipino couple	Full-time	Only income	
26	Female	Travel agency	Partnership – Dutch life partner (m	Full-time	Only income	
27	Female/male	Magazine	Partnership of Filipino couple	Part-time	Additional	Retirment both
28	Female	Import/export	Partnership –Dutch life partner (m)	Full-time	Only income	

Figure 2 Working hours in business and share of the business income in total household income

Migration intention		Motivation to come/to stay
Permanent settlement	9	8: romantic relation 1: business pursuit
Temporary settlement/no fixed plans		7: romantic relation 9: better Dutch life (due to, among other things, secure job (7) or relation (3))

Figure 3 Migration intentions and motivation to come/stay

Sex		Motivation to come/to stay
Male entrepreneurs		4: Dutch mentality 2: romantic relation 1: business pursuits
Female entrepreneurs	16	16: relation (of which 5: to come; 11: to stay)

Figure 4 Motivation to come/stay by sex

Motivations to engage in business – general

- No access to regular labour market (2)
- Boredom sitting at home/having something to do (4)
- Financial independence/earning own money (4)

Motivations to engage in specific type of business

- Ideological motives

Help to family/home town by providing employment opportunities (4)

Charity/support for fellow countrymen in Netherlands/Philippines by cheap box/good services (4)

Providing fellow countrymen in Philippines chance to come over/prevention of their abuse (1)

"Romantic idea – Showing the Dutch that Filipinos can produce more than just..." (1)

Practical considerations

Personal mitigation from remittances burden/expectation

Possible to run from the home (5); and combine with care tasks (4)

Cheaper/easier to have such a business myself (2)

Former experience in branch (6); inspired by entrepreneurial spirit of spouse (2)

Figure 5 Females' considerations to engage in business

(Either put forward as a direct answer to the question or distracted out of their complete narrative)

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